Journal writing is a voyage to the interior.
Christina Baldwin

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From the Editor's Desk

*We are delighted to offer **Volume 11, Issue 02** of the Journal **IJGBMR** on behalf of the Board of Advisory Committee and Editors. Since its inception in the year 2012 the Journal has published 20 issues. This journal is included in a number of academic databases. All of this is encouraging. We were able to reach to this point, thanks to the continual support of the Board Members, the intellectual generosity of the Readers and Contributors and the backing of the Management, Principal, and Faculty of Department of Management Studies, Rajalakshmi Engineering College, Chennai.*

The objective of this Journal is to promote high-quality publications from various fields of Business and Management that contribute to the field's deepening understanding. We'd like to take this occasion to express our gratitude to the Authors and Reviewers for their active participation in the publication of this issue.

We would like to get inputs from you as a forward-thinking, progress ahead and improve our journey in Research. Your feedback is always appreciated because it helps us enhance the quality of our service.

We look forward to your Continued Support,

Thanks and Regards

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The art of writing is the art of discovering what you believe

- *Gustave Flaubert*

RETHINKING GREEN ENTREPRENEURSHIP

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ABSTRACT

The idea of green entrepreneurship is to actively participate in sustainable development over the long term as well as to adapt to changing market demands. The majority of green businesses are organisations that investigate the connection between innovation and sustainability and use this information to offer environmentally friendly goods and services to give their enterprises a competitive edge. Some environmentally friendly products might be recycled in an ecologically friendly way. In this cutthroat environment, both sustainable marketing strategies and strategies built on sustainability are necessary. For modern and all entrepreneurs, the concept of green entrepreneurship is crucial. Today, green management is a major issue in every aspect of life. In contrast to traditional entrepreneurship, the concept of green entrepreneurship is widely unknown, underappreciated, and frequently disregarded. The transition to a green economy has been credited in large part to green entrepreneurs. In-depth qualitative empirical research on green entrepreneurs has, however, been scarce up to this point. Instead, typologies that classify different "types" of green entrepreneurs have received the majority of attention. Furthermore, the literature hardly ever places such particular actions in the context of bigger ideas like the green economy. In contrast, we argue that current green economy discourses are crucial for contextualising the ways in which green entrepreneurs understand themselves and their companies. Thus, between the nexus of the green economy and the traditional economy, green entrepreneurs must manage a variety of contradictions between their commercial endeavours, environmental ideologies, and larger settings.

KEYWORDS- *Entrepreneurship, Green Services, Sustainable Growth, Green Marketing.*

I.INTRODUCTION

Customers today prefer green and socially responsible products than their conventional counterparts. According to the research study, one of the causes of young unemployment and sustainability problems is the low entry-level requirements for starting a variety of environmentally conscious businesses. It has been stated that small-scale green enterprises are created to cater to rural areas' demands. These sustainable startups provide businesses with fresh opportunities outside of urban areas. Coordinated promotion for green entrepreneurs is the focus of Indian research on green entrepreneurship. For creating startups, financial and technological backing is necessary. The State has been successful in promoting entrepreneurship thanks to important firms in the area.

Figure 1: Components of Green Entrepreneurship

II.REVIEW OF LITERATURE

The studies examine the idea of green entrepreneurship using secondary resources such academic research papers, articles, and online interviews. In order to account for emissions, (Gupta & Nagpal, 2020) created an economy-sensitive productivity index that is adjusted downward. This is a shift away from conventional economic growth and toward a "sustainable" or "green" economy. The subject requires further thorough investigation.

By merging and assessing theory and practise, (Kaswan & Rathi, 2020; Nguyen et al., 2019) measured competitiveness and work in the green economy. The idea that productivity is declining in a post-growth economy is being addressed, and they discuss the productivity trap that emerges from the methodical pursuit of labour productivity.

According to (Thanki, S.J., and Thakkar, J., 2018), the green revolution will prove to be a crucial step in achieving global food security. (Manish Dadhich et al., 2019; Rao, 2017) analyse the relationship between political economy and the environmental movement. The Green Revolution stands for the effort to increase agricultural productivity in Third World nations. By using contemporary agricultural equipment and high yielding rice varieties in place of conventional rice types, it is possible to boost rice output.

III.RESEARCH METHODOLOGY

This analysis is a theoretical one and focused on secondary sources of knowledge. The sources include journals, magazines, newspapers, annual surveys, reports, books, white papers, etc. This paper adopts the approach of literary analysis.

OBJECTIVES OF THE STUDY

This study delves into green entrepreneurship to decide what forms of green entrepreneurial opportunities exist in India. The paper also considered the changes in marketing initiatives about entrepreneurship and innovation in India.

IV.DISCUSSION

Owing to environmental considerations, there would be an improvement in consumers' preference on which goods to use, buying only green or eco-friendly commodities. Green

consumption trends due to increasing environmental consciousness, have led to several emerging markets for green product innovation (Sharma & Dadhich, 2014). By creating green business opportunities, more and more people emerge as green entrepreneurs guided by social, environmental, and economic goals. Green technologies, green designs, and greening the supply chain have facilitated entrepreneurs to break current manufacturing and supply chains. This would certainly build up the competitive advantage of firms on the economic and social front. The role of the state in entrepreneurship development can be a key to spark job creation and economic growth. The State serves as a significant stakeholder for promoting green technology developments that will positively impact private sector growth (Birda, 2019).

The government understood the significance of industry 4.0 innovation and economic technologies in all spheres of business life to maintain its competitive position in the global economy. According to data from the 2021 Census, over 41% of the country's population is under 20 years old, while roughly 50% of the population is between the ages of 20 and 59. (Firstpost, 2016).

According to India's demographic dividend, 28% of the population is between the ages of 15 and 29. (Registrar General and Census Commissioner of India, 2011). The Indian government recently examined several youth incentive programmes, including technology-based green entrepreneurship (M. Dadhich et al., 2018). By generating jobs, the formation of this industry will aid in economic expansion. If India wants to continue experiencing rapid and inclusive growth (Kumar & Dadhich, 2014). According to the Global Innovation Index, India has made significant progress, rising from 81st place in 2015 to 66th place out of a total of 128 nations in 2016. India's improved performance is attributed to government initiatives as well as the private sector's contributions to tertiary education, business R&D, the promotion of software exports, and market sophistication.

However, there is a fragmented policy environment and a lack of policy implementation, insufficient R&D funding, complex and elaborate funding procedures, low levels of angel investments, venture capital, and early-stage seed funding, weak links between the various stakeholders of the knowledge economy and the market, an inadequate focus on innovation and entrepreneurship in the education system, a lack of rural infrastructure, and risk-averse behaviour. According to the World Bank's 2021 report, India ranks 130 among 190 nations in terms of Ease of Doing Business. The rank of India for Ease of Doing Business is estimated based on 11 parameters as mentioned in Table 1.

Table 1: India's Rank on Ease of doing Business

S. No.	Indicators	Rank (out of 190)
1	Starting a business	155
2	Dealing with constant permits	185
3	Getting electricity	026
4	Registering property	138
5	Getting credit	044
6	Protecting minority investors	013
7	Paying taxes	172
8	Trading across borders	143
9	Enforcing contracts	172
10	Resolving insolvency	136
11	Ease of doing business	130

Source:www.doingbusiness.org/rankings

Despite the fact that India's position for startups is not particularly impressive, according to World Bank statistics, the Indian government has taken a number of steps to improve it (Franchise India, 2019). The development of new businesses is hampered by a lack of training opportunities, knowledge, and funding (Desai, 2008). The establishment of numerous policy changes in Singapore has facilitated the expansion of Singapore-based startups and businesses. India recently ranked third in the number of technology startups. India is seeing a rapid increase in the number of startups, which is expected to produce 80,000 to 100,000 jobs by 2025. There were 85,000 job opportunities in 2015. According to 2016's most recent statistics on entrepreneurs, there were 5000 startups have been established among the more than 20,000 tech-enabled firms over the past year.

Additionally, the Reserve Bank has been proactively implementing policy changes to assist and advance green financing activities. It has the tiniest renewable energy. Priority Sector Lending (PSL) is a programme it runs. in 2015. Under this programme, businesses in the renewable energy, 13 sectors in the energy sector are eligible for loans up to $30 crores. Since September 4, 2020, it has increased from '15 Crore' Households are qualified for loans up to $10,000. lakh for a green energy investment. As of September. India has a goal to reach 450 GW of solar energy by 2019, production of renewable energy by 2030.

Another strategy would be to work with organization in the sector that are promoting the construction of "green buildings," which are structures that use less energy and water, manage waste more effectively, and offer healthier living environments. These organization may be contacted by the government at various levels to help determine their operational and financial needs. It may also implement measures that increase the profitability of the production and delivery of non-conventional energy, particularly for smaller businesses. In India, there is room for well-considered policies that would offer financial incentives for green initiatives while also taking into account their effects on the supply chain, inflationary pressure, and fiscal consolidation.

It will take significant investments in de-carbonization and innovation across all economic sectors to reach net-zero emissions and other climate and environmental goals. To enable these investments, the banking system must be greened. Many countries are still in the early phases of moving to a financial system that manages climate- and environment-related financial risks and allocates money toward green aims. Green finance, which includes all forms of financing and investment that support these goals, has not been able to develop to its full potential. Nevertheless, new initiatives and legislation are always being developed, and the policy climate is rapidly shifting. Generally speaking, political forces and politicians do not have complete control over the norms for sustainable finance. In fact, there is a lot of change and consumer demand.

V.CONCLUSION

The nature of entrepreneurship is quite dynamic. Discussions about the various facets of this newly emerging class of entrepreneurs in low-income neighbourhood are being sparked by the arguments around the advent of green entrepreneurs. The survey emphasises the opinions of green business owners and their initiatives to use cutting-edge production techniques to make their goods while creating jobs. By not having minimal entrylevel requirements and enabling young entrepreneurs to look for innovative company solutions and strategies, green entrepreneurship offers solutions for youth unemployment and sustainability. According to

reports, small-scale green enterprises being established to serve those who live in rural areas. Therefore, such firm ventures offer fresh employment options that are not limited to cities.

For a systematic strategy to green entrepreneurship to be developed, government intervention as well as environmental awareness campaigns are required. It has come to the realisation that fostering a green business in India involves raising entrepreneurs' understanding of the potential presented by green business models. Institutional support for young entrepreneurs is also required, including the provision of financial and technical assistance like company development services and microfinance for startups. There aren't many policies and incentives that are focused specifically on promoting green entrepreneurial ventures rather than developing entrepreneurship in general, despite the State having played a significant role in fostering an innovation and entrepreneurship ecosystem in the nation over the past ten years.

VI.FUTURE SCOPE OF THE STUDY

This study focuses on the ways in which green financing encourages green entrepreneurs in India. It reveals the motivations behind Indian politicians' and business people's efforts to advance and elevate sustainable development. In order to demonstrate the surge of green startups in the Indian economic system, this research is solely being done particularly for that purpose. This is the research's limitation—it does not assess the state of other emerging nations' sustainable entrepreneurship. Therefore, future study might use the same methodology as that of research in other developing countries to emphasise the actions taken and results gained in the context of green entrepreneurship.

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A STUDY ON E-BANKING SERVICES – WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS, PRIVATE SECTORBANKS AND FOREIGN BANKS IN COIMBATORE CITY

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ABSTRACT:
E-banking is a generic term making use of electronically operated devices such as Computers, ATMs, etc., In addition, Internet, Telephone, Mobile electronic smart phones and other channels are also used for delivery of banking services and products. It allows customers to access banking services electronically such as withdrawal of amount, pay bills, transfer funds, view accounts or to obtain any banking information and advice. E-banking also facilitates new relationships with customers, regulatory authorities, suppliers and banking partners with digital-age tools.
KEY WORDS: E-banking, Internet, Telephone, ATM, Services

I INTRODUCTION

E-banking can be defined as "delivery of bank's services to a customer at his office or home using electronic technology". Electronic banking is the wave of the future. It provides enormous benefits to consumers in terms of the ease and cost of transactions. Electronic banking has been around for some time in the form of automatic teller machines and telephone transactions. More recently, it has been transformed by the Internet, a new delivery channel for banking services that benefits both customers and banks. Access is fast, convenient, and available round the clock, whatever the customer's location may be banks can provide services more efficiently and at substantially lower costs.

Electronic banking also makes it easier for customers to compare banks' services and products, increase competition among banks, and allow banks to penetrate new markets and thus expand their geographical reach. Some even consider electronic banking as an opportunity for countries with underdeveloped financial systems to leapfrog developmental stages. Customers in such countries can access services more easily from banks abroad and through wireless communication systems, which are developing more rapidly than traditional "wired" communication network.

II REVIEW OF LITERATURE

Rakesh H M & Ramya T J (2014) In their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services.

Pooja Malhotra & Balwinder SINGH (2009) In their research paper "The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience". The paper describes the current state of Internet banking in India and discusses its implications for the Indian banking

industry. Particularly, it seeks to examine the impact of Internet banking on banks' performance and risk. Using information drawn from the survey of scheduled

Pete Babick (1992) In his research titled "Customer Satisfaction-How good is good enough" tried to find out the importance of customer satisfaction in terms of market share and profitability. The research concluded that customer satisfaction has a direct and linear relationship with profits. More the satisfaction, higher will be the profits for the service companies.

III RESEARCH METHODOLOGY

STATEMENT OF THE PROBLEM

Banking is a customer-oriented service industry. Today customers expect many services with the various delivery modes which are speed and secure. The banking industry has been considerably influenced by the expansion of technology which has given way to the modern banking system to take over the traditional banking system. As customers are in need of convenient system of banking, it becomes essential for the banks to adopt the recent updated technology to respond to the continuously changing requirements of the customers.

OBJECTIVES OF THE STUDY

- To identify the customers perception towards e-banking.
- To analyse the factors influencing the customer towards e-banking.
- To compare the services offered by public sector banks, Private Sector banks and foreign banks in Coimbatore city.
- To identify the difficulties faced by the customers in e-banking services of selected banks.
- To offer suggestions based on the study

SCOPE OF THE STUDY

- ➢ E-banking is one of the emerging trends in the Indian banking and is playing a unique role in strengthening the banking sector and improving service quality.
- ➢ Foreign banks are the first to explore e -banking services followed by private banks, which introduced it in a big way. In order to compete with the Private and Foreign sector banks, public sector banks also started transmitting their traditional brick and mortar banking system into E-banking.
- ➢ Banks and Foreign Banks in Coimbatore City". Coimbatore city is known as the "Manchester of South India" and is one of the industrialized towns of Tamil Nadu. With the modernization and globalization, the city has adopted all the changes and now all the banks in the public sector, private sector and foreign have started adopting the technologies in banking.

HYPOTHESIS:
Hypothesis 1: Irrespective of their personal profile all the respondents have on an average same level of awareness towards e-banking services.

Hypothesis 2: Irrespective of their personal profile all the respondents have on an average same level of perception or opinion towards e-banking services.

Hypothesis 3: All the factors under the study are equally influencing the customers towards e-banking services.

Hypothesis 4: Different banking sector are equally providing their various e-banking services to their customers.

LIMITATION OF THE STUDY

The focus of this study is mainly based on the e-banking services offered by selected Public sector banks, private sector banks and foreign banks.

The geographical area is confined to Coimbatore city of Tamil Nadu state in India.

The type of research used in this study is descriptive in nature. The main goal of this type is to describe the data and characteristics about what is being studied .Convenience sampling technique was adopted. In this method the researcher select those units of the population in the sample, which appear convenient to him or the management of the organization where he is conducting research. Considering the time and financial resources as well as the applications of relevant statistical tools it is thought fit to have an adequate sample size of 450. Here, data's are collected using questionnaire. For this, the residents in Coimbatore city were contacted.

PEARSON CHI-SQUARE TEST:

To find out one particular opinion on frequency of visiting the bank, frequency of operating the account and the mode of awareness of e-banking services by majority of the respondent's chi-square test is applied.

Frequency of visit to the bank

To find out the frequency of the number of visits made to the bank by the majority of the respondent's chi-square test is applied. The following table gives frequency distribution on visiting the bank by the respondents:

Null Hypothesis: Frequency of visits Weekly, Monthly or Occasionally all are equally followed by the respondents.

Alternative Hypothesis: Frequency of visits - Weekly, Monthly or Occasionally all are not equally followed by the respondents.

IV. RESULTS AND DISCUSSIONS

Table 1 -Frequency of visit to the bank

Frequency	Observed N	Expected N	Residual
Weekly	104	150.0	-46.0
Monthly	274	150.0	124.0
Occasionally	72	150.0	-78.0
Total		450	

Table 2-Chi-square test on Frequency of visit to the bank

	value	Df	Asymp.sig. (2-sided)
Pearson chi-square	15.153	16	0.513
Likelihood ratio	15.985	16	0.454
Linear-by-Linear Association	.698	1	0.404
No. of Valid cases	450		

To find out the frequency of operation of account by the majority of the respondent's chi-square test is applied. The below table gives frequency distribution on operation of bank account by the respondents:

Null Hypothesis:
Frequency of operation of account once in a week, once in a fortnight or once in a month all are equally followed by the respondents.

Alternative Hypothesis:

Frequency of operation of account - once in a week, once in a fortnight or once in a month all are not equally followed by the respondents.

Table -3 Frequency of operation of account

Frequency	Observed N	Expected N	Residual
Once in a week	140	150.0	-10.0
Once in a fortnight	185	150.0	35.0
Once in a month	125	150.0	-25.0
Total	450		

Table 4- Test Statistics

	value	Df	Asymp.sig. (2-sided)
Pearson chi-square	15.153	16	0.513
Likelihood ratio	15.985	16	0.454
Linear-by-Linear Association	.698	1	0.404
No. of Valid cases	450		

Since table significance (0.513) is greater than 0.05 the level of significance, the null hypothesis is rejected. Comparing the Observed values and Expected values it is concluded that majority of the respondents operate the account once in a fortnight.

ANOVA Between Respondents Awareness On Online / Internet Banking, Telephone Banking And Mobile Banking

Null Hypothesis (H0):
There is no variation between respondents' awareness on online/internet banking, telephone banking and mobile banking for respondents belief on better performance in future

Alternative Hypothesis (H1):
There is no variation between respondents awareness on online/internet banking, telephone banking and mobile banking for respondents belief on better performance in future.

Table 5 - ANOVA

1	2	Sum of squares	df	Mean square	F	Sig.
Awareness on online/internet banking	Between groups Within groups Total	1.033 92.115 93.149	4 197 450	0.258 0.468	0.552	0.697
Awareness on telephone banking	Between groups Within groups Total	5.126 121.456 126.579	4 197 450	1.281 0.617	2.078	0.085
Awareness on mobile banking	Between groups Within groups Total	1.264 160.503 161.767	4 197 450	0.316 0.815	0.388	0.817

Note :level of significance α = 0.05 or 5%

From the above table it is interpreted that the calculated value is (0.697) which is higher than the level of significant (0.05) [0.05 < 0.697]. Therefore we accept the null hypothesis H0 and reject the alternative hypothesis H1. Hence there is no variation between respondents awareness on online/internet banking, telephone banking and mobile banking for respondents belief on better performance in future From the above table it is interpreted that the calculated value is (0.085) which is higher than the level of significant (0.05) [0.05 < 0.085]. Therefore we accept the null hypothesis H0 and reject the alternative hypothesis H1. Hence there is no variation between respondents awareness on online/internet banking, telephone banking and mobile banking for respondents belief on better performance in future. From the above table it is interpreted that the calculated value is (0.817) which is higher than the level of significant (0.05) [0.05 < 0.817]. Therefore we accept the null hypothesis H0 and reject the alternative hypothesis H1. Hence there is no variation .between respondents awareness on online/internet banking, telephone banking and mobile banking for respondents belief on better performance in future

V.FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS:

CHI-SQUARE TEST:
From the chi-square test it was found that

▪ Majority of the respondents follow Monthly visit to the bank.

- Majority of the respondents operate the account once in a fortnight.
- Majority of the respondents are aware through friends and relatives.
- Majority of the respondents are aware through newspaper under advertisements.

ANOVA

➤ From the ANOVA analysis the variation between respondents awareness on online banking, telephone banking and mobile banking performance in future, so we have the conclusion that there is no variation between respondents awareness on online/internet banking, telephone banking and mobile banking performance in future

➤ From the ANOVA analysis the variation between respondents level of satisfaction on online/internet banking and mobile banking. so, we have the conclusion that there is no variation between respondents level of satisfaction on online/internet banking and mobile banking.

SUGGESTIONS:

Awareness:

E-Banking is an effective way of banking but some of the customers are not using it due to the lack of awareness. It is suggested to the bank to create awareness on e-banking services to the customers through proper channels like road shows, telecasting and publishing advertisements, etc. From the study it is found that even the customers who know about e-banking are not utilising the facility due to lack of adequate knowledge. Hence, the customers may be encouraged to use the same.

Education and Training:

Banks need to be more concerned about the attitudes of the customers with regard to e-banking. In order to increase the usage of e-banking, the banks can educate the bank personnel by conducting training programme for them. In turn the trained bank personnel can educate the customers on using e-banking service which can be brought under Digital India Program.

Safety and Security:

The customers are mainly concerned on safety issues. They can be educated on the various digital security and safety system available. The banks can ensure the adoption of technical security standards for access control, encryption / decryption, verification signature, Public Key Infrastructure, shielding phishing websites, etc., The banks have to create trust in minds of the customers towards security of their accounts and ensure confidence among them.

Flexibility:

The bank procedures regarding e-banking can be made easier and simple for the proper understanding of the customers. The number of ATMs on-site and off-site can be increased for the benefit of the customers. The banks can encourage their customers to make use of mobile wallets for making payments rather than carrying physical plastic cards with the fear of losing them. The restriction in the withdrawal limit through ATMs can be removed, this may benefit the customers to meet their needs.

Expansion to rural areas:

The banks can extend their e-banking services to rural areas through advertisements, workshops, camps, NGOs, etc., and educate them on the usage and attracting their attention towards e-banking. It is suggested to provide adequate network infrastructure to rural areas and train them to use this facility in order to fulfill the Digital India concept which is one of the prime objective of the Government policy. This will help our country in technological development. Opening of more ATMs in rural areas help to improve better business opportunities.

Updated Technology:

There are vast technologies available in banking sector. In order to fulfill the needs of the customers, the banks have to update their existing facilities and also bring in new facilities. The latest technologies followed in foreign banks can be implemented in India. Some of the technologies are Digital Deposit App (for depositing cheque using internet technology and mobile apps), Photo Bill payment apps, Smart phone credit card scanners, etc.,

Supportive Government policies:

There are number of mobile banking applications that have been developed by major banks for their respective customers to perform transactions that they would normally have conducted over the banks web portals. The Bharat Interface for Money (BHIM) application has been develop by the National Payments Corporation of India (NPCI) to allow any customer of a Universal Payment Interface (UPI)- live bank (like SBI, HDFC, ICICI, etc) to conduct certain basic transactions such as sending or receiving money.

Consideration on service charges:

Since e-banking encourages digital transactions, it also attracts bankers to collect service charges on the services rendered. So it is suggested to the banks to consider the service charges and not to collect charges for their digital transactions in order to increase the use of cash less transactions.

Customer care and relationship:

The banks have to focus on customer relationship by providing support to queries and helping for operating e-banking services. The banks can improve their relationship with customers through personal contact, e-mail, SMS, telephone, mobile which leads to better customer satisfaction and also helps for more utilization of E-banking services. It is also suggested to have more interactions through social media banking with the customers.

Versatility:

Normally the banks focus on Business and Industry for any type of financial transactions. It is suggested that the banks with the Digital India concept can expand to all the sectors to ensure the ultimate growth and development of the banks.

CONCLUSION:

Today, Banking services are rendered through the click of the mouse and touch of the screen at a lower cost with quickest mode. No doubt, the facilities in e-banking are immense but the banks need to create awareness among the customers about the various facilities available. It is found from the study, that the number of respondents using Online / Internet Banking, Telephone Banking and Mobile Banking are low when compared to ATM irrespective of public sector, private sector or foreign Bank. Even though the customers using Online /

Internet Banking, Telephone Banking and Mobile Banking are low and faced the problems, the existing users are satisfied with the services rendered by their banks while all the ATM users are highly satisfied. All the respondents of various banking sectors are highly satisfied with the time factor as they feel it saves time except for Telephone Banking who is satisfied with the convenience of usage. It is concluded from the study, that the Public sector, Private sector and Foreign Banks are providing same level of e-banking services to all their customers. Customers are interested in new technology as it provides convenience, and spending less time for accessing banking services. All the banking sectors should adopt the latest technology to provide the customers with improved and better e-banking service to retain the existing customers and attract new customers, So that the e-banking services which are offered by the banking sectors can be utilized properly in order to secure the sustainable development of the society.

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A STUDY ON CUSTOMER SATISFACTION AND WORD-OF-MOUTH (WOM) BEHAVIOUR IN SERVICE INDUSTRY

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ABSTRACT

All service industries, particularly the restaurant sectors, are working hard to raise the quality of their offerings in order to satisfy their customers. The businesses can perform effectively when a company provides excellent service, the happy visitors will frequent their visit and promote good word of mouth to others, acting as a free form of advertising. In order to better understand how customer satisfaction and word-of-mouth advertising will work out for a company to compete in the market, this study was conducted.

Keywords: customer happiness, word-of-mouth behaviour, and service quality aspects.

I.INTRODUCTION

The food and beverage service business includes restaurants. The success of the restaurant company depends on enticing clients with committed service and high-quality cuisine as well as gratifying them and turning them into loyal patrons in a highly competitive restaurant sector. In order to increase market share, increase revenue, and delight clients, it is essential to provide high-quality service. Thus, the Service delivery is measured in terms of how well a business meets the needs of their customers. When visiting a restaurant or business, each consumer has an ideal expectation of the kind of service they wish to receive. Service delivery against client expectations is a measure of service quality. Customer happiness is a result of high service quality, which also boosts a company's ability to compete in the market. To determine the elements that contribute to service satisfaction of customers in the restaurant sector is critical. To satisfy the fundamental requirements and expectations of consumers, restaurant owners place a greater emphasis on quality standards to anticipate and fulfil their customers' requirements.

II. REVIEW OF LITERATURE

Makinde Akinwumi John and Eyinade Samuel Adebayo (2021) studied "Service quality dimensions as correlates of customer satisfaction in selected hotels in Ibadan". In this study Correlation and multiple regression analysis were used to evaluate the data from this cross-sectional study. Findings showed a favourable correlation between customer satisfaction and service quality characteristics. According to the study's findings, tangible qualities like dependability, responsiveness, assurance, and empathy are good indicators of how satisfied Ibadan hotel guests are with their experiences.

Fairuz Chowdhury (2021) took up research on "Service Quality and Word of mouth on Quick Service Restaurant –Considering the Mediating Effect of Customer Satisfaction". The goal of the study is to determine how customer satisfaction and word-of-mouth are impacted by service quality standards and pricing fairness. The study's findings are based on an examination of responses from seven QSR restaurants in Bangladesh's capital city of Dhaka. Despite the relatively similar nature of QSR patrons, it would be advantageous to generalise the results by contacting a larger segment of QSR patrons in Dhaka and other cities.

OBJECTIVES OF THE STUDY

1) To find out the reasons for preferring a particular restaurant from respondents' perspective.
2) To examine the effect of service quality dimensions on customer satisfaction and customer satisfaction on Word-of-Mouth Behaviour (WOM).

STATEMENT OF THE PROBLEM

The standard of service is what mostly determines which restaurants are chosen. Restaurants have become more popular as a result of a number of factors, including evolving eating habits, a wide variety of cuisines, and diverse cooking methods. A rising level of living, changing demographics, and more disposable cash are all contributing to an increase in the demand for meals outside the house. Due to this, there are now more restaurants providing both regional and foreign cuisines. A leisure activity is also considered to be eating out. Retailers may use service quality as a technique to increase customer happiness, loyalty, and retention while also being more competitive in the market. If they have a useful gauge of service quality, they may assess their performance and make adjustments. On this basis, an attempt was made to understand the effect of service quality dimensions on customer satisfaction and their Word-of-mouth behaviour.

RESEARCH GAP

Analysing the impact of service quality aspects on customer satisfaction and word-of-mouth behaviour was the main goal of the study. The prior research largely focused on the relationship between the customer satisfaction elements and the service quality dimension. It was discovered that there were little studies done to examine how customer happiness affected word-of-mouth behaviour. In this regard, the research was done to explore the influence of customer satisfaction on respondents' word-of-mouth behaviour in addition to examining the impact of service quality aspects on customer satisfaction.

SCOPE OF THE STUDY

More individuals than ever before are employed in the modern world. Women are equally enthusiastic about and involved in their professional development. In such a situation, the demand for restaurants has substantially soared. In the past several years, Coimbatore has seen a substantial increase in the number of restaurants. This study focuses on the reasons why people choose restaurants, the qualities of restaurants that make people want to eat there, and the discrepancies between what customers expect and what is delivered. The results will therefore aid the restaurant industry in adapting to changes to meet consumer demand. The study attempts to get deeper insight into consumers' preferences when picking a restaurant and assess the impact of service quality on consumer satisfaction.

III.DATA AND METHODOLOGY

In the investigation, a multi-stage sampling strategy was used. The three eateries' patrons are part of the study's target audience. The most well-known hotels in Coimbatore were picked for study. Customers frequently dined at those establishments because they provided excellent service, which made them popular with customers. The primary data was gathered using an questionnaire. The secondary data was gathered from variety of books, essays, periodicals, and newspapers.

IV.ANALYSIS AND INTERPRETATION

OBJECTIVE 1: TO FIND OUT THE REASONS FOR PREFERRING A PARTICULAR RESTAURANT FROM RESPONDENTS' PERSPECTIVE

Table-1 Reason for choosing particular restaurant Garret Value and Ranking

The table showing the reasons for choosing a particular restaurant in Coimbatore are shown in table

S. No	Description	Ranks are given by the respondents							Total	Average score	Rank
		1st	2nd	3rd	4th	5th	6th	7th			
1	Restaurants physical Appearance	2730	1170	570	3800	172	340	242	9024	55.02	3
2	Employee's customer friendly and prompt service	858	2340	684	350	3483	442	88	8245	50.27	4
3	Restaurant's food quality	1014	5070	2223	850	387	204	44	9792	59.71	2
4	Restaurants fair pricing	234	0	4731	2200	430	340	308	8243	50.26	5
5	Restaurant's food taste	5928	715	741	450	1720	340	110	10004	61	1
6	Restaurants' overall amenities/ facilities	624	1040	171	300	430	3672	286	6523	39.77	6
7	Restaurants' easy accessibility and location	1404	325	228	250	430	238	2530	5405	32.96	7

(Source: Computed data)

Based on the ranks assigned by the sample respondents, the reasons for selecting the particular Restaurant were analyzed. It is evident from the above table that majority of the respondents rank restaurant food taste as first. Followed by food quality as second. Food quality is essential to satisfy consumer needs and High-quality food that sits at par with the standards of the restaurant. So, the customers give more importance in preferring restaurant food quality. The main reason for selecting restaurants' physical appearance as third is because appearance makes a positive impression and invites people in. Employee's customer friendly and prompt service was ranked fourth by the respondents. Customer ranked fair pricing as fifth as the

restaurant which offers affordable price for the quality of food and taste will be preferred by a greater number of people. Restaurants overall facilities and amenities has been ranked sixth followed by restaurants easy accessibility and location as seventh by the customers in choosing a particular restaurant.

OBJECTIVE 2: TO EXAMINE THE EFFECT OF SERVICE QUALITY DIMENSIONS AND WORD-OF-MOUTH BEHAVIOUR (WOM)

Multiple regression analysis was conducted to study the influence of service quality dimensions on customer satisfaction and customer satisfaction on word-of-mouth behavior.
Effect of service quality dimensions on customer satisfaction
Customer satisfaction was the dependent variable in a multiple regression study that examined the impact of service quality aspects on customer satisfaction. The independent variables were tangibility, responsiveness, assurance, empathy, and dependability.

I. TABLE: Model summary

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.647[a]	.419	.400	3.262

The Model Summary table covers the multiple correlations between the set of independent variables and the dependent variable. The R square value of 0.419 infers 41.9 percent of variance by service quality dimensions on customer satisfaction. The adjusted R square shows the variance explained by the service quality dimensions on customer satisfaction. These values depict that the independent variable describes the conflict in the dependent variable to 40 percent.

II. TABLE: ANOVA statistics

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1210.509	5	242.102	22.754	.000[a]
Residual	1681.119	158	10.640		
Total	2891.628	163			

Based on the results in Table , the mean square of 242.102 and the F statistics is 22.754 with 163 degrees of freedom, and the significance is more minor than $p < 0.05$ (0.000). An unbiased significance value of 0.000 (<0.05) dictates rejecting the null hypothesis and affirming the alternate view. This shows that the independent variable significantly influences the dependent variable, and therefore that model is effective and proved to be fit.

III.Table showing Effect of service quality dimensions on Customer Satisfaction

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.701	2.355		6.241	.000
	Tangibility	.523	.103	.358	5.106	.000
	Responsiveness	-.116	.095	-.085	-1.222	.224
	Assurance	.301	.118	.157	2.559	.011
	Empathy	.976	.160	.401	6.097	.000
	Reliability	-.294	.088	-.207	-3.326	.001

a. Dependent Variable: customer satisfaction

A coefficient analysis explains the association between a dependent variable and each independent variable. The result from table shows that tangibility (Hl), responsiveness (H2), assurance (H3), empathy (H4), and reliability (H5) spot the significant analysts of service quality dimension towards customer satisfaction in the selected restaurants of Coimbatore at the 5% significance level. The above results indicate that the p-value is 0.000; hence regression model was found to be fit. Among these, empathy (.160) had a significant impact on influencing the respondents toward customer satisfaction, followed by tangibility (.358), Assurance (.157), responsiveness (-.085), and reliability (-.207).

Regarding the p-value, four service quality dimensions revealed a significant positive influence on customer satisfaction. Empathy (.000) and tangibility (.000) were the two critical factors that show an efficient, positive effect on customer satisfaction. Further, reliability (.001) and Assurance (.011) describe a positive impact on customer satisfaction at a five percent significance level. Additionally, the p-value of responsiveness is .224, which is considered insignificant. Hence, the responsiveness service quality dimension does not impact customer satisfaction. Therefore, H2 hypothesis is rejected.

Customer satisfaction = Hl (.523) + H3 (.301) + H4 (.976) + H5 (-.294)

FIGURE showing Effect on Service Quality Dimensions on Customer Satisfaction and

Customer Satisfaction on Word of Mouh
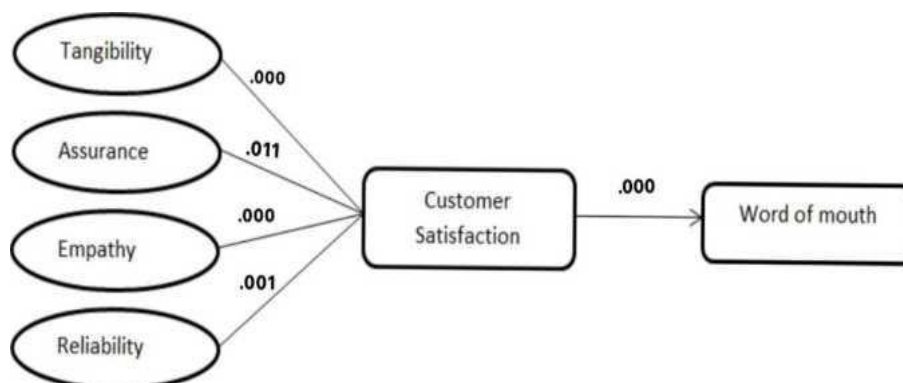
Effect of Customer Satisfaction on Word-of-mouth Behavior of respondents

It has been perceived that higher level of customer satisfaction leads to a greater extent of positive WOM generation. When the customers are satisfied with the product or service provided, they recommend it to others which leads to word-of-mouth communication. In order to analyze the influence of customer satisfaction on word-of-mouth behavior of the respondent the multiple regression analysis was used of which the independent variables were customer satisfaction and word of mouth as the dependent variable.

IV. Table showing Model Summary

| | | | | Model Summary | | | |

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542[a]	.293	.289	1.280

The Model Summary table covers the multiple correlations between the set of independent variables and the dependent variable. The R square value of 0.293 infers 29.3 percent of variance by customer satisfaction on word-of-mouth behavior. The adjusted R square shows the variance explained by the customer satisfaction with the expression of mouth behavior. These values depict that the independent variable describes the conflict in the dependent variable at 28.9 percent.

V. Table: ANOVA statistics

	ANOVA					
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	110.122	1	110.122	67.217	.000[a]
	Residual	265.408	162	1.638		
	Total	375.530	163			

Based on the results presented in Table, the mean square of 110.122 and the F statistics is 67.217 with 163 degrees of freedom (1 from regression and 162 from residuals), and the significance is more minor than $p < 0.05$ (0.000). An unbiased significance value of 0.000 (<0.05) dictates rejecting the null hypothesis and asserting the alternate view. This indicates that the independent variable significantly influences the dependent variable, and therefore that model is adequate.

VI. TABLE: Effect of Customer Satisfaction on Word of Mouth

		Coefficients				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	6.048	.759		7.973	.000
	Customer satisfaction	.195	.024	.542	8.199	.000
	Dependent variable: Word of Mouth					

A coefficient analysis describes the association between a dependent variable and each independent variable. The result from Table, explains the significant predictors of customer satisfaction (H6) towards Word-of-Mouth behavior of the customers in the selected restaurants of Coimbatore at the 5% significance level. The above results indicate the p-value is (.000), which means that it has a significant influence on word-of-mouth behavior; when the customers are satisfied with the services provided by the Restaurant, they recommend or spread positive feedback to their friends, family or their peer groups which sequentially leads to Word-of-mouth Communication.

SUGGESTION

- In order to keep up their performance, the restaurants should take feedbacks from the customers related to food quality, taste and service and take appropriate action to provide better service and quality of food to maintain a long relationship with customers.
- Employees should be trained to handle the customers' complaints effectively.
- The restaurants should improve the physical appearance, which attracts more customer.
- The food served at the restaurants must be delicious and presented in an appetizing manner.
- Reliability was found to be the weakest dimension, restaurants are supposed to enforce punctuality in delivering service, delivering service correctly for the first time which contributes to customer satisfaction.
- Safety in transaction increase the customer confidence.
- Improvement can be done in serving the food faster and the customer must be cared at once he enters the restaurant without any delay.

V.CONCLUSION

The urban lifestyle is evolving quickly, which has increased consumer demand for restaurant food. The other trends influencing a shift in lifestyle include the rise in the number of working women and the frequency of nuclear households with two earners. Thus, the study was carried out to clarify the relationship between customer happiness and word-of-mouth behaviour. The results show a positive relationship between the service quality component and customer satisfaction, which in turn promotes consumer word-of-mouth advertising. Restaurants should pay close attention to each aspect of service quality in order to provide patrons a positive overall experience that will boost customer satisfaction and word-of-mouth marketing. Consequently, to maintain their performance, the restaurants need to optimize customer satisfaction through the provision of quality services.

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A STUDY ON CONSUMER AWARENESS ABOUT E-ADVERTISEMENT OF WHITE GOODS

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Abstract

The consumers are willing to get white goods through e-advertisement especially after covid. The consumers are motivated by popular personalities in e-advertisement. In this study majority of the female are buying white goods after seeing e-advertisement. This study was analyzed about the attitude and important factors to be considered before buying white goods through e-advertisement. The sample size taken for this study was 62 respondents and data were collected through questionnaire. The study was analyzed using t-test and one way ANOVA using SPSS. The study revealed the conclusion that most of the age category below 30 years and income earned by the respondents are below Rs. 5 lakhs are buying more when compare to other category.

Key Words: *e-advertisement, white goods, attitude, factors, personality etc*

I.INTRODUCTION

White goods are large electronic goods. Sometimes white goods are also called durable goods but which appear in white colour. Now a days it is available in many different colors. Pre-covid the people have not given much preference to online purchase of durable goods but post covid even a illiterate people also learnt how to get the goods through online. In recent years people started to buy even a large goods or heavy goods from the online portal.

The white goods helps to finish the heavy work with a reasonable time limit. Many people got satisfaction on online ordering of white goods. We have many appliances which motivate the people to buy, sell, re-sell and return the products within a time limit. Applications like Amezon, Flipkart, Yodacart, Croma & Reliance Digital. These applications would help the consumers to do e-commerce. These applications would help the consumers to do e-commerce. These applications were popular and they are selling high quality products with discounts, special offers, festival offers etc. consumers can enjoy the benefits of these offers and they can buy it for lower price.

Even they are arranging loan facility to the consumers. Consumers can pay in a small amount like EMI option which helps even a middle class people can also buy large durable goods easily. In recent days, products are available with Artificial Intelligence. There was a lot of technical update or development in the durable goods.

The consumer can place the order through application either they can give cash on delivery or through online transactions they can pay for it. Suppose if they were not satisfied with the price or if they felt price of the product was higher, they can make it as a wish list. This means the consumer wishes to get the goods the e-seller will give notification to the consumer whenever there is a changes in the price.

II.REVIEW OF LITERATURE

Khader Mohideen and Saravanan (2015) investigated that marketing landscape was always evolving. Through advertising, especially television advertising, businesses attempt to boost

their sales. Advertisement was based on a theme, message, and language was related to the conventional process of making purchasing decisions. Companies use these advertisement to place their brand in the minds of the people they were trying to reach in order to develop a positive brand image. Together, television advertisements provide a deadly mix and have permeated modern life. The current study focused on determining the impact and influence of television commercials on consumer durable goods purchasing decisions. A questionnaire was used to collect the data for this study, using straightforward statistical procedures like percentage analysis and regression.

Roopa (2014) assessed that advertising was contentious because it precise impacts are sometimes impossible to define and forecast, despite the fact that it was a powerful tool for building strong, favourable, and distinctive brand associations as well as evoking positive judgements and sentiments. This study intends to examine how commercials affect customers' purchasing decisions for consumer durables in order to assess how effective advertising is at influencing consumer behaviour from product research through evaluation and disposal. The current study focuses on a study of significant elements and information sources in consumer durables purchases.

Lalitha Balakrishnan and Shalini Kumar (2011) revealed that the consumer durables were undergoing rapid change in the market. The rate of change India and its people are experiencing in their socio-cultural environment was astounding, particularly since the opening up of the economy. The vast diversity of India makes it an intriguing place to examine the numerous changes that its economic and social structure had undergone as a result of progress. Even though it might be challenging to quantify these changes on a micro level, marketers have found them to be quite important. Any marketer was anxious to maintain a careful eye on changes in figures, especially by regularly tracking the shifting trends in customer demands and rivalry.

Objectives of the study

- To examine the attitude towards purchase of white goods through e –advertisement.
- To identify the important parameters considered while buying consumers white goods on e-advertisement.

Scope of the Study

This study is based on consumers of different age category, different income group and different income category people in Chennai. This study focused on products like white goods namely air condition, refrigerator, washing machine and dishwasher etc.,

III. RESEARCH METHODOLOGY

The researcher adapts a descriptive research design for this study. It was based on primary data. They data were collected through structured questionnaire using G-Form (i.e) online survey method and sample size taken for this study was 62 respondents. Secondary data was collected from various sources (i.e) books, journals, websites and so on. Both primary and secondary data was used for this research study. Data analysis was done using SPSS software.

IV.DATA ANALYSIS AND INTERPRETATION

TABLE – 1 – DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Profile		No of Respondents	Percentage	Cumulative Frequency
Gender	Male	25	40	40
	Female	37	60	100
Age	Below 30 years	34	55	55
	31 – 40 years	24	39	94
	41 – 50 years	2	3	97
	Above 50 years	2	3	100
Annual Income	Below 5 lakhs	32	52	52
	5 – 10 lakhs	26	42	94
	10 – 15 lakhs	4	6	100

Source: Primary Data

From the table 1, it shows the demographic details. Majority genders (60%) are female. The rest of the sample belongs to male respondents. In age category, 55% belongs to below 30 age groups. 39% belongs to 31 – 40 age groups. Each 3% are in the range of both 41 – 50 and above 50 age groups. In annual income, 52% are belongs to below 5 lakhs category, 42% are belongs to Rs.5 – 10 lakhs, 6% are belongs to 10 – 15 lakhs category.

Table – 2 T-Test results for Male and Female respondents with respect to Attitude towards e-advertisement

Variables	Gender				F-Value	P-Value
	Male		Female			
	Mean	Standard Deviation	Mean	Standard Deviation		
Ask Friends or Relatives	4.04	0.675	3.91	0.795	1.158	0.286
Comparing the features with the competitor	4.68	0.556	4.02	0.897	3.221	0.078
Brand Reputation	4.28	0.541	3.91	0.795	1.566	0.216
Search for new technology in the market	4.24	0.597	3.89	0.809	1.677	0.200

Source: Primary Data Note: Significant at 5% level

The P value of attitude towards purchase of white durable goods with regard to the above variables are greater than 0.05, the null hypothesis is accepted. Hence it is concluded that there is no significant difference between gender and the above criteria's of the attitude towards purchase of white goods through e-advertisement.

Table – 3 One Way ANOVA between age and attitude of the respondents

Ho: There is no significant difference among the age of the respondents with respect to the attitude towards purchase of white goods through e-advertisements.

ANOVA						
Factors		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Ask Friends or relatives	Between Groups	2.073	3	.691	1.258	.297
	Within Groups	31.863	58	.549		
	Total	33.935	61			
Compare the features with the competitor	Between Groups	12.206	3	4.069	7.719	.000
	Within Groups	30.569	58	.527		
	Total	42.774	61			
Brand reputation	Between Groups	2.401	3	.800	1.582	.203
	Within Groups	29.341	58	.506		
	Total	31.742	61			
Search for new technology in the market	Between Groups	5.752	3	1.917	3.945	.012
	Within Groups	28.184	58	.486		
	Total	33.935	61			

Source: Primary Data

Since the p value of the statements are ask friends or relatives and brand reputation are more than 0.05. Therefore the null hypothesis is accepted at 5% level of significant. Hence it is concluded that there is no significant difference among the age category of the respondents with respect to the attitude of the respondent before purchasing white goods through e-advertisement. The p value of the statements is compare the features with the competitor and search for new technology in the market are less than 0.05. Therefore the null hypothesis is rejected at 5% level of significant. Hence it is concluded that there is a significant difference among the age category of the respondents with respect to the attitude of the respondent before purchasing white goods through e-advertisement.

Table – 4 One way ANOVA between income level of the respondents and attitude towards purchase of white goods through e-advertisement

Ho: There is no significant difference among income level of the respondents and attitude towards purchase of white goods through e - advertisement

ANOVA						
Factors		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Ask Friends or relatives	Between Groups	2.813	2	1.406	2.666	.078
	Within Groups	31.123	59	.528		
	Total	33.935	61			
Comparing the features with the competitor	Between Groups	4.459	2	2.230	3.433	.039
	Within Groups	38.315	59	.649		
	Total	42.774	61			
Brand reputation	Between Groups	3.408	2	1.704	3.548	.035
	Within Groups	28.334	59	.480		
	Total	31.742	61			
Search for new technology in the market	Between Groups	3.445	2	1.723	3.333	.043
	Within Groups	30.490	59	.517		
	Total	33.935	61			

Source: Primary Data

The above table indicated that the p value of the statement ask friends or relatives are more than 0.05. Therefore the null hypothesis is accepted at 5% level of significant. It was concluded that there was no significant difference among the income level of the respondents and attitude towards purchase of white goods through e-advertisements and rest of the factors are lesser than 0.05. Hence, null hypothesis is rejected at 5% level of significant. There is a significant difference among the income level and attitude of the consumers.

Table – 5 T-Test results for Male and Female respondents with respect to important factors towards purchase of white goods through e-advertisement

Important Factors	Sex				F-Value	P-Value
	Male		Female			
	Mean	Standard Deviation	Mean	Standard Deviation		
Safety	4.12	0.600	4.00	0.781	0.813	0.371
Warranty	4.36	0.637	4.05	0.743	0.684	0.411
Timely Delivery	4.48	0.653	3.97	0.897	0.732	0.396
Returns and refund	4.48	0.509	4.08	0.862	1.695	0.198

Source: Primary Data Significant at 5% level

The P value of important factors to be considered before purchases of white goods through e-advertisement with regard to the above factors are greater than 0.05, then the null hypothesis is accepted. Hence, it is concluded that there is no significant difference between gender and the above criteria of the important factors.

Table – 6 One way ANOVA between age group of the respondents and important factors of white goods

Ho: There is no significant difference among the age group of the respondents and important factors to be considered before buying white goods

ANOVA						
Factors		Sum of Squares	df	Mean Square	F	Sig.
Safety	Between Groups	2.014	3	.671	1.350	.267
	Within Groups	28.841	58	.497		
	Total	30.855	61			
Warranty	Between Groups	1.953	3	.651	1.298	.284
	Within Groups	29.096	58	.502		
	Total	31.048	61			
Timely delivery	Between Groups	7.019	3	2.340	3.766	.015
	Within Groups	36.029	58	.621		
	Total	43.048	61			
Return and Refund Policy	Between Groups	8.511	3	2.837	6.126	.001
	Within Groups	26.860	58	.463		
	Total	35.371	61			

Source: Primary Data

It can be inferred from table the value of significance in respect of safety and warranty exceed the limit of 0.05 and hence it may be concluded that there is no relationship between the age group and important factors to be considered before buying white goods through e-advertisements. Rests of the factors are timely delivery and return, refund policies are below

the limit of 0.05. Hence it shows there is a relationship between the age group and important factors to be considered in purchase of white goods.

Table – 7 One way ANOVA between Annual income of the respondent and important factors of white goods

Ho: There is no significant difference among income level of the respondents and important factors to be considered before buying white goods

ANOVA						
Variables		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Safety	Between Groups	1.326	2	.663	1.325	.274
	Within Groups	29.529	59	.500		
	Total	30.855	61			
Warranty	Between Groups	1.058	2	.529	1.041	.360
	Within Groups	29.990	59	.508		
	Total	31.048	61			
Timely delivery	Between Groups	2.926	2	1.463	2.151	.125
	Within Groups	40.123	59	.680		
	Total	43.048	61			
Return & Refund Policy	Between Groups	1.287	2	.643	1.114	.335
	Within Groups	34.084	59	.578		
	Total	35.371	61			

Source: Primary Data

The above table suggested that there is no significant relationship between the important factors to be considered before purchasing white goods through e-advertisement and annual income category of the respondents.

V.CONCLUSION

Most of the consumers are giving preference to online purchase of white goods. Consumers prefer to get online durable goods. E-advertisement plays a major role while buying white goods. Because consumers are getting continuous notification from the e-seller whenever they operate their mobile phone and they will be attracted and finally they go for purchase of the product.

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A STUDY ON THE AWARENESS OF GREEN MARKETING AMONG GENERAL PUBLIC IN TIRUPUR AND ERODE DISTRICTS

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ABSTRACT

Now this is the right time to select "Green Marketing" globally. It will come with drastic change in the world of business if all nations will make strict roles because green marketing is essential to save world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. Green marketing should not be considered as just one more approach to marketing, but has to be pursued with much greater vigor, as it has an environmental and social dimension to it. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm rather than an exception or just a fad. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become much more systematized and universal.

Key Words: Green Marketing, ANOVA, Chi-square Test, Buying Decision

I.INTRODUCTION

The concept of green marketing is nowadays become familiar in walks of our life. But most of the business people do not show their interest in starting the green marketing business. They are all attracted by modern business. Further all the business concerns are only aimed at earning and increasing the profit of the business year by year. They do not bother about the society and also the environment. They start their business in accordance with their availability of capital and the knowledge in the area of particular business and also the business in which they are interested. Even the highly established business concerns do not take much care in safeguarding the environment. In general in many occasions they forget the business ethics. The environment is heavily affected by the effluents, sludge and sewages from the corporate sectors. These are the serious issues to be taken much care by the authorities concerned and also the general public to safeguard the environment from pollutions. We can be able to see in roadside i.e. letting out the corporate wastage in open area, which are the main causes for the serious diseases. If it goes like this, the future generation will be affected. Further the environment will also be highly affected, which will lead to the decrease in the yielding capacity of the land simultaneously it will affect the farmers. Every one of us speaks about this issue seriously. But nobody is interested in raising the voice against this problem.

In a 1992 study of 16 countries, more than 50% of consumers in each country, other than Singapore, indicated they were concerned about the environment. A 1994 study in Australia found that 84.6% of the sample believed all individuals had a responsibility to care for the environment. A further 80% of this sample indicated that they had modified their behavior, including their purchasing behavior, due to environmental reasons .As demands

change, many firms see these changes as an opportunity to be exploited. Given these figures, it can be assumed that firms marketing goods with environmental characteristics will have a competitive advantage over firms marketing non-environmentally responsible alternatives. There are numerous examples of firms who have strived to become more environmentally responsible, in an attempt to better satisfy their consumer needs.

The business people always think about their profit only. No initiative has been taken from any side to create awareness about the green marketing to the business people. There are number of opportunities for doing or involving in green marketing business but the rural people also prefer to involve in other businesses which will create pollution and harm to the society. We all pave way to damage the environment knowingly or unknowingly. Who will be responsible for these problems? What are the causes for this situation? How it can be solved? To get right solution for these questions, a thorough study on green marketing must be undertaken. Keeping all in mind the researcher as entered to do the study on "**AWARENESS OF GREEN MARKETING AMONG GENERAL PUBLIC IN TIRUPUR AND ERODE DISTRICTS**"

Meaning of Green Marketing

Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way. In simple words green marketing means that doing any nature of business which will safeguard the environment. Even in packing of the material or products, we must take necessary care to safeguard the environment and society.

Evolution of Green Marketing

The green marketing has evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as *"Ecological"* green marketing, and during this period all

marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was *"Environmental"* green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was *"Sustainable"* green marketing. It came into prominence in the late 1990s and early 2000.

Why Firms are Using Green Marketing?

When looking through the literature there are several suggested reasons for firms increased use of Green Marketing. Five possible reasons cited are:
- Organizations perceive environmental marketing to be an opportunity that can be used to achieve itsobjectives.
- Organizations believe they have a moral obligation to be more socially responsible.
- Governmental bodies are forcing firms to become more responsible.
- Competitors' environmental activities pressure firms to change their environmental marketing activities.
- Cost factors associated with waste disposal, or reductions in material usage forces firms to modify theirbehavior.

Statement of the Problem

All the modern businesses are profit oriented rather than consumer orientation. Due to the industrial and technological development and we started to forget the safety of the environment.

More volume of chemicals and ingredients are being used by almost all business which are heavily affecting the environment. Few months ago it was reported in the newspapers that drugs and medicines which were expired in date were dumped in a land and roadside in midnight without considering the environment as they had fear over the rides from the government authorities. These drugs and medicines were packaged in the non-decomposable materials. It was found in one fine morning. We can be able to see in the roadside i.e. many non-decomposable are le tout in the open area whichwill spoil the yielding capacity of the land and also reduce the water level. Sometimes this material may cause the death of many innocent people who are consuming bad smell and gas evaporation from the drugs. Though green marketing is becoming very popular business among the public, only few businessmen in countable numbers are involved in green marketing business.

Significance of the Study

The environment is under a serious threat. Everyone has to join hands to come out of the situation. Marketers have initiated the process by introducing "Green Marketing". The retailers (in the organized sector) or the ones in Malls are supporting the concept. Most of the retailers are of the opinion that green products are liked by consumers but because of poor awareness and high prices have not been fully adopted by them. As far as consumers are concerned the awareness level is increasing and has started implementing them in the normal life.

In the present scenario, challenge is to keep the customers as well as consumers in fold and even keep our natural environment safe – which is the biggest need of the time. Companies may lose many loyal and profitable customers and consumers due to absence of green management. In today's innovative business world of high technology due to growing community and consumer interests in green and socially responsible products, increased community pressure on companies to internalize externalities, such as health issues, neighborhood amenity, climate change; environmental and governmental legalizations and initiatives; innovative technologies and approaches of dealing with pollution, improved resource and energy efficiency, and to retain old (loyal and profitable) customers and consumers, it is very much urgent to implement green marketing. Further green management produces new environment friendly customers which lead to increase in sales and profits of an organization that leads to growth and development of business; it also leads to good public image of theorganization.

In the present times when the government regulations around the globe are very strict and the whole world is talking about global warming ,climate change and environment protection the companies would be left with no option but to adopt green marketing otherwise it might be too late to survive in the greener world. The consumer's world over in general and India in particular are increasingly buying energy efficient products. In a nutshell most of the companies are venturing into green marketing because of the following reasons:

This study mainly focuses on the awareness of green marketing among rural public. As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources effectively without waste as well as to achieve the organization's objective. So green marketing is importance.

Objectives of the Study

- To know the status green marketing among the general public in Tirupur district To find out the problemsin Green marketing.

- To evaluate the measures taken by the government for implementing green marketing
- To identify the green marketing products available in Tirupur District.
- To measure the knowledge level of customers and public regarding the green products
- To know the problems faced by the public while purchasing the green products.
- To find out the remedial measures for solving the issues and offer suggestions to the needy group.

II.REVIEW OF LITERATURE

- **MC Kenzie in the year 1991[1]**, from his work on green consumers titled "The rise of the green consumers" to revealed that the there is evidence to suggest that consumers are price and quality sensitive when it comes to 'buying green'. **Schlocsberg 1991[2]** studies on Green marketing titled "green marketing has been planted – now watch it grow" revealed that marketers and researchers must pay attentions to the environmental movement because a sound foundation exists for it to grow through the 1990's.**Coddington 1993[3]** in his work with environmentalism as its objective on the title " It's no fad:Environmentalism is now fact of consumers life".[3]

- **Porter and vander Linde, (1995)[4]** on the title "Green and Environment: Ending the statement" have been heralded as GPIS powerful solution to the statement between economy and environment. **Carlson 1995[5]** identified three major problems facing green marketing as false advertising the lack of any common standards for evaluating environmental claims and negative attitudes often exhibited by green customers towards companies from his work on the topic "A content analysis of environmental advertising claims : a matrix method approach" which is published in journal of advertising. **Roberts 1996[6]** in his work on the title "Green consumers in the 1990's profile and implications for advertising "reported in journal of business research with the research objective of profiling the green consumers has concluded that these problems facing green marketing advertisers of environmentally conscious products and services must find new communication strategies to motivate consumers to shop in an environmental responsible manner.

- **Wasik, Bennett ,Drumwright, Sheth and Parvartiyar in the year 1996[7]** worked on green marketing and ecological perspectives revealed that ,there has been much talk about corporations turning towards sustainability and becoming environmentally friendly. **Redmond 1998[8]** conceived in his work on green marketing titled "Green roll on after zone win" that Ecologists believe that the green movement eventually will have a great.

III.RESEARCH METHODOLOGY

Research Design

In this study descriptive research has been adopted to complete the research work successfully. The research design involves gathering data that describe events and then organizes, tabulates, depicts and describes the data collected from the respondents.

Data Collection

Both Primary and secondary data were collected for the purpose of completing the research work.

Primary Data

For collecting the information related to awareness of green marketing a questionnaire was framed with the consultation of experts in the field of green marketing. Necessary additions and deletions were made in the questionnaire to make the research work effective. After that a questionnaire schedule was fixed to meet the respondents for collecting the information relating to green marketing.

Secondary Data

Secondary data was collected from the magazines and journals published in related topics of green marketing

Sampling:

Convenient Sampling was used in this study for selecting the respondents from the total population. **Sample size:**
The total population of the study is the customers those who use the green products and also the general public of Tirupur and Erode districts. As the population for the study is numerous, 750 respondents were selected from the total population by adopting convenient sampling method. The sample consists of both male and females respondents. Further the respondents were selected from various category of the occupation held by the respondents in the study area.

Sample Design

The study area consists of all taluks of Tirupur and Erode districts District. From all taluks the sample respondents have been selected among the public who involved in various occupation. The respondents were selected from major cities of all taluks in Tirupur and Erode districts. Then after making thorough enquiry the respondents were identified for the research work. The sample respondents consists of both male and female from Tirupur and Erode districts

Period of Study

The period of study carries 1 year period from 01-01-2021 to 31-12-2021. First three months for collecting the reviews of literature from the researches already undertaken in the related topics of green marketing. Next three month period was spent for the preparation of questionnaire and collecting the data by using questionnaires. 3 month period was taken for arrangement and tabulation of collected data and information through both the primary and secondary data. For making analysis and interpretation of collected data another two month period was spent. The analysis of data and interpretation of collected data was done by using SPSS software. Finally the remaining months was utilized for preparing the findings, suggestions and conclusions based on the corrections and valuable suggestions given by the supervisor.

Statistical Tools Used

The data collected were analyzed by using Chi-Square.

Hypothesis

1. There is no association between the educational qualifications of the respondents and the knowledge about the green marketing and green products.
2. There is no association between the age of the respondents and the green

products utilized by therespondents

3   There is no association between the respondents based on income and the number of green productsutilized by the respondents.

4   There is no association between the satisfaction level of the respondents based on gender and the price ofthe green products.

5   There is no association between the opinion of the respondents regarding the environmental issue and theage of the respondents

6   There is no association between the respondents based on the gender and their agree level regarding thequality of the green products.

7   There is no association between the occupation of the respondents and their opinion about quality of thegreen products.

IV.ANALYSIS AND INTERPRETATION

TABLE 1-Association between the Gender of the Respondents and Factors InfluencingBuying Behaviour of the Respondents

Sl .No	Gender	Factors Influencing the Buying Behaviour					Total
		Product	Package	Place of Purchase	Promotional Measures	All of The Above	
1	Male	57(64.2)	145(147.6)	89(84)	91(83.4)	68(70.8)	450
2	Female	50(42.8)	101(98.4)	51(56.0)	48(55.6)	50(47.2)	300
	Total	107	246	140	139	118	750

Figures in the parenthesis shows the expected frequencies

Null Hypothesis
There is no association between the gender of the respondents and their opinion regarding the factors influencingthe buying behavior of the respondents.

Alternative Hypothesis
There is an association between the gender of the respondents and their opinion regarding the factors influencingthe buying behavior of the respondents

TABLE 2

Factor	Calculated value χ^2	Table value	DF	Remarks
Gender of the respondents	4.885	9.488	4	Insignificant

As the calculated value of chi-square χ^2 (4.885) is less than table value(9.488) for 4 degrees of freedom at 5% level of significance, There is no association between the gender of the respondents and their opinion regardingthe factors influencing the buying behavior of the respondents . Hence the null hypothesis is accepted and it is inferred there is no association between the gender of the respondents and their opinion regarding the factors influencing the buying behavior of the respondents. The opinion about the factors influencing the buying behaviorof the respondents may be depending on some other variables like age, individual preferences, income and etc.

TABLE 3-Association between the Education of the Respondents and Factors Influencingthe Buying Behaviour the Respondents

Sl .No	Educational Qualification	Factors Influencing The Buying Behaviour					Total
		Product	**Package**	**Place of Purchase**	**Promotional Measures**	**All of the Above**	
1	School Level	54(48.9)	114(112.5)	66(64.0)	59(63.6)	50(54.0)	343
2	Under Graduate	34(37.7)	82(86.6)	46(49.3)	56(48.9)	46(41.5)	264
3	Post Graduate	10(11.1)	29(25.6)	13(14.6)	13(14.5)	13(12.3)	78
4	Professional and Others	9(9.3)	21(21.3)	15(12.1)	11(12.0)	9(10.2)	65
	Total	**107**	**246**	**140**	**139**	**118**	**750**

Figures in the parenthesis shows the expected frequencies

Null Hypothesis
There is no association between education of the respondents and their opinion regarding factors influencing thebuying behavior

Alternative Hypothesis
There is an association between education of the respondents and their opinion regarding factors influencing thebuying behavior

TABLE 4

Factor	Calculated value χ^2	Table value	DF	Remarks
Educational qualification	5.401	21.026	12	significant

As the calculated value of chi-square χ^2 (5.401) is less than table value(21.026) for 12 degrees of freedom at 5% level of significance, There is no association between education of the respondents and their opinion regarding factors influencing the buying behavior. Hence the null hypothesis is accepted and it is inferred that there is no significant relationship between education of the respondents and their opinion regarding factors influencing the buying behavior. The opinion of the respondents regarding the influencing factors may depend on some other variables like age, monthly income etc.

TABLE 5- Association between the Education of the Respondents and their Opinionabout the Reason for Which Green Marketing is Headlines Nowadays

S.No	Educational Qualification	Reason for Which Green Marketing is Headlines Nowadays					Total
		Consumers Are Being Aware Of Green Products	Company Increasing Its Competitive Edge	Company's Attempt To Address Society's New Concern	Effort By The NGO	Effort By The Government	
1	School Level	145(127.6)	63954.0	64(77.3)	38(48.9)	33(35.2)	343
2	Under Graduate	89(98.2)	39(41.5)	65(59.5)	42(37.7)	29(27.1)	264
3	Post Graduate	25(29.0)	13(12.3)	20(17.6)	11(11.1)	9(8.0)	78
4	Professional AndOthers	20(24.2)	3(10.2)	20(14.6)	16(9.3)	6(6.7)	65
	Total	279	118	169	107	77	750

Figures in the parenthesis shows the expected frequencies

Null Hypothesis

There is no association between education of the respondents and their opinion regarding reason for which greenmarketing is headlines nowadays

Alternative Hypothesis

There is an association between education of the respondents and their opinion regarding reason for which greenmarketing is headlines nowadays

TABLE 6

Factor	Calculated value χ^2	Table value	DF	Remarks
Educational qualification	24.706	21.026	12	significant

As the calculated value of chi-square χ^2 (24.706) is more than table value(21.026) for 12 degrees of freedom at 5% level of significance, There is no association between education of the respondents and their opinion regarding reason for which green marketing is headlines nowadays. Hence the null hypothesis is rejected and it is inferred that there is a significant relationship between education of the respondents and their opinion regarding reason for which green marketing is headlines nowadays.

TABLE 7- Association between the Age of the Respondents and their Opinion about theFactors Affecting the Buying Decision

S.No	AGE	Factors affecting the buying decision					Total
		Design of the product	Location of purchase	Price of the products	Quality	Utility of the products	
1	18-25 years	13(10.4)	37(27.8)	17(17.4)	11(15.7)	9(15.7)	87
2	26-35 years	18(23.0)	62(61.4)	37(38.4)	39(34.6)	36(34.6)	192
3	36-45 years	45(41.2)	97(109.8)	76(68.6)	59(61.7)	66(61.7)	343
4	Above 45 years	14(15.4)	44(41.0)	20(25.6)	26(23.0)	24(23.0)	128

Figures in the parenthesis shows the expected frequencies

Null Hypothesis
There is no association between age of the respondents and their opinion regarding factors affecting the buyingdecision

Alternative Hypothesis
There is an association between age of the respondents and their opinion regarding factors affecting the buyingdecision

TABLE 8

Factor	Calculated value χ^2	Table value	DF	Remarks
Age	14.706	21.026	12	Insignificant

As the calculated value of chi-square χ^2 (14.706) is less than table value(21.026) for 12 degrees of freedom at 5% level of significance, There is no association between age of the respondents and their opinion regarding factors affecting the buying decision. Hence the null hypothesis is accepted and it is inferred that there is no significant relationship between age of the respondents and their opinion regarding factors affecting the buying decision.

TABLE 9- Association between the Gender of the Respondents and Reasons for Not BuyingGreen Products

S.No	Gender	Reason for not buying green products						Total
		Cannot see the benefits	Cost is too high	Government should pay for them	Producer must pay for them	Environmental issues are gimmick for commercial only	I am not ready to extra for eco-friendly products	
1	Male	24(23.3)	36 (32.9)	30 (26.8)	18 (21.7)	19 (20.2)	12(14.2)	139
2	Female	22(22.7)	29(32.1)	23(26.2)	25(21.3)	21(19.8)	16(13.8)	136
	Total	46	65	53	43	40	28	275

Figures in the parenthesis shows the expected frequencies

Null Hypothesis
There is no association between gender of the respondents and their opinion regarding reason for not buying greenproducts

Alternative Hypothesis
There is an association between gender of the respondents and their opinion regarding reason for not buying greenproducts

TABLE 10

Factor	Calculated value χ^2	Table value	DF	Remarks
Gender	3.544	11.070	5	Insignificant

As the calculated value of chi-square χ^2 (3.544) is less than table value(11.070) for 5 degrees of freedom at 5% level of significance, There is no association between gender of the respondents and their opinion regarding reason for not buying green products. Hence the null hypothesis is accepted and it is inferred that there is no association between gender of the respondents and their opinion regarding reason for not buying green products Reason for not buying the greed products may depend on other factors like individual attitudes, interest of the family members etc.

TABLE 11- Association between the Education of the Respondents and Naming of Green Products Known

S.No	EDUCATION	Naming of green products known					Total
		Don't know	One product	2 products	Three products	More than three products	
1	School level	60(63.6)	88(93.3)	82(73.6)	69(68.6)	44(43.9)	343
2	Under graduate	43(48.9)	76(71.8)	54(56.7)	55(52.8)	36(33.8)	264
3	Post graduate	20(14.5)	21(21.2)	15(16.7)	13(15.6)	9(10)	78
4	Professional and others	16(12.0)	19(17.7)	10914.0)	13(13.0)	7(8.3)	65
	TOTAL	107	246	140	139	118	750

Null Hypothesis
There is no association between education of the respondents and naming of green products known.

Alternative Hypothesis
There is an association between education of the respondents and naming of green products known.

TABLE 12

Factor	Calculated value χ^2	Table value	DF	Remarks
Education	8.346	21.026	12	Insignificant

As the calculated value of chi-square χ^2 (8.346) is less than table value(21.026) for 5 degrees of freedom at 5% level of significance, There is no association between education of the respondents and their capacity to name the green products. Hence the null hypothesis is accepted and it is inferred that there is no association between education of the respondents and their capacity to name the green products. Capacity to name the green products may depend on other factors like individual experience, sources to the things etc

TABLE 13-Association between the occupation of the respondents and their opinion about the factors influencing the buying behaviour

S.No	OCCUPATION	Factors influencing the buying behaviour					Total
		Product	Package	Place of purchase	Promotional measures	All of the above	
1	Business	10(11.8)	29(27.2)	15(15.5)	21(15.4)	8(13.1)	83
2	Government employee	13(15.4)	32(35.4)	23(20.2)	20(20.0)	20(17.0)	108
3	Employed in private sector	18(21.8)	48(50.2)	26(28.6)	30(28.4)	31(24.1)	153
4	Labour in textiles industry	24(21.4)	50(49.2)	36(28.0)	21(27.8)	19(23.6)	150
5	Agriculture work	18(18.8)	44(43.3)	20(24.6)	33(24.5)	17(20.8)	132
6	Labour in other industries	24(17.7)	43(40.7)	20(23.1)	14(23.0)	23(19.5)	124
	TOTAL	107	246	140	139	118	750

Null Hypothesis
There is no association between occupation of the respondents and their opinion about the factors influencing thebuying behaviour.

Alternative Hypothesis
There is an association between occupation of the respondents and their opinion about the factors influencing thebuying behaviour.

TABLE 14

Factor	Calculated value χ^2	Table value	DF	Remarks
Occupation	25.858	31.410	20	Insignificant

As the calculated value of chi-square χ^2 (25.858) is less than table value(31.410) for 20 degrees of freedom at 5% level of significance, there is no association between occupation of the respondents and their opinion aboutthe factors influencing the buying behaviour. Hence the null hypothesis is accepted and it is inferred that there is no association between occupation of the respondents and their opinion about the factors influencing the buying behaviour. Opinion about the factors influencing the buying behaviour may depend on other factors like individual expectations, taste and prices of the green products etc.

TABLE 15-Perception and Satisfaction Level of the Respondents Based on Gender Regarding the Priceof Green Products

S.No	Gender	N	Percent	Average	Range		S.D
					Minimum	Maximum	
1	Male	450	60	75	56	135	32.634
2	Female	300	40	60	29	87	19.344
	Total	750	100				

The above table depicts that the perception of the respondents based on gender and regarding the price of the green products the male respondents ranged between 56 and 135 with an average of 75. It is followed by the female respondents which ranged between 29 and 87 with an average of 60 .Thus it is clearly understood from the above table that the male respondents perceived, more response regarding the satisfaction about the price of the green products

With a view to find the degree of association between gender of the respondents and the response regarding the satisfaction about the price of the green products a two way table was prepared and illustrated as below.

TABLE 16-Perception and Satisfaction of the Respondents Based on Gender Regarding the Price ofGreen Products

Sl.No	GENDER	Satisfaction Level						Total	
		Low		Medium		High			
		Count	Column %	Count	Column %	Count	Column %	Count	Column %
1	Male	152	57.6	135	60.8	163	61.7	450	60
2	Female	112	42.4	87	39.2	101	38.3	300	40
	Total	177	100	315	100	258	100	750	100

The above table highlights that the percentage of high response regarding the satisfaction about the price of green products was opined by the male respondents as the highest (61.7) and the same was lowest (38.3) by the female respondents. The percentage of medium level response regarding the satisfaction about the price of green productswas opined as the highest (60.8) by the male respondents and the lowest (39.2) by the female respondents. On the other hand the percentage of low level response regarding the satisfaction about the price of the green products was also opined as the highest (57.6) by the male respondents and the same was the lowest (42.4) among the female respondents

In order to find the relationship between gender of the respondents and response regarding the satisfaction about the price of green products, a chi square test was used and the result of the test is shown in the following table.

TABLE 17-Association between the Gender of the Respondents and their Satisfaction Regarding thePrice of Green Products

Factor	Calculated value χ^2	Table value	DF	Remarks
Gender	1.041	5.991	2	Insignificant

The above table clearly reveals that the calculated value of chi-square value is less than the table value and the result is not significant at 5% level of significance. Hence the hypothesis i.e. association between gender and satisfaction regarding the price of the green products does not hold well and the null hypothesis is accepted. Thus it is interpreted that there is significant relationship between the gender of the respondents and their satisfaction regarding the price of green products. The satisfaction may depend on other variables like age, education, and standard of living of the respondents.

Findings

After making tabulation of collected data statistical tools like chi-square, simple percent analysis, low, medium and high level satisfaction of the respondents, factor analysis, Cluster analysis and Hendry Garrett Ranking were applied to association between different variables in expressing their opinion regarding the particular issues related research work. Major findings of the analysis are presented below.

Findings from Chi-Square Test

- There is no association between the gender of the respondents and their opinion regarding the factors influencing the buying behavior of the respondents.
- There is no significant relationship between education of the respondents and their opinion regarding factors influencing the buying behavior.
- There is a significant relationship between education of the respondents and their opinion regarding reason for which green marketing is headlines nowadays.
- There is no significant relationship between age of the respondents and their opinion regarding factors affecting the buying decision.
- There is no association between gender of the respondents and their opinion regarding reason for not buying green products
- It is inferred that there is no association between education of the respondents and their capacity to name the green products
- There is no association between occupation of the respondents and their opinion about the factorsinfluencing the buying behavior
- It is clearly understood from the analysis that the male respondents perceived, more response regardingthe satisfaction about the price of the green products
- The analysis highlights that the percentage of high response regarding the satisfaction about the price of green products was opined by the male respondents as the highest (61.7) and the same was lowest (38.3) by the female respondents. The percentage of medium level response regarding the satisfaction about the price of green products was opined as the highest (60.8) by the male respondents and the lowest (39.2) by the female respondents. On the other hand the percentage of low level response regarding the satisfaction about the price of the green products was also opined as the highest (57.6) by the male respondents andthe same was the lowest (42.4) among the female respondents.
- There is significant relationship between the gender of the respondents and their satisfaction regarding theprice of green products

Suggestions

- ❖ The manufacturer should design environmental products to perform as well as (or better than)alternatives.
- ❖ The producer has to promote and deliver the consumer desired value of environmental products and targetrelevant consumer market segments.
- ❖ Further they have to broaden mainstream appeal by bundling consumer desired value into environmentalproduct
- ❖ The government should educate consumers with marketing messages that connect environmentalattributes with desired consumer value.
- ❖ The government should take initiatives to design environmental product attributes as "solutions" for
consumer needs.
- ❖ The Government should create engaging and educational internet sites about

environmental productsdesired consumer value.

❖ Employ environmental product and consumer benefit claims that are specific and meaningful.
❖ The producer should try to find dealers in parts of the region which will help the customers to get their green products in their region.
❖ Procure product endorsements or eco-certifications from trustworthy third parties and educate consumersabout the meaning behind those endorsements and eco-certifications.

V.CONCLUSION

Now this is the right time to select "Green Marketing" globally. It will come with drastic change in the world of business if all nations will make strict roles because green marketing is essential to save world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. Green marketing should not be considered as just one more approach to marketing, but has to be pursued with much greater vigor, as it has an environmental and social dimension to it. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm rather than an exception or just a fad. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become much more systematized and universal.

It has to become the general norm to use energy-efficient lamps and other electrical goods. Marketers also havethe responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the environment-friendly. Green marketing assumes even more importance and relevance in developing countries like India.

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COMPARATIVE ANALYSIS FINANCIAL PERFORMANCE OF PUBLIC AND PRIVATE SECTORS BANKS IN INDIA

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Abstract

The modern trends of economic development of a country depend more on real determinants such as industrial growth and improvement modernization of agriculture, the extension of internal trade, and foreign trade. The role and significance of the banking sector is under-estimated in the development of the Indian nation. The regulators comprise augmented bank supervision by using CAMEL (Capital Adequacy, Asset Quality, Management Quality, Earnings and Liquidity) rating system criterion to assess and evaluate the financial performance soundness of the activities of the bank The tools used for this analysis were the CAMEL Rating System and One-way ANOVA. The composite ranks of all the parameters of the banks state that Bank of Baroda public sector banks and Kotak Mahindra Bank Limited among the private sector banks are doing business very well. AXIS Bank and Punjab National Bank were also giving the best performance.

Keyword: CAMEL parameters Capital Adequacy, Assets, Management, Earnings, Liquidity, Public, Private Bank

I. INTRODUCTION

The banking industry comprises a paramount component of the financial services sector. Hence the banks and financial institutions play a vital role and crucial role in economic planning such as lying down of specific goals and assign particular amount of finance that constitute the economic policy of the government. The financial system is necessary for the growth of economy. Hence Performance of the banking sector is an efficient measure and indicator to check the performance of any economy to a large extent. The banking sector's performance is seeming as the replica of economic activities of the economy as a healthy banking system plays as the bedrock of economic, social and industrial growth of an Indian economy. In the Banking system in economy has been allotted a crucial and noteworthy role in financing the planned economic growth.

The Banks are playing fundamental and major role in the economy in capital configuration due to the intrinsic nature, therefore banks should be given more concentration and other type of economic unit in an economy. The recent evaluation of financial performance of the banking sector is an effective measure and indicator to check the soundness of economic activities of an economy. The banking sector's performance seems as the model of economic actions of the economy. The phase of development of the banking industry is a good indication of the development of the economy. There is a considerable improvement over the previous decision-making system of banking sector in terms of recovery, management efficiency, assets excellence, earning quality and internal control system to regulate the level of risk and financial feasibility of commercial banks. The banking sector has experienced a paradigm change and it was the time to make performance assesgment of operations. Accordingly, the Reserve Bank of India provided a framework for the performance appraisal of the current strength of the system, operations and the performance of the banks. In

the Padmanabhan Working Group (1995) recommended two supervisory rating models named as CAMELS and CACS (Capital Adequacy, Assets Quality, Compliance, Systems and Controls) for rating of Indian commercial Banks and Foreign Banks operating in India

History of Banking Sector in India

The journey of Indian Banking System can be segregated into three distinct phases were as follows.

  I.   Early part of Indian banks, from 1786 to 1969
 II.   Nationalization of banks and the banking segment reforms, from 1969 to 1991
III.   New stage of Indian banking system, with the reforms after 1991

In fact, Indian banking system has reach even to the remote corners of the country. This is one of the main aspects of India's growth report. The government's regulation policy for banks has paid rich dividends with the nationalization of 14 major private banks in year of 1969. Today Banking Sector has become convenient and instant, with the account holder not having to wait for hours at the bank counter for getting a draft or for withdrawing money.

II.REVIEW OF LITERATURE

In this section, an attempt has been made to briefly review the work already undertaken in their study. A brief review of selected studies has been presented in the following.

Kiran Kajal (2019), analysed about financial position and performance of the public and private sector banks in india using CAMEL Model. The results concluded that overall performance of public and private sector banks was same, because of banking reforms and recovery mechanism the study suggested that need to IDBI Bank improve the assets quality and capital adequacy.

A study by Mahesh M. Kadam and Deepak Sapkal **(2019)** discussed about that compared the performance of public and private sector banks of India like Bank of Baroda, SBI, Axis Bank and Kotak Bank and Bank of Baroda. The study found that SBI has ranked as 1st and Bank of Baroda got 2nd based on performance. The results that concluded banking sector was facing NPA problem this was major impact on bank performance and annual results.

Prasad K.V.N. and Ravinder G. **(2012),** examined that the economic sustainability of a sample of thirty nine banks in India using CAMEL Model during the study periods 2006 to 2010. The study overall discovered that Andhra bank was well performance from the overall CAMEL ratios, followed by bank of Baroda and Punjab and Sindh Bank

Prasad K. V. N. **(2012)** examined that performance of banking sector using CAMEL Model. The study found that the combinational regression analysis have supported the presence of a reverse and effect of the indicators of assets quality and sensitivity of market risk on risk taking in national banks. The paper public and private sector banks do not differ significantly in liquidity position during the study period. The results suggested that there was no significant difference between performance of public and private sector banks.

Mohammad Khodaei Valahzagharda and Sahar Jabbarib **(2013)** found that effects of CAMELS were indicators of banks on risk taking of Iranian banks are studied. The results supported the direct and meaningful effects of capital sufficiency and quality of profit-making on risk taking.

Prasad K.V.N. and Maheshwara Reddy D. **(2012)**, evaluated that performance of banking sector it was chosen the CAMEL model for analyse the parameter which measures the performance of banks. The study concluded that there was no significant difference between the performance of nationalized banks and SBI group.

Kolade Sunday Adesina **(2012)**, evaluated and compared the performance of the Nigerian banks in the post – 2005 consolidation: through the CAMEL rating system. The study create that WEMA Bank Plc was not so successful in financial performance by consistently ranked the least 7 performing banks based on all the Group Ranking on the CAMEL parameters for the study periods. The results recommended that GTB Plc rated top on the basis of overall performance.

The above literature provide an overview of International Listing, Indian banking industry is integrating with world economy an evaluation of banks performance on internationally accepted model is useful to investors, customers, bankers, policy makers and economy. An attempt has been made in this study to analyse the financial performance of public and private sector banks in India. The potential involvement to bank supervision of a model designed to predict which banks will have their supervisory ratings downgraded in future periods.

III. DESIGN OF THE STUDY

The design of the study includes the statement of the problem, objectives of the study, hypothesis of the study, methodology of the study, need of the study, limitations of the study and chapters scheme of the overall study.

Statement of the Problem

The study proposes to analyse whether there is difference between the financial performance of Public Sectors and Private Sectors Banks in India. The Banking sector is playing a vital role in financial sector and economy reforms. In recently Banking industry development has huge contributing more service and major impact on the economy in Indian banking systems evaluated GDP, it has huge positive impact on economic development and growth. Basically, banking financial sound depends on the good banking reforms like interest rate, monitoring policy etc. There are several tools used to analyse the financial performance of the banks, in that CAMEL model is one of the best tools to analyse the financial performance of the banking Industry. In the literature suggested that Indian banks will grow in future with the help of development of information technology. In India, only few studies were contacted to know financial performance of Indian banks with the CAMEL model. The financial performance of banks is based on assets and liabilities, which leads the operations and services of banks sectors. Every banks has own assets and liability positions which determine the financial performance. The present study was investigated that financial performance after the US Sub Prime Crisis with the CAMEL Model.

Need of the study

The study proposes to investigate difference between the financial performance of Public Sector and Private Sector Banks in India. The CAMEL Model has five parameters have unique quality to analyze the financial performance of the banks. In CAMEL approach can help to know about the situation of financial position in banks and the rating of banks is depend on the analysis. The research may be helpful to the depositors, investors and also equally significant to the shareholders, employee and policy markers. This study was to be taken to analyse the financial performance of banks by using CAMEL approach.

Objectives of the study

The present study has the following objectives.

1. To analyse the financial performance of Public and Private Sector Banks using CAMEL model during the study period.
2. To evaluate the ranks among Public and Private Sector banks on the basis of overall CAMEL rating model during the study period.
3. To determining among the Public and Private Sector banks difference between CAMEL ratios during the study period.

Hypotheses of the Study

The present study weathered the following null hypotheses.

H01: There is no significant difference in performance of Public and Private Sector Banks based on CAMEL ratio during the study period.

H02: There is no statistically significant difference between the mean values of CAMEL ratios during the study period.

Sample Selection of the study

In this study totally 39 domestic banks in India. It includes both public and private sector banks. The study was confined to the Domestic Market Capitalization of both public and private sector banks. The Domestic market capitalization of banks data were collected on 09/02/2022. The following criterion were considered for selecting the sample

1. Among the 39 banks, only top 7 banks were selected on the basis of Domestic Market capitalization in both public and private sector banks.
2. The sample percentage of public sector is 35 percent i.e. 7 banks out of 20 banks and the sample percent of private sector banks is 37% i.e. 7 banks out of 19, the selected sample of 14 banks were used to analyse the financial performance of banking industry in India. The sample selection is given in Table – 1.

Table – 1 -The Selected Sample based on Domestic Market Capitalization of Banks as on 09/02/2021

S. No.	Banks in India	Market Capitalization Value (Rs. in Crore)
	Public Sector Banks	
1.	State Bank of India	188,819.53
2.	Bank of Baroda	38,728.81
3.	Punjab National Bank	35,566.13
4.	Bank of India	18,650.22
5.	Canara Bank	18,164.37
6.	Union Bank of India	13,718.62
7.	IDBI Bank Limited	12.647.12
	Private Sector Banks	
8.	HDFC Bank Limited	206,759.00
9.	ICICI Bank Limited	185,276.89
10.	AXIS Bank Limited	96,631.66
11.	Kotak Mahindra Bank Limited	80,379.65
12.	ING Vysya Bank Limited	12,068.09
13.	Federal Bank Limited	10,689.82
14.	Karur Vysya Bank Limited	5,716.82

Source: www.moneycontrol.com

Sources and Collection of the Data

The present study was mainly based on secondary data; the data were collected from www.rbi.org.in, banking statistics reports and the annual reports of the respective banks through www.moneycontrol.com, prowess database. The other sources like various Banking books, journal and websites were used.

Period of the Study

The present study investigates the financial performance of the Indian Public and Private Sector banks in India. The data were representing and financial sector of Indian Economy during the period from 01st April 2006 to 31st March 2021.

Tools Used For the Analysis

The tools used for this analysis were CAMEL Rating System, CAMEL parameters Capital Adequacy, Assets Quality, Management Quality, Earnings Quality, Liquidity and One-way ANOVA.

Limitations of the Study:

The study suffers from following limitations.

➢ The study was limited to only two banking sectors like Public and Private Sector banks during the study period from 01st April 2006 to 31st March 2021.
➢ This study limited to top 7 Public sector banks out of 20 banks and 7 Private sector banks out of 19 banks, those 7 banks were selected from each private and public sector banks based on the market capitalization during the study period.
➢ As the study was mainly based on secondary data, it is certain limitations which are bound to arise while dealing with secondary data.
➢ The results are based on Secondary Data and so all the Limitations of Secondary Data is applicable to the study.
➢ The study was confined to Public and Private sector banks only.
➢ The study made use of CAMEL Model only focuses in ratios.
➢ The study tested only three tools like, CAMEL ratios, CAMEL Rating System and One-way ANOVA
➢ The data were taken from the rbi.org.in, yahoofinance.com, moneycontrol.com, prowess database.

IV.   RESULTS AND DISCUSSIONS

Table – 2 Results of CAMEL Rating System (Overall Performance) of Selected Sample Public and Private Sector Banks during the study period from 01.04.2006 to 31.03.2021

S. No.	Name of the Public and Private Sector Banks	C	A	M	E	L	Average	Rank
1	State Bank of India	7.25	10.00	10.75	6.75	9.00	8.75	11
2	Bank of Baroda	6.25	3.25	6.25	7.00	3.75	5.30	1
3	Punjab National Bank	4.00	5.25	10.00	4.50	7.25	6.20	2
4	Canara Bank	6.25	8.75	9.00	6.50	5.50	7.20	7
5	Bank of India	6.25	8.25	9.00	8.75	4.25	7.30	9
6	Union Bank of India	9.50	8.50	8.00	9.75	8.00	8.75	11
7	IDBI Bank Limited	8.75	9.75	4.75	13.25	9.00	9.10	13
8	HDFC Bank Limited	9.00	7.00	6.25	5.00	9.00	7.25	8
9	ICICI Bank Limited	8.50	9.75	2.50	8.00	6.25	7.00	6
10	AXIS Bank Limited	12.00	5.25	5.25	6.75	4.75	6.80	3
11	Kotak Mahindra Bank Limited	5.50	8.50	6.00	4.25	9.75	6.80	3
12	ING Vysya Bank Limited	10.00	6.25	9.00	11.00	9.25	9.10	13
13	Federal Bank Limited	7.75	9.00	10.25	7.00	8.50	8.50	10
14	Karur Vysya Bank Limited	4.00	5.50	8.00	6.50	10.75	6.95	5

Source: collected from Prowess and computed from MS Excel

The **Table -2** Exhibits the results of CAMEL Rating System of Selected Sample Public and Private Sector Banks during the study period from 01.04.2006 to 31.03.2021. All the parameters of the CAMEL model at together and average ranking was given to all the firms again. The composite rank show the overall firm performance. It was clearly visible from the table that Bank of Baroda average of 5.30 and Punjab National Bank average of 6.20 are ahead in giving the best performance. The average AXIS Bank Limited average of 6.80 and Kotak Mahindra Bank Limited average of 6.80 were 3rd Rank in overall performance. Karur Vysya Bank Limited was rank at 5th, ING Vysya Bank Limited average of 9.10 and IDBI Bank Limited average of 9.10 giving the last place 13th rank.

Table -3-Results Analysis of Variance of Selected Sample Public and Private Sector Banks during the study period from 01.04.2006 to 31.03.2021

Source of Variance	Sum of Squares	Degree of Freedom	Mean Square	F- Value	Significant Value
Between Groups	13.192	5	2.638	.507	.770
Within Groups	332.933	64	5.202		
Total	346.125	69			

The result of ANOVA was evaluating the CAMEL Ratios of the sample banks. It can be observed from the Table -3; the calculated of F-value was statistically significant. Moreover, the sig. value (Probability value) indicated that there was no significant difference between the mean values of CAMEL ratios and we accepted the null hypothesis. Hence it can be concluded that the ability of the sample firms to meet its short term obligations was found to be different during the study period.

Testing the Hypothesis

From the overall analysis, the null hypothesis, **"There is no statistically significant difference between the mean values of CAMEL ratios during the study period"** is rejected. It is clearly observed from the Table- 4.7 analysis of financial performance of Public and Private sector banks probability value greater than the 0.05. It implies that there was statistically significant difference between the mean values of CAMEL ratios in Indian Public and Private sector banks. Hence the null hypothesis, **"There is no statistically significant difference between the mean values of CAMEL ratios during the study period"** is rejected and the alternative is accepted.

FINDINGS OF THE STUDY

The subsequent are the important findings of the study.

Analysis of Capital Adequacy

➢ Capital adequacy Karur Vysya Bank Limited and Punjab National Bank was at the top position with average of 4.00. AXIS Bank Limited stood at the last position with the lowest rank 14th place due to its poor performance in Dept Equity ratio, Total Advances Total Assets, Government securities Total Investment following the other banks.

Analysis of Asset Quality

➢ Assets quality analysis revealed that Bank of Baroda was at the top position with the average of 3.25 in overall performance. State Bank of India availed the bottom most position with the average of asset quality is 10.00 due to its poor performance in all sub parameters of asset quality.

Analysis of Management Efficiency

➢ Management Efficiency ICICI Bank Limited was at the top most position with the average of 2.50. State Bank of India positioned at last with the average of 10.75 due to its poor performance in all sub parameters of management efficiency.

Analysis of Earning Quality

➢ Earnings quality Kotak Mahindra Bank Limited as at the top position with the average of 4.25 in overall Public and Private Sector banks in earnings quality better performance. IDBI Bank Limited failed in all sub-parameters and stood at last place with the average of 13.25.

Analysis of Liquidity

➢ Liquid quality Bank of Baroda was risk of liquidity converting its assets quickly into cash the top position with the average of 3.75. Karur Vysya Bank Limited with the average of 10.75 completely failed in maintaining all these sub-parameters and placed at last.

SUGGESTIONS OF THE STUDY

On the basis of the above findings of the study, important suggestions are given below.

To the Bankers:

➢ There is need to have special check on the soundness of Public sector banks for that need to increase at least one percent higher Capital Adequacy Ratio of private Sector Bank than public sector bank.

➢ The debt equity ratio should be reduced by Public Sector Banks to the level of Private Sector Banks. Public Sector Banks needs to effectively utilize their assets into advances.

➢ The Private Sector Banks is needed to increase their investment in Government Security, for reducing their uncertainly on income and safety of their investment.

➢ The NPAs ratio of State Bank of India is high. The NPAs of Public Sector Banks are higher than Private Sector Banks so public sector banks should control Non-performing assets.

➢ In the Earning Quality analysis of Private Sector Bank as well as Public sector Banks is poor. The both private and public sector banks needs to improve earnings quality such as operating profit and non interest income (i.e. fee, commission etc.).

➢ Public Sector Banks are needed to improve the Earning Quality, in order to improve their overall profitability.

➢ The private sector banks has to improve in the liquidity ratio which compare to the public sector banks.

To the Policy Makers:

➢ Policy makers could improve the rules and regulations for Reserve Bank of India and has to follow the other bankers to grow public and private sector banks

➢ In India, banking industry is playing vital role in financial sector. Banking Industry also depends on the part of economic fundamentals. While preparing the policies, the policy makers should concentrate on the banking industry and prepare better policy to the banks.

V. CONCLUSION

The present study exposed the financial performance of public sector and private sector bank during the study period. The both public and private sector banks are initial in technology and contributing growth to the economy. In CAMEL model, all the parameters are put together and average ranking is given to all the firms again. The composite ranks show the overall firm performance. The capital adequacy ratio of all the private and public banks was above the minimum requirements and above the industry average. Through Bank of Baroda Public sector banks and Punjab National Bank at 1st rank. But looking at the Capital Adequacy Ratio it was 15.97 percent, in case of Kotak Mahindra Bank Limited which was far better than any public and private sector bank. HDFC Bank Limited has maintained a standard for the NPAs over the period and ahead of other public and private sector bank, whereas in Bank of Baroda has proved a better asset quality with maintained best NPA ratios. AXIS Bank Limited and Punjab National Bank have also maintained the NPA ratios which are quite remarkable. Bank of Baroda and Punjab National Bank has shown a good growth record for its overall performance. Even now the public sector banks are having better figures of maintaining the liquidity because

they are fulfilling this requirement by maintaining highest credit deposit ratio. The composite ranks of all the parameters of the banks state that Bank of Baroda public sector banks and Kotak Mahindra Bank Limited amongst the private sector banks is doing business very well. The AXIS Bank Limited and Punjab National Bank were also giving the best performance.

Scope for the Further Research

The following are point towards further research

➢ The further research may include more public and private sectors each from the Indian Banking Industry.
➢ The further study may include objectives with references to foreign banks
➢ The further study, researcher may use the tools like CACS (Capital Adequacy, Asset Quality, complaints, systems and controls), DEA (Data Envelopment Analysis)
➢ The further, researchers may include foreign banks for analyse the financial performance for further study.
➢ The further research may extend the study period.

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A STUDY ON STRESS MANAGEMENT SPECIAL REFERENCE TO PRIVATE BANKING SECTOR IN RURAL AREA.

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Abstract

This Research paper discuss about stress factors for the employees. Organizational as well as individual Stressor, causes, consequences and strategies for coping with stress for employee at private banking sector. There is lot of stress faced by employee private banking sector. But there is solution for minimizing the stress effects. Therefore Researcher has collected the data regarding this subject. This Research paper also focuses on the various strategies for minimizing the stress effects and techniques of stress management. Also useful in finding the stress factors for the employee and to analyze the solution for minimizing the stress effects.

Key Words: Banking, Stress, Stressors, Private Sector

I.INTRODUCTION

Stress Management has become a most important and valuable technique to boost the employee morale and the organizational productivity in all banking sector. In this modern age the role of employee become very important in each and every area. All the organizations have understood that the employees play a key role and they should be out of stress to give high performance atmosphere.

High stress jobs refer to work, which involves hectic schedule and complex job responsibilities. Like improper job, improper working condition, organizational politics the employee could be stressed. Increasing the responsibility the stress of employee is increased. So that stress management is essential.

The concept of stress has come from natural sciences. In 1936, Hans Selye, the renowned life scientist, introduced the concept of stress for the first time. He defined stress as an adoptive response to the external situation that result in physical, psychological and behavioral deviation for organizational participants. Stress is an adaptive response, mediated by individual characteristics and or psychological processes that are a consequence of any external action, situation or event that places special physical and or psychological demands upon a person.

Objectives of the Study

1. To understand the concept of Stress.
2. To study the impact of Organizational and individual factors that contributes stress for the employees at private banking sector in rural area.
3. To study the physical and behavioral consequences that result due to stress.
4. To recommend the proper coping strategies for coping with stress for employee at private banking sector.

II.LITERATURE SURVEY

Concept of Stress:

Stress is your mind and body's response or reaction to a real or imagined threat, event or change. The threat, event or change is commonly called stressor. Stressors can be internal (thoughts, beliefs, attitudes or external (loss, tragedy, change).

Stress is a condition of strain on one's emotions, thought process and physical condition. Stress is a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning. Physicists describe stress is a force which acts on a body to produce strain. Psychologists refer stress as a particular kind of the state of an organization resulting from the interaction between the person and environment.

Eustress or positive stress occurs when your level of stress is high enough to motivate you to move into action to get things accomplished.

Distress or negative stress occurs when your level of stress is either too high or too low and your body and/or mind begin to respond negatively to the stressors.

III. Methodology of the study:

For this study primary as well as secondary data is used. For the knowing the meaning of stress the secondary data is used and collected from online database, books and the journals available as source of information. For understanding the meaning of stress review of literature is taken. For the primary data 30 employees are selected who are working in various private banks and in various positions at rural area patan. The discussion was made with the employees about the causes of the stress. Also at the time of the discussion the observation method is also used.

Causes of Stress (Organizational and Individual Stressor)

For to this study 30 employees are selected. After discussion and observation some common causes of stress are find out. These causes are as under:-

1) **More Responsibility: -** When the division of work is made that time the capacity of employee is not taken into account or liking of the employees is not considered, that time these adversely affected on the efficiency of the employees. These leads to increase the stress of employees.

2) **More Expectation: -** In this modern day new techniques are adopted for providing services to the customer. Causes of to this, management are expected more efficiently work from employees. And this leads to stress.

3) **Senior's Behavior: -** Sometime senior person's behavior along with the junior is not good. Insulting treatment is given to the junior by the seniors. Guidance about the new techniques is also not given to the junior by the senior. These also lead to stress.

4) **Non-cooperative attitude: -** At the time of work if the cooperation is not given by the colleagues these leads to increase the stress.

5) **Policy of management:** - If the policy of management is not beneficial to the employees, this also leads to stress to employee.

6) **Lack of training: -** In this modern days new techniques are adopted for the increasing the efficiency of employee. But training is not given to the employee about the new methods of work or new methods which are used for the adopting the new technique. Sometime only with the help of trial and method work is completed and these lead to increase the tress of employee.

7) **Lack of Physical Infrastructure: -** In the some bank premises there is no sufficient physical infrastructure facilities which are essential for the employee. Lack of or insufficient facilities of infrastructure crate some new problems of employee. These lead to increase the stress.

8) **Absence of Job Satisfaction: -** There are some employees out of selected, who are join his duties cause of no other alternative. They work do only duty as only duty and not from heart. And this cause creates stress.

9) **Lack of time planning: -** Some employees in the banking industry; can't prepare the time planning of work which is allotted to them. And cause of lack of time planning, the work is not completed in-time. This leads to create stress.

10) **Job Conflicts: -** Some time employees are confused about his work and procedure of work. Cause of rules and regulations of work, control on the work, more than one superior these also leads to increase the stress.

 Consequences of Stress

Consequences of stress are seen in terms of symptoms these are as follows.

- **Emotional symptoms -** These symptoms are the results of the impact of stress on the emotions of a person. These include agitation, frustration, loneliness, feeling worthless, feeling isolated depression etc.

- **Physical symptoms -** These symptoms are the response of our body to the stress. These are mainly physical health related issues such as headaches, insomnia, digestive disorder, back pain, neck pain, frequent infection, high blood pressure, hair problems etc.

- **Cognitive symptoms -** These symptoms are related to the cognition of an individual, such as memory problem, inability to concentrate, poor judgment, worrying, negative thoughts etc.

- **Behavioral symptoms -** Change in behavior of an individual comes under this category. These symptoms include loss of appetite, overeating, alcoholism, smoking, sleeping disorder, nervousness etc. High workloads, excessive working hours, lack of support from the management, lack of authority, shortage of staff, shortage of resources, aggressive management style, insufficient motivation , organizational culture and policy are some of the major reasons of the stress found in the employees in the banking sector.

- **Strategies for coping with stress :-**

Stress is indispensible and inevitable in life. Nobody can expect either a completely stress free environment or a life without any kind of stress. Therefore, we need to learn to manage or cope with the stress and minimize its bad and harmful effects on us and also on others.

Techniques or ways for coping with stress:-

1) Physical Exercise:- It keeps a person physically fit. It takes you away from the tensed routine work and gives a person physical and mental relief and relaxation.

2) Time Management:- Lack of time management results into work overload, skipped schedule, failure to attend the targets, opportunities losses, incomplete work procedure, defaults and penalties. All these result into amounting up of stress. But useful techniques of time management are used the work is completed in time and proper way.

3) Self Control:- A conscious and careful analysis and assessment of the cause and consequences of one's own behavior is useful to control the situation. The regular practice will

prevent any situation to go out of control. Self-analysis makes a person to become realistic be aware of one's own strengths as well as limits to avoid fixing unreasonable targets and deadline to be patient and persistent and also to be constructive and quiet.

4) Delegation of responsibility:- This will reduce the stress due to overload. Delegates the routine and minor matters to your subordinates and reserve only those matters for decision and direction for yourself in respect of which only you are empowered to make decision due to your expertise and unique organizational position.

5) Clarity of Goal:- This helps the employees to understand what they should do and what should accomplish for the organization. Unclear goals and ambiguous roles increase stress.

6) Personal wellness Programme :- It involves a personal health programme aimed at persuasion of one's physical and mental potential. Development of healthy work climate is a part of such a programme.

7) Counseling:- It is an important step and strategy at organizational level useful for stress management. Regular counseling of employees is a proactive and preventive steps for a stress-free work and healthy work environment.

8) Vacations:- Periodical vacations also help to reduce work stress. It detaches a person for some time from his or her responsibilities and burden of workload. Spending the vacation at a hill station is always proved good for physical and mental health.

9) Participation in Decision Making:- This provides knowledge of the employee about the objective of a decision and its desired and expected outcome. It helps the employees to make a proper and meaningful implementation of the decision.

10) Emotional support:- People need friendly and warm relations. They search for affection and affiliation. Isolation creates emotional insecurity and increases the stress level. Social and emotional relatedness and support acts as stress reduction measure. Friendly atmosphere at work place and cordial relation with superiors and colleagues reduce the work stress.

At the last we can conclude that management of stress is not possible unless there is an adequate awareness and appropriate understanding of conditions or causes of stress. The reactions of different people to the same situations vary notably. Thus, one person may perceive a particular situation as stressful whereas another person may take it as normal. This happens due to personality differences.

On the basis of the study it is concluded that most of the employees are under stress in the Banking Industry, which is impacting their health and well-being. Stress management should be done on individual level as well as organizational level. The suggestions to reduce stress are discussed in the study.

IV.FINDINGS & SUGGESTIONS OF THE STUDY

Findings

1. The employees are not getting sufficient motivation from the seniors.

2. Employees have to work for more than their normal working hours and feel work pressure most of the time. Lack of staff and high workload are responsible for this.

3. Employees are not getting the required training on a continuous basis. They revealed their requirement for training.

4. Lack of resources in the office is another problem the employees are facing. They think their office is not well equipped.

5. Majority employees refrain from taking promotion. They think that promotion makes their life more stressful.

6. Blaming culture presented in the organization bothers the employees.

7. The employees do not have sufficient authority to carry out their responsibility.

8. Most of the employees are under stress in the Banking sector.

Suggestions

1. The Proper work allocation should be done.

2. Targets should be realistic. Employees should be provided adequate authority and sufficient time to achieve the targets.

3. Sufficient hiring and allocation of staff is needed.

4. To uplift the morale and efficiency of employees, effective communication, proper training and motivation are required.

5. Appreciate the employees on accomplishing and over-exceeding their targets.

6. Employees friendly transfer policy should be framed.

7. Counseling of employees should be done on a regular basis. Employee counseling is a very good strategy to overcome employee stress. Through counseling, employees can become aware of their strengths and how to develop those strengths; their weaknesses and how to eliminate them; and they can develop strategies for changing their behavior.

8. Employees should do effective time management. They should plan their work on a priority basis and make a "to-do "list regularly.

9. Employees should indulge in physical exercise, sports, yoga and meditation.

10. Workshops on stress management should be organized by the organization.

V. CONCLUSION

This Research paper discuss about stress factors for the employees. Organizational as well as individual Stressor, causes, consequences and strategies for coping with stress for employee at private banking sector. There is lot of stress faced by employee private banking sector. But there is solution for minimizing the stress effects. Therefore Researcher has collected the data regarding this subject. This Research paper also focuses on the various strategies for minimizing the stress effects and techniques of stress management. Also useful in finding the stress factors for the employee and to analyze the solution for minimizing the stress effects.

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ANALYSIS OF KEY PERFORMANCE INDICATORS (KPI) – TO STUDY THE GROWTH AND DEVELOPMENT OF THE SELECTED SOFTWARE COMPANIES IN INDIA

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ABSTRACT
Indian software industry plays a significant role in developing the national economy, from an inward looking economy into a dynamic digitally empowered society. Nearly 95% of the foreign exchange inflows in the service sector are contributed by IT and BPO industries. Indian Government policy introduced in 1986 and modified in 1988 in relation with the world market policy, software technology parks of India scheme support to attract foreign direct investment. Recent advancement in the field of information and communication has significantly modified the role of IT in all organizations. Enormous growth in IT industry has changed the outsourcing strategy and buying behavior. Organizations can realize more benefits by investing more funds in IT technology. India is considered as a pioneer in software development and a favorite destination for software and IT-enabled services. IT industry has produced a revolutionary variation in the economic scenario and working huge number of personnel with higher productivity and association with Multi National Corporations (MNCs).
Keywords: Software industry, economy, inflows, communication.

I.INTRODUCTION

In India, software companies are playing a vital role in contribution to GDP and employment generation. From the days of economic liberalization till recent days, India's information technology industry has registered an evolutionary and revolutionary growth[14]. It has established the sector through a phenomenal growth in terms of numerical strength of software companies. The amazing performance and growth has resulted in high rate of return to investors and attracted a good number of investors from within and abroad. Investors in the category of both Foreign Direct Investment and Foreign definitely Institutional Investments will be interested in knowing the financial strength of the software companies.

IT/ITES exports have grown to a range of US$ 46.3 billion in 2008-09 and the sector currently employs 2.2 million professionals directly and another eight million people indirectly accounting for over 7.7 percent of GDP. It was estimated that, in the year 2010-11, Indian software and services exports are to be reached to US$ 60 billion and by 2011-12, which is also the final year of eleventh five year plan, this figure was predicted to be increased by further US$ 12 billion. Though, the IT industry, software sector particularly have proved its health and wealth few of the following questions left unanswered during the previous studies and the investors too are concerned about finding answers to the questions and ultimately to have a knowledge base on the financial strength of software companies. Thus, the research study has been conducted to build an apprehension on financial performance of selected software companies.

OBJECTIVES OF THE STUDY

The objectives of the research work are given below:

- ➢ To study the growth and development of software companies in India
- ➢ To analyse the asset, capital employed, sales and profitable performance of the selected NSE rated software companies in India.

II.METHODOLOGY

The present study is based on analytical and exploratory in nature. The study enlightens the financial position of the software companies in descriptive manner and it is based on secondary data.

In this study, the population of software industry is divided into three strata, based on the companies' profitability and software exports. Large scale, medium scale and small scale are the three strata considered. From the strata of large scale companies, out of thirty nine companies a top fifteen companies are selected. They are as follows:

1. Tata Consultancy Services (TCS)
2. Wipro
3. Infosys
4. HCL Technologies
5. Mphasis
6. L&T Infotech
7. Iflex Oracle Financial Services
8 Mindtree
9. IGate Global Solutions Limited
10. Zensar Technologies Ltd
11. KPIT Technologies Ltd
12. NIIT Technologies Ltd
13. Accelya
14. HP and
15. Mastek.

PERIOD OF THE STUDY

The research work has taken effort to analyze the financial performance and capital structure of software companies. Study conducted during 2022 to analyse the profitability position of software companies since 2005. The study is based on the secondary data taken from the Centre for Monitoring Indian Economy (CMIE) data, annual reports published by institutions, information from software companies' official websites and some other authorities concerned with software companies in India.

III.RESULTS AND DISCUSSIONS

The software companies' growth and developments are mostly measured by the key indicators like total assets, net sales, capital employed, net profit, share capital and net worth of the companies. These key indicators are analysed to know the financial performance of the software companies by applying the tools like Mean, Standard Deviation and Compound Annual Growth Rate.

Total Assets

Table 1 reveals the analysis of the total assets of selected software companies in India. Mean, Standard Deviation and Compound Annual Growth Rate are used in the analysis.
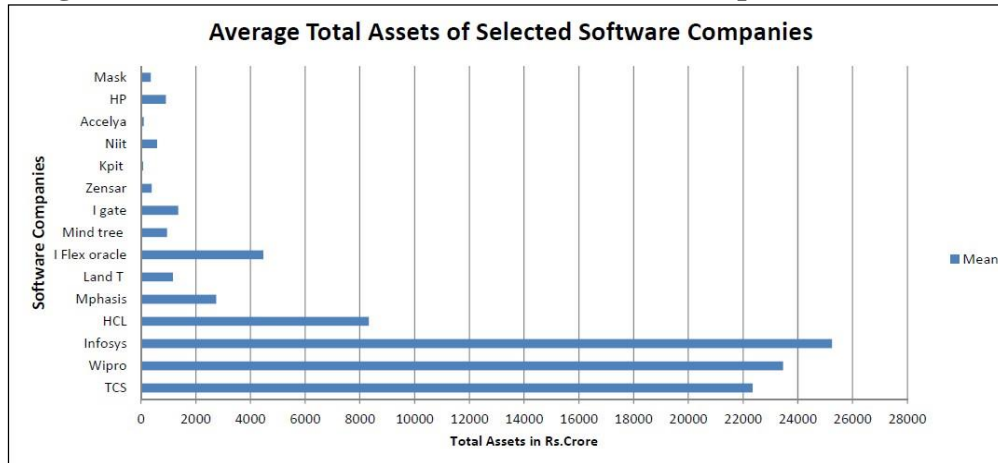
Table 1: Total Assets of the Selected Software Companies in India
(in Rs.Crore)

Company	Mean	SD	MIN	MAX	CAGR %
TCS	22348.87	14828.35	5644.83	46538.35	23.49
Wipro	23463.32	11104.10	6470.61	41025.90	20.28
Infosys	25243.10	13734.98	6897.00	48098.00	21.44
HCL	8327.97	6023.77	2589.25	19928.09	22.64
Mphasis	2749.19	1345.57	830.54	4230.64	17.68
L&T Infotech	1161.17	606.32	303.86	2207.19	21.93
Iflex Oracle	4468.69	2314.64	1362.73	8517.63	8.45
Mindtree	946.99	573.61	202.94	2047.40	26.00
IGate	1360.19	1162.52	308.26	3170.80	26.08
Zensar	386.67	212.31	156.78	785.91	17.49
KPIT	79.49	52.40	26.53	180.57	17.92
NIIT	587.36	291.55	259.44	1090.85	15.44
Accelya	98.57	18.60	75.02	134.86	3.01
HP	905.71	383.32	714.02	1364.10	5.91
Mastek	355.19	75.69	203.28	451.25	8.30
Overall	**6165.50**	**3515.18**	**1736.34**	**11984.80**	**17.57**

Source: CMIE Data

The above Table 1 reveals the performance of total assets of the selected software companies during the study period. The total assets range from Rs.79.49 crores to Rs.25,243.10 crores and overall mean score is Rs.6,165.50 crores in the present study. From the analysis, it is inferred that Infosys has the highest total assets of Rs.25,243.10 crores with Compound Annual Growth Rate (CAGR) of 21.44 percent and followed by Wipro the total assets of Rs.23,463.32 crores with CAGR of 20.28 percent. The Compound Annual Growth Rate of IGate on total assets has the highest growth rate of 26.08 percent followed by the Mindtree which has 26.00 percent of growth rate. The overall growth rate percentage of total assets is 17.57 percent. The growth rate of total assets of ten companies is greater and having a high growth rate of total assets by maintaining the wealth of business. The five software companies' growth rate is lower while comparing fifteen selected software companies because those companies has not recovered from the recession upshot and reduced assets due to market fluctuations in India. It reveals that the ten software companies' growth in terms of total assets is healthier, compared to other companies taken up for the study.

Figure 1: Total Assets of the Selected Software Companies in India

Net Sales

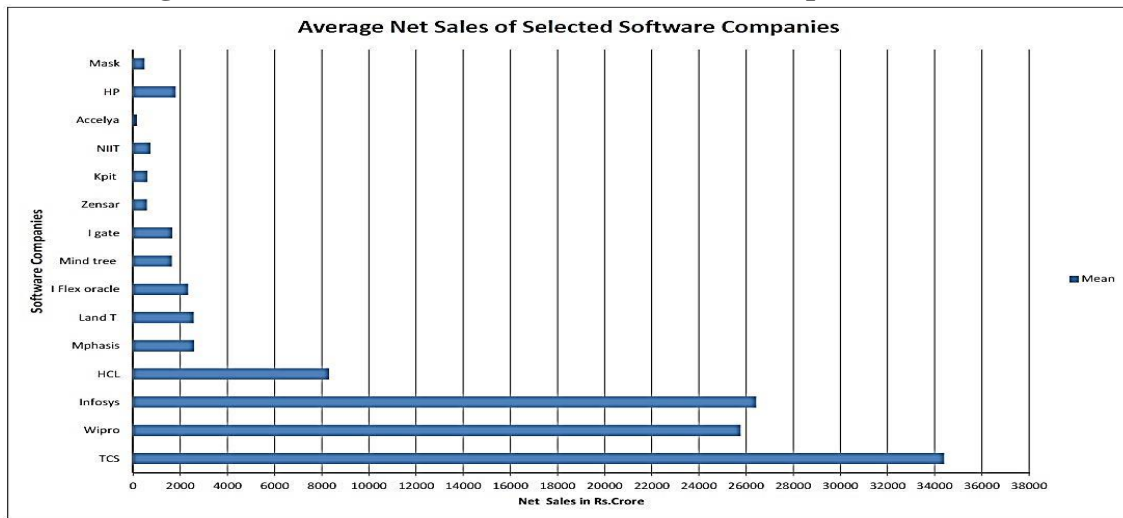**Table 2: Net Sales of the Selected Software Companies in India**

(in Rs.Crore)

Company	Mean	SD	MIN	MAX	CAGR %
TCS	34398.71	21437.35	11236.01	73582.15	20.67
Wipro	25770.91	10409.1	10264.09	41210	14.91
Infosys	26427.4	13119.14	9028	47300	18.01
HCL	8304.111	5284.923	3032.92	17153.44	18.92
Mphasis	2593.494	1055.097	1102.85	3770.09	10.62
L&T Infotech	2569.359	1375.866	793.38	4744.4	19.58
Iflex Oracle	2335.985	703.4937	1153.82	3341.1	11.22
Mindtree	1638.376	1058.804	448.8	3547.4	22.97
IGate	1648.623	1221.112	563.48	3424.7	19.52
Zensar	589.05	289.5664	229.08	1079.93	16.78
KPIT	615.704	298.9247	262.14	1258.21	16.99
NIIT	727.722	408.7052	220.09	1346.09	19.86
Accelya	162.72	84.70585	62.58	283.21	15.84
HP	1812.61	990.4947	1029.48	3293.85	12.34
Mastek	492.393	100.8535	364.33	665.12	17.82
Overall	**7361.103**	**3847.163**	**2652.737**	**13733.31**	**17.07**

Source: CMIE Data

 Table 2 shows net sales performance of the selected companies during the period. The average net sales range from Rs.162.72 crores to Rs.34,398.71 crores and the high mean performance is 7,361.10 crores. TCS has a highest average net sales of Rs.34,398.71 crores with growth rate of 20.67 percent and followed by the Infosys, which has a net sales of Rs.26,427.40 with growth rate of 18.01 in the present study. The Compound Annual Growth Rate of Mindtree has recorded a higher growth rate of 22.97 percent followed by TCS with 20.67 percent. The overall growth rate of net sales is 17.07 percent. The growth rate of net sales of most of the companies has performed well and the software export increased better than the software companies in United States (US). The selected software companies have produced more software within the organization and outsourcing from other allied companies. Few software companies' growth

rate in terms of has quite reduced by recession effect and more software contribution to domestic market in India.

Figure 2 - Net Sales of the Selected Software Companies in India

Capital Employed of the Software Companies

**Table .3: Capital Employed of the Selected Software Companies in India**

(in Rs.Crore)

Company	Mean	SD	MIN	MAX	CAGR %
TCS	22348.87	14828.35	5644.83	46538.35	23.49
Wipro	23463.32	11104.10	6470.61	41025.90	20.29
Infosys	20957.50	12435.97	5242.00	42456.00	23.27
HCL	8327.97	6023.77	2589.25	19928.09	22.64
Mphasis	2683.45	1443.06	526.88	4230.65	23.16
L&T Infotech	1161.17	606.32	303.86	2207.19	21.93
Iflex Oracle	4468.69	2314.63	1362.73	8517.62	8.44
Mindtree	946.99	573.61	202.94	2047.40	26.00
IGate	1360.16	1162.48	308.26	3170.70	26.09
Zensar	386.66	212.32	156.76	785.92	17.48
KPIT	732.54	490.55	225.38	1508.17	20.95
NIIT	587.36	291.55	259.44	1090.84	15.47
Accelya	98.57	18.60	75.02	134.86	3.02
HP	905.71	383.32	714.02	1364.10	5.90
Mastek	355.19	75.69	203.28	451.24	8.31
Overall	**570.46**	**260.58**	**267.23**	**1092.02**	**17.76**

Source: CMIE Data

It is inferred from the Table 3 the average capital employed range from Rs.98.57 crores to Rs.23,463.32 crores and overall mean is Rs.570.46 crores. Wipro has a highest mean value of Rs.23,463.32 crores with the growth rate of 20.29 percent and followed by TCS, which has an average total assets of Rs.22,348.87 with the growth rate of 23.49 in the present study.

The Compound Annual Growth Rate of IGate has the highest growth rate of 26.09 percent followed by Mindtree, which has 26.00 percent of growth rate. The overall growth rate is 17.76 percent. Among the selected companies, the overall Compound Annual Growth Rate of IGate is higher during the study period. Majority of the selected software companies had utilized the capital invested for the exports of software products, while few concentrated only on domestic sales due to inefficient profit management.

Figure 3 Capital Employed of the Selected Software Companies in India
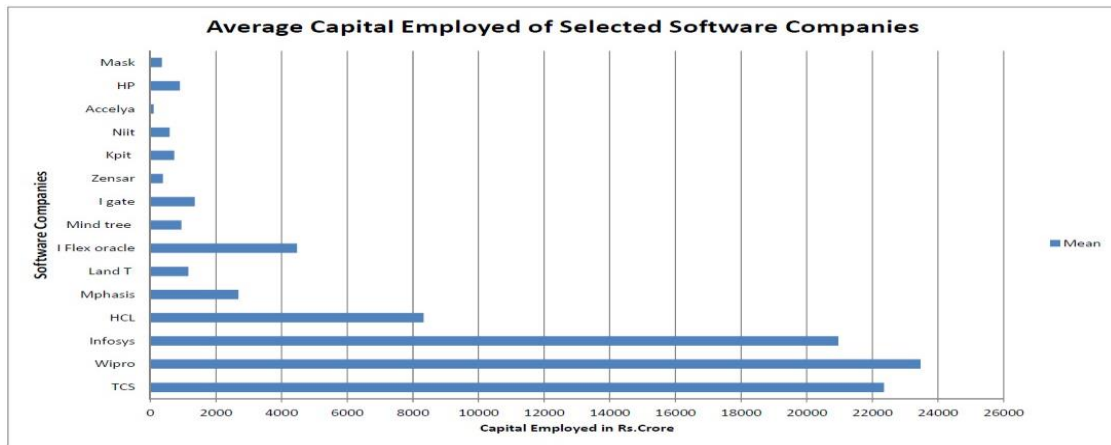
Net Profit

Table 4: Net Profit of the Selected Software Companies in India

(in Rs.Crore)

Company	Mean	SD	MIN	MAX	CAGR %
TCS	8930.32	5963.19	2713.89	18662.65	21.27
Wipro	4293.97	2380.35	25.91	7887.18	14.71
Infosys	6784.32	2975.50	2421.00	11858.42	17.22
HCL	2317.79	2171.74	563.27	6243.39	27.20
Mphasis	514.33	296.68	132.77	996.22	14.96
L&T Infotech	369.29	233.05	69.93	773.21	27.15
Iflex Oracle	755.15	323.78	241.18	1148.18	15.95
Mindtree	210.01	166.91	28.06	512.28	25.70
IGate	217.61	166.79	15.18	494.63	41.86
Zensar	92.11	56.63	25.03	187.10	21.89
KPIT	84.07	43.00	27.02	160.04	18.86
NIIT	124.17	42.62	58.66	205.10	10.00
Accelya	32.51	31.21	5.77	87.29	27.66
HP	199.27	126.23	0.00	387.54	14.52
Mastek	45.28	34.19	-4.78	96.64	2.71
Overall	**1667.26**	**1000.21**	**427.89**	**3313.33**	**20.11**

Source: CMIE Data

Table 4 narrates the net profit of the selected software companies. The average net profit range between Rs.32.51 crores and Rs.8,930.32 crores and overall mean is 1,667.26 crores. During the study period, TCS has an average net profit of Rs.8,930.32 crores with the growth rate of 21.27 percent and followed by Infosys, which has an average net profit of Rs.6,784.32 with growth rate of 17.22 percent. The Compound Annual Growth Rate of IGate is 41.86 percent next in order is Accelya, which has 27.66 percent of growth rate. The overall growth rate of net profit is 20.11 percent. Majority of the software companies have earned more profits by more software exports and thereby reduced expenditure of the business. Few companies have not recovered from the recession effect of United States and the earnings in the domestic market are at moderate level.

IV.CONCLUSION

Indian IT companies had a decent year in term of financial performance driven by factors like digitization and non-linear growth models. Indian IT companies continued to move up the value chain by providing more end- to-end solutions and engaging more closely with client. The drive towards digital Technologies, Internal cost optimization to improve profitability continued in financial year 2017-18. The Indian IT industry grew by 7.7% in financial year in 2017-18. India's share in the global sourcing market about 38% in financial year in 2017-18. However, the growth The growth will be driven by new digital technologies while legacy business will be under pressure but at the same time the adoption of new digital technologies will bring huge disruption industries' traditional business model. After the effect of COVID-19, growth of IT industry accelerated high during 2022.

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AWARENESS OF CUSTOMER RELATIONSHIP MANAGEMENT AMONG HEALTH AND FITNESS EQUIPMENT RETAIL OUTLETS IN COIMBATORE CITY

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ABSTRACT

Customer relationship management (CRM) is one of the most popular educational and practical topics in the business world. In fact, because of the competitive environment, CRM has become a niche for firm performance. However, there has been little research into the relationship between CRM dimensions and the performance of the health and fitness equipment retailers. As a result, this research is an attempt to provide a value conceptual model that explains the conceptual linkages that exist between CRM dimensions and the performance of health and fitness equipment retailers. This study not only clarifies the relationship between CRM dimensions and the performance of health and fitness equipment retailers, but it also explains the role of marketing capabilities as a mediator in this relationship.
Key Words: Customer Relationship Management (CRM) - Marketing Performance - Relationship Marketing, health and fitness equipment.

I.INTRODUCTION:

Customer Relationship Management (CRM) may be a strategy that enables a business to manage its client and sales relationships. it's a apply for making property connections between a corporation and its customers, in order that they'll appraise the standard of their client service and their customers' satisfaction.

Undoubtedly, CRM has recently became one amongst the foremost arguable problems and a focal-point within the business field (Balaram and Adhikari, 2010; Becker et al., 2009; Dimitriadis and Steven, 2008; Ozgener and Iraz, 2006). it's price mentioning that CRM is principally supported the idea that establishing a property relationship with customers is that the cornerstone for getting loyal customers WHO area unit rather more profitable than non - loyal ones (Dowling, 2002).

In this regard, the booming implementation of CRM strategy are of nice profit to the organizations, adopting it intrinsically. this may reap the good thing about increasing sales through higher market segmentation, customizing merchandise and services, getting higher quality merchandise, gaining access to data and client satisfaction, and especially, guaranteeing lasting customer-retention and loyalty.

STATEMENT OF THE PROBLEM:

Relationship promoting could also be outlined because the alignment of business processes with a client strategy that will increase client loyalty and profits over time. The challenge then becomes implementing relationship promoting with absolute measures to ensure client classification and observation the comeback on bespoken offers to the market. Even supposing literature has shown that relationship promoting results in performance, in follow corporations struggle to adapt models to their business contexts, that are responsible for all promoting relationship strategy. We tend to propose the idea of responsible Relationship promoting that refers to the mixing of literature on CRM, promoting Intelligence and client responsiveness.

OBJECTIVES OF THE STUDY:
- The most objective of the study is to look at the importance of CRM in health and fitness instrumentality retailers, and its impact on the 'Customer Satisfaction'.

The other specific objectives of the study are:
- To analyze the perception of client on CRM as a tool of health and fitness equipment retailers in retention of consumers generally.
- To review the literature on the construct and use of CRM among retailers of health and fitness equipment.
- To supply pertinent suggestions supported the findings of the study.

SCOPE OF THE STUDY:

- Focuses on studying the ability of online communities between Retail   outlet and consumer to achieve its CRM goals.
- Four specific models have been developed.
    - ✓ Retail outlets build awareness as part of their CRM initiatives.
    - ✓ Traces the need for Retail outlet to study the role of greater consumer participation.
    - ✓ Need for hosting the appropriate content on an organizational initiative.
    - ✓ Useful to identify significant consumers.

LIMITATIONS OF THE STUDY

virtually each study has some limitations and then as this study. One among the constraints during this study is time. And it's value effective too. As a research worker I actually have created a survey concerning the notice of client relationship management particularly with the merchandiser outlet at Coimbatore. And most of our respondent's square measure worker on the outlet, therefore generalization is additionally restricted however this study provides a base for additional extension within the field of client relationship management.

II.RESEARCH METHODOLOGY

The study employs a descriptive approach. Primary and secondary data collection methods are used. There are two types of sampling techniques used: probability sampling and non-probability sampling. The sample size is 70 people (seventy). The questions are drawn from previous literature, with only a few being self-structured. The following sources have been gathered: Primary data comes from questionnaires, while secondary data comes from reports, articles, journals, documents, printed literature, certain web sites, and other online data bases, among other sources. The two types of tools used are as follows: 1. Data collection tool - questionnaire 2. Data visualisation using charts.

III.ANALYSIS AND INTERPRETATION
Sample size – 70

S.No	Particular	No of respondents	Percentage
Education qualification	School level	12	17
	Under Graduates	16	23
	Post Graduates	08	11
	Others	34	49
Methods to use interact your customers	Customer service survey	4	6
	Advisory board	38	54
	Open meetings	19	27
	Web based customer input	9	13
Teach your personnel customer relations skills	Yes	58	83
	No	12	17
Gain feedback from customer	Customer service survey	30	43
	Customer advisory board	05	07
	Web based customer input	15	21
	Others	20	29
Aware of Customer relationship management	Yes	68	97
	No	02	03
Rate your Customer Relationship	Very Good	21	30
	Good	28	40
	Fair	07	10
	Poor None	14	20
Company accept telephone orders service	Yes	59	84
	No	11	16
Company operate a mail order service	Yes	44	63
	No	26	37
No of staff working in outlet	Below 2	12	17
	2-4	32	46
	4-6	18	26
	Above 6	08	11
Websites preferred by the retailers in common.	Information on products and services	42	60
	Contact with the company	08	11
	Company history	02	03
	Promotional offers and activities	10	14
	Transactions with customers	03	04
	Transactions with suppliers	05	07

FINDINGS:

➢ Majority 54% of the respondents are using advisory board.
➢ Majority 83% of the respondents are teaching their personal customer relation skills.
➢ Most 43% of the respondents are gaining feedback from customer by customer services survey.

➢ Majority 97% of the respondents are aware of CRM.
➢ Most 28% of respondents are rated good.
➢ Most 44% of the respondents operate mail order service.
➢ Most 42% of the respondents prefer common website of information on product and services.

SUGGESTIONS

The main problem for any **fitness centre** is usually the high rate of abandonment of its members for various reasons, ranging from failure to achieve their goals to disappointment with the centre because of the service offered, or for external and completely unexpected reasons.

While it is useful to analyze the causes that lead to the abandonment of old members, it is equally important to understand how to **keep attending members**, so that they do not seek the same service elsewhere or at a better price. In other words, it is important to understand how to retain your customers.

USE SOCIAL MEDIA ADVERTISEMENTS FOR IMPROVE THE AWARNESS LIKE INSTAGRAM, FACEBOOK AND YOUTUBE.

1. Don't fall into the routine trap

Before developing ideas to increase loyalty to your fitness centre, it is important to explore a concept that sometimes causes gyms owners to lower their guard or not give the necessary relevance to the **risk of user churn**: human nature and the resistance to conform to routine.

Most people tend to be content with what they know – which is not necessarily a synonym for happiness - rather than exploring something new and unknown. The **comfort zone** that these people create around them is in fact to be interpreted as their tendency to get used to what they know, which then gets stuck into their daily routine and is hard to get rid of.

Thanks to this natural behavioral law, some gyms have a very **high retention rate**, regardless of structural problems, old tools or antiquated courses. It is important both for small and large fitness centers not to rest on their laurels and to fight to keep the loyalty of their users high.

2. Maintain a constant relationship with users

In medium to small sized gyms, it is generally easier to retain users' loyalty, since an **informal relationship** between staff and users is formed, and maintaining a high level of attention to the user becomes something that can be easily managed.

The same cannot be said for larger centers, with hundreds of members. In this case, the user must be at the centre of a **mechanism of profiling** and analysis of his needs and requirements. This profiling can be represented as a list of categories, in which each user occupies one or more of them.

For example, one user can fall into the categories "with children", "choreographed courses", "spa" and "free swimming", while another can fall into the categories "functional courses", "spa" and "aqua fitness". With the categorization of individual interests, it is possible to build a system that allows at any time and with ease to **trace** his **information**. Some of the relevant information can be: type of user subscription and duration; user frequency (not only in terms

of access but also in terms of hours and activities) and relations with the club and its staff (in terms of communications and meetings).

3. Using a CRM system built on the needs of the centre

Once all this information has been collected, it must be managed. The system responsible for managing this data is **CRM** (or Customer Relationship Management).

While the member is attending, **all actions and interactions** between the club and the member **must be recorded** on the CRM: the member's objectives, physical tests, body parameters, emails, phone calls and their content; everything that serves to improve the service offered to the customer is part of an efficient CRM.

However, CRM does not only serve as a passive record of user information. CRM must also be programmed to send alerts and memos, separating between those to be sent directly to the member, those to be sent only to their internal contacts in the club and those to be sent simultaneously to both.

An effective CRM gives the user the impression of **being constantly guided** in their athletic path, thus increasing the loyalty of the member at the centre. In fact, there is a clear difference in the rate of loyalty before and after the adoption of a CRM system, measured in terms of appointments respected, renewed subscriptions and turnover rate.

IV.CONCLUSION:

CRM is widely used in industries such as hospitals and services, but it also plays an important role in retail. When it comes to changing preferences and breaking loyalty to an organisation, the customer does not waste any time. In such a case, the organization's CRM will compel the customer to return to the retail outlet.

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EMPLOYEE ENGAGEMENT AT SMALL SCALE INDUSTRY IN CHENNAI

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ABSTRACT

Employee Engagement is the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The objective of the study is to know more about employee and employer relationship, also to determine employees commitment and to know the measures taken to maintain employee engagement. The study was taken under 60 sample size with infinite population. The sample size was used to determined by using descriptive research design. The study shows that around 80% of the employees feel employee engagement is important to achieve organisations goal. Few suggestions given to the company was to have recongnitions every month or quarterly and motivate them through good communication to achieve the goal of the company.

Keywords: Employee Engagement, Satisfaction, Employee Motivation.

I.INTRODUCTION

Employees that are emotionally invested in their company work more, stay longer, and inspire others to do the same. Employee engagement has an impact on almost every area of your business, including profitability, sales, customer experience, employee turnover, and so on. Employee engagement is defined as the mental and emotional attachment that employees have to their jobs, their teams, and their company.Employees who are engaged are thought to be a part of the company's brand, and having an engaged, happy staff can have a positive impact on customer retention, key talent recruiting, and the capacity to attract new customers in a world where a company's values are important to customers.

The significance of employee engagement:

HR is attracted to employee engagement because of the immediate benefits it provides in terms of employee retention, recruiting, job satisfaction, and happiness. However, the advantages of employee involvement go far beyond HR.

Employee engagement levels

Employee engagement refers to how satisfied employees are with their workplace. Employees are divided into four groups based on how they see their workplace.

Employee Engagement Benefits
1. Employee productivity has increased.

Employees that are engaged are 17 percent more productive than their counterparts, accordingto research. They're more likely to work hard and put up extra effort in their employment.

2.Employee retention is higher.

Employees who are engaged have no motivation to hunt for jobs elsewhere.Employees that are engaged are less likely to leave because:
- They are aware that their contributions will be acknowledged.
- They perceive prospects for professional development and advancement.
- They are aware of when and why organisational change occurs.
- Employees can connect to the present and the future thanks to these three pillars.

3.Customer satisfaction has improved.

Customers are happier in firms with highly engaged staff, according to 72 percent of executives. Customers benefit from engaged personnel because they care about their employment.

- Absenteeism is reduced.
- Employees who are dedicated to your cause are more likely to show up.
- Absenteeism is reduced by 41% in highly engaged companies.
- Employee health improvement
- Employees who are engaged are less likely to be fat, suffer from chronic disease, eathealthier, and exercise.
- Your bottom line will benefit from having healthy staff.

4.Reduced workplace injuries.

Employees that are engaged are more aware of their environment and can concentrate on theirwork. According to studies, highly engaged workers had 70 percent fewer safety accidents.

OBJECTIVES OF THE STUDY
- To know more about employee and employer relationship.
- To determine employees commitment.
- To know the measures taken to maintain employee engagement.
- To make recommendations for improving employee engagement.

II.REVIEW OF LITERATURE

Radhika Kapur (2022) has argued that employees must be well-versed in their job duties and responsibilities. They must also be informative in terms of methods and procedures. Employees' primary goal is to meet the expectations of their supervisors and employers. They are completely committed to performing well in their job duties and achieving organizational goals. One of the most important factors to consider is that employees should focus on improving their communication and interactive abilities. They must establish cordial and friendly terms and relationships with one another. Employee engagement makes this possible. Individuals in positions of leadership must be knowledgeable about methods to promote employee well-being. They must provide opportunities for employees to participate in various activities that will increase their engagement. Individuals in positions of leadership have the authority and responsibility to make decisions. When implementing decision-making processes, they must ensure that they are beneficial to members and the overall structure of the organization. In some cases, discussion meetings are organized. They provide opportunities for employees to express their opinions on these.This is regarded as one of the most important ways to facilitate their

participation. As a result, it is widely accepted that employee engagement is critical to promoting employee well-being.

Dian Bagus Mitreka Satata (2021) argued that employee engagement is a physical and psychological condition that is related to working cognitively, emotionally, and behaviourally to achieve the organization's goals. According to the study, employee engagement has an impact on individual workperformance, allowing organizational goals to be met.

Li Sun and Chanchai Bunchapattanasakda (2019) found that employee engagement is a critical issue in management theory and practice. However,there are still significant differences in the concept, theory, influencing factors, and outcomes of employee engagement, and there is no authoritative standard. Employee engagement is defined in two ways: as a multifaceted construct (cognition, emotions, and behaviours) and as a unitary construct (a positive state of mind, a dedicated willingness, the opposite of burnout). Three theoretical frameworks are used to explainthe various levels of employee engagement: the need satisfaction framework, the Job demands-resources model, and the social exchange theory. Employee engagement influencing factors are classified into three categories: organizational factors (management style, job rewards, etc.), job factors (work environment, task characteristics, etc.), and individual factors (physical energies, etc.)

III.RESEARCH METHODOLOGY

In Descriptive Research Design, the scholar explains/describes the situation or case in depth in their research materials. This type of research design is purely on a theoretical basis where the individual collects data, analyses, prepares and then presents it in an understandable manner. It is the most generalised form of research design. To explore one or more variables, a descriptive design might employ a wide range of research approaches.

Primary Data:

Correct data was acquired using a structured questionnaire that was created with the project's goal in mind.

Analysing Method:

The questionnaire Is designed with five scale model starts with strongly agree to stronglydisagree and yes or no questions.

These questions are considered, the values have been given in this and are analysed and interpreted.

Secondary Data:

Secondary data was collected through earlier research work, journals and websites.

Sample Size:

60 employees of a firm has been selected as respondents for this study.

IV. ANALYSIS & DISCUSSION

Table 1-Significance of Employee Engagement in Achieving Organizational Goals

Options	NO OF RESPONDENTS	PERCENTAGE
Yes	48	80%
No	2	3.3%
Maybe	10	16.7%
TOTAL	60	100%

Source: Primary Data Collected from structured Questionnaire

From the Table-1 it is clearly shown that there is 80% of the employees agreed that employee engagement is important to achieve the organizations' goal, 3.3% of the employees have opted No and 16.7% of the employees responded Maybe.

Table 2- Guidance and Motivation from Superiors When Required

Options	No of respondents	Percentage
Strongly Agree	19	31.7%
Agree	29	48.3%
Neutral	11	18.3%
Disagree	0	0
Strongly Disagree	1	1.7%
TOTAL	60	100%

From the preceding table and charts, it is clearly shown that there is 31.7% of employees strongly agreed to the above statement, 48.3% of employees responded that they agree, 18.3% of employees responded to be neutral, 0% of employees responded they disagree and 1.7% of employees strongly disagreed.

ANOVA

Null Hypothesis: There is no difference between gender and the superiors being approachable and supportive.

Alternative Hypothesis: There is a difference between gender and the superior being approachable and supportive.

Table – 3 Analysis Of Variance Between Gender And Approachability & Supportiveness Of Superiors

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.434	2	1.217	1.877	0.162
Within Groups	36.966	57	0.649		
Total	39.4	59			

It is inferred from the Table-3 that the Null Hypothesis has been accepted at 5 percentage level of significance (F = 1.877 & P= 0.162). Thus, there existed no difference between gender and the superiors beingapproachable and supportive.

Chi-Square Analysis

Null Hypothesis: There is no association between experience and their effort towards the company being noticed.

Alternative Hypothesis: There is an association between experience and their effort towardsthe company being noticed.

Table – 4 Chi-Square Analysis Between experience of the employees and their effort towards thecompany being noticed.

	Value	df	Asymptotic Significance (2-sided
Pearson Chi-Square	9.607a	6	0.142
Likelihood Ratio	5.364	6	0.498
Linear-by-Linear Association	1.087	1	0.297
N of Valid Cases	60		

It is inferred from the Table-4 that the Null Hypothesis has been accepted at 5 percentage level of significance (Chi-Square = 9.67 & P= 0.142). Hence, there existed no association between experience and their effort towards thecompany being noticed.

FINDINGS.

- Around 30% of employees feel that the organizations problem is not their problem or they are neutral, which in turn is the main value of an employees to achieve the goal ofthe company.
- There is around 31.7% of employees who find their superiors very rarely communicating, which can be changed to more often by having a meeting every 2 weeks just to make sure everything is going good at both ends.
- 65% of the Employees feel their work is being noticed that as 31.7 percentage don't really know and are not ready to answer, and 3.3% disagree with the statement. Whichcan lead to demotivation.
- 85% all the employees agree that they work as a significant impact on the organization and 70% of employees feels like their work is rewarded and recognized.

RECOMMENDATIONS

- The employee's work is not noticed and recognized according to the findings. So, therecan be a monthly or weekly based rewards and recognition.
- The employee should achieve their individual goals which in turn will benefit the organization.

- The superior should communicate with the employees to build good and effectiverelationship by conducting various activities and meetings.
- The employees can build a healthy relationship by working in teams and having targetgoals to achieve profit.

V.CONCLUSION

Employers all over the world are fascinated by employee engagement. There are many different fields. In certain ways. Employers' desire to find ways to boost employee motivation and win more loyalty to the job and organisation is a long-standing aim. It is novel in some ways because the setting in which engagement is sought is unique. One facet of this distinction is a significant penalty to be paid if employees are less engaged than those of. Given the current situation of worldwide competitiveness and the increasing bar set for efficiency standards, competitors. A second factor is that the definition of labour and the norms that govern job relationships have evolved, and there is an increase in the number of people who are self-employed. Another factor is that the entire nature of work and the ground rules for employment interactions have evolved, leaving an open space in terms of the characters of work and organisation relationships, which employees see can be filled with more sophisticated ways. Finally, I'd like to bring this to a close. It's an ongoing exercise, but a few suggestions, such as the ones I've given above, would simplify the process while also increasing staff productivity.

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