

EMERGING TRENDS AND INNOVATIONS IN COMMERCE & MANAGEMENT

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1

A Study on Customers Satisfaction towards Hotel Industry with Special Reference to Anna Idli

Ms. Deepa Hiremath*
Kaveri Biradar**
Pooja Hiremath***

Introduction

Customer satisfaction in the hotel industry is a critical factor that directly impacts a hotel's reputation and success. It encompasses guests' overall experience, from booking to check-out, and includes factors such as service quality, cleanliness, amenities, and staff responsiveness. Understanding and meeting customer expectations are pivotal in ensuring repeat business and positive word-of-mouth.

Need for the Study

From this research we get to know about the opinion of customers towards the entity. And It serves as a vital tool for companies to understand, measure, and enhance their customer's contentment and overall experience

Statement of the Problem

-
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- It contains less space in the restaurant
- It contains less dining table
- There is no space for parking space for parking facility for car, bike, etc...
- Some people opinion is that self service is not convenient

Objectives of the Study

- To know the profile of the ANNA IDLI, HOTEL.
- To know the customers satisfaction towards the service of ANNA IDLI, HOTEL.
- To know the factors affecting on customers satisfaction
- To make the improvement of service with the help of feedback from customers.

Scope of the Study

- This study is conducted within the vijayapur city.
- This study made only to the ANNA IDLI, HOTEL, Vijayapur.
- Collected data related to infrastructure & necessary service.
- This study is on primary data

Research Methodology

Source of data: this study is based on Primary Data which is collected through Questionnaire. This information was collected by visiting customers using structured questionnaire.

- **Primary Data:** As we know that this project report is a collection of primary Data. Which has been collected through structured questionnaire? So as we know about first hand data's true .So for that we have visited to hotel Anna Idli Vijayapur.
- **Sample Design:** This questionnaire was collected from 75 customers of Anna Idle VIJAYPUR. And this study was conducted randomly.
- **Sample Selection:** Collection of sample is non-probability or we can say it as a convenient sampling.
- **Framework Analysis:** Analysis was made with the help of questionnaire. There were 20 questions contains and each question had a 4 opinions.

Limitations of the Study

- Researchers selected only Anna Idli, VIJAYPUR for the study.
- And this study has been made through randomly selection.
- There is only 75 sample size .

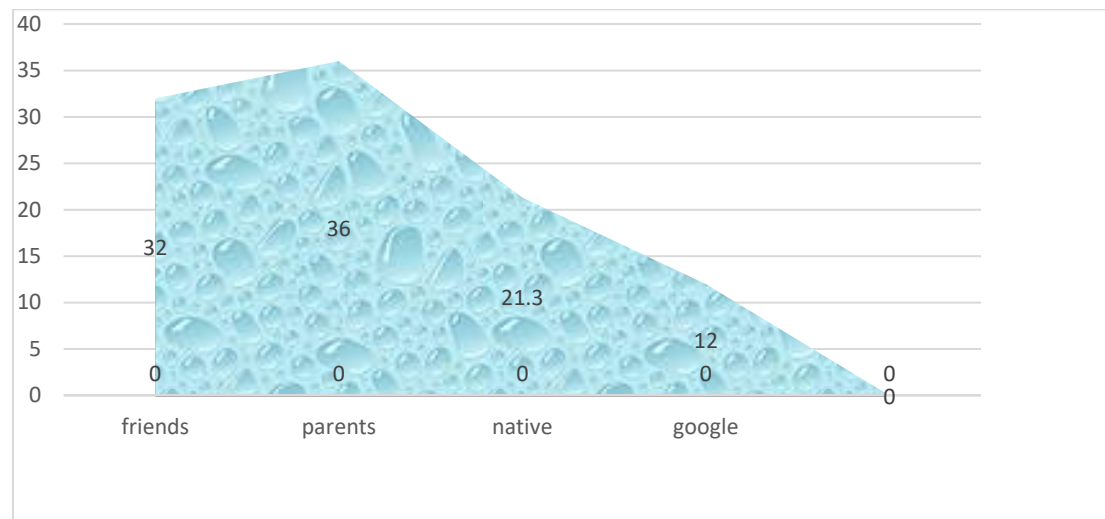
- Customer’s feedback may change.
- Limited time taken for study.
- Collection of questionnaire becomes bit challenging.

Scope for Future Research

- This study can be extended to the organization.
- This study can be extended to the employer’s satisfaction.
- This study can be extended customers satisfaction towards multiple hotels.
- This also studied with the help of secondary data.

The Way Discovers this Hotel

Particulars	Frequency	Percentage
Friends	24	32
Parents	27	36
Natives	16	21.3
Google	8	12

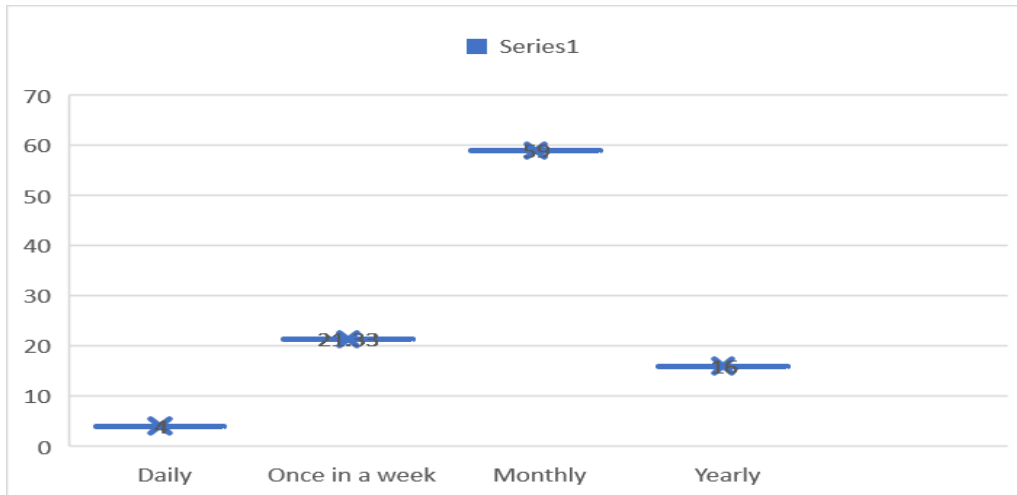


Interpretation

This table suggest that 32% of customers with the friends, 36% of customers discover this hotel with the help of parents. 21.3%and 12% customers found this hotel with the help of natives & google.

How Often do you Dine here

Particulars	Frequency	Percentage
Daily	8	4
Once in a week	24	21.33
Monthly	27	59
Yearly	16	16

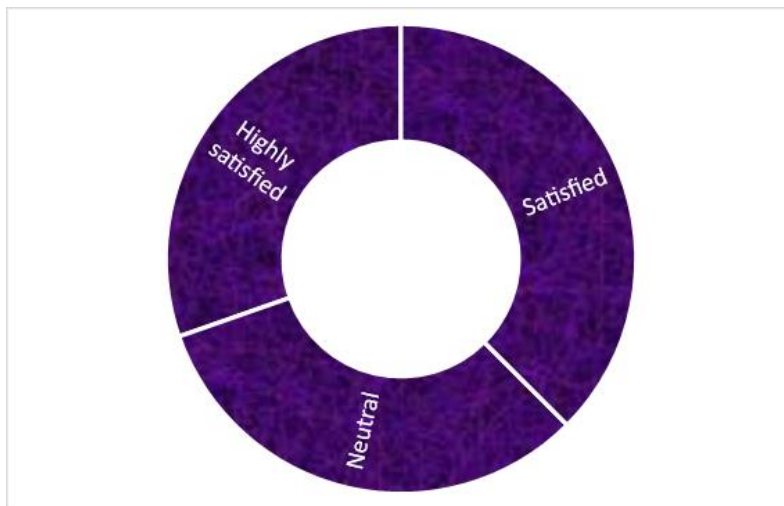


Interpretation

It shows that there is 59% of respondents will visit the hotel month, 21.33% of peoples visit once in a week 16% of peoples visits yearly & 4% peoples visits daily.

Satisfaction of Quality of Food here

Particulars	Frequency	Total
Highly satisfied	16	21.33
Satisfied	41	55
Neutral	17	23
Dissatisfied	-	-

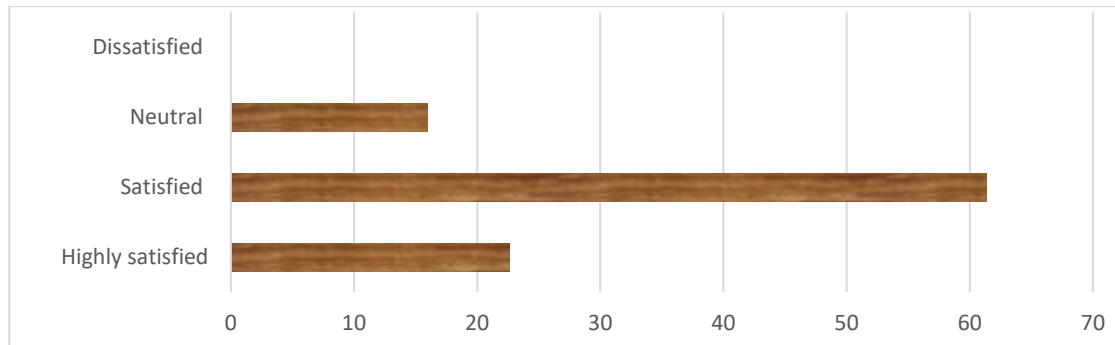


Interpretation

From this table and graph 57.33% of customers were satisfied with the menu, 32% of customers were highly satisfied and 10.66% of customers were felt better of menu.

About Hygienic of Food Here

Particulars	Frequency	Percentages
Excellent	24	32
Good	43	57.33
Better	08	10.66
Worst	-	-

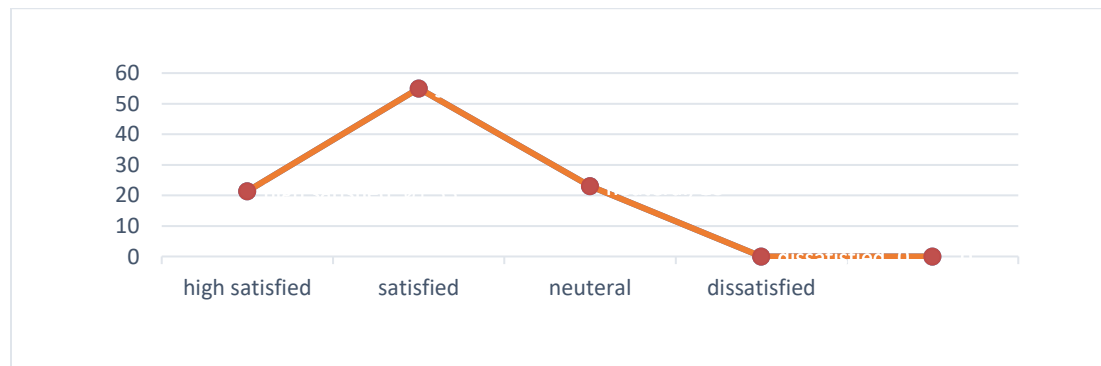


Interpretation

From the above table & graph we will know that 22% of peoples says excellent for hygienic of food, 57.33% of says good & 10.66% of peoples reply that better for hygienic of food.

About Satisfaction of Service here

Particulars	Frequency	Percentages
Highly satisfied	16	61.33
Satisfied	28	2.66
Neutral	19	14.66
dissatisfied	02	2.66

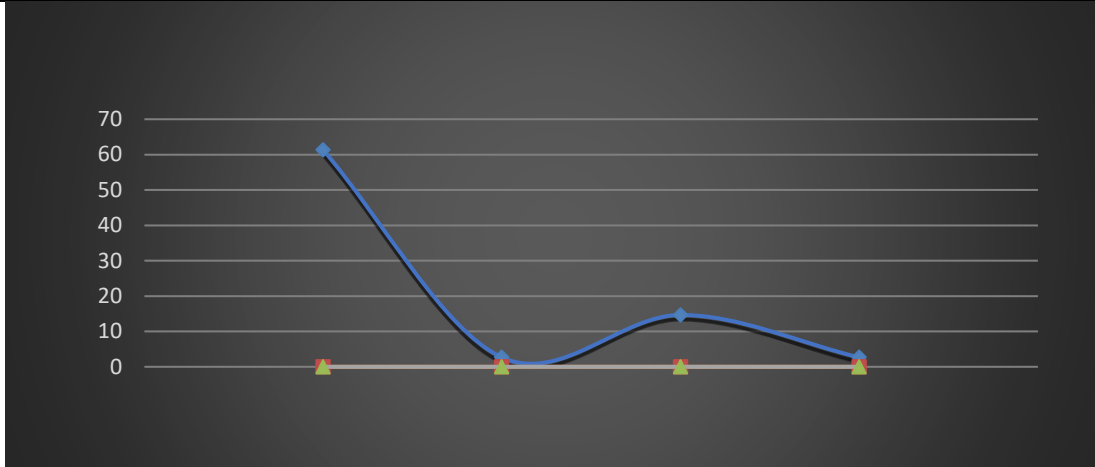


Interpretation

From this graph we will know that 55% were satisfied with the dilatory of anna idli hotel. 23% of customers were neutral, 23% of customers were highly satisfied & 2.66% of customers were dissatisfied with dietary restriction.

About Dietary Restriction

Particulars	Frequency	Percentages
Highly satisfied	16	61.33
Satisfied	28	2.66
Neutral	19	14.66
dissatisfied	02	2.66



Interpretation

From this table we can say that 61.33% of people say that it's an on-time service, 14.66% of people say that it's a late service, and 2.6% of people say that it's a too late service.

Speed of Service

Particulars	Frequency	Percentages
On time	46	61.33
Fast	17	22.66
Late	11	14.66
Too late	01	1.33

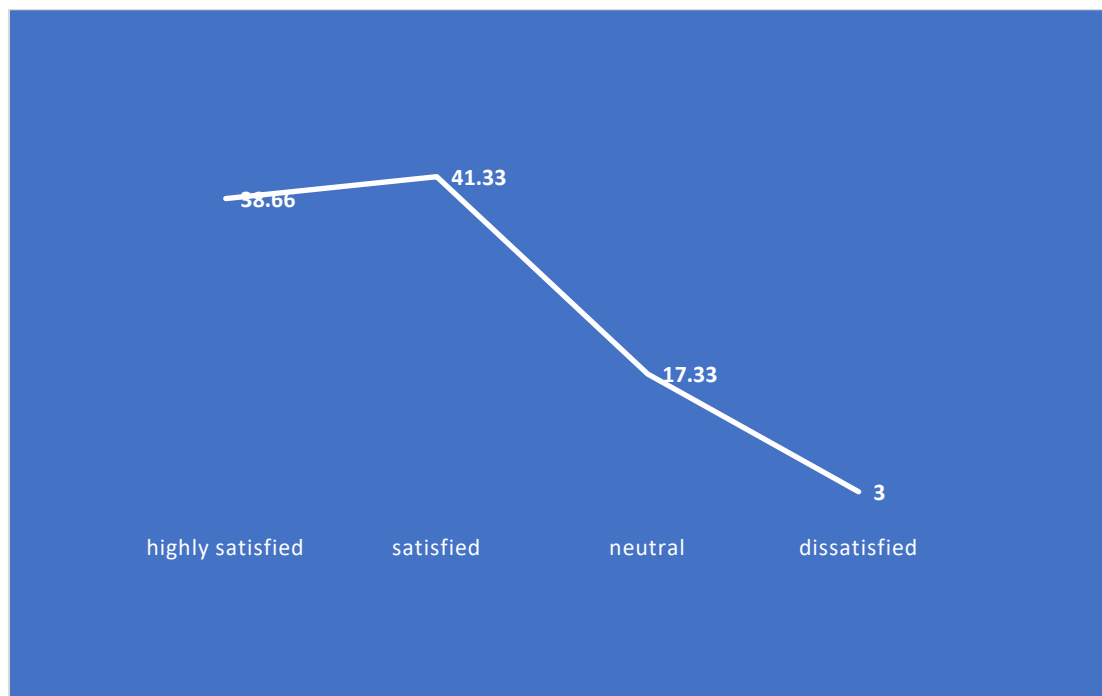


Interpretation

This table suggest 61.33% of respondents were replies on time survives, 22.66% of peoples replies fast service, 14.66% of peoples replied late service & 1.33% of peoples replied that service is too late.

Satisfaction of the Freshness of Food

Particulars	Frequency	Percentage
Highly satisfied	29	38.66
Satisfied	31	41.33
Neutral	13	17.33
Dissatisfied	02	03

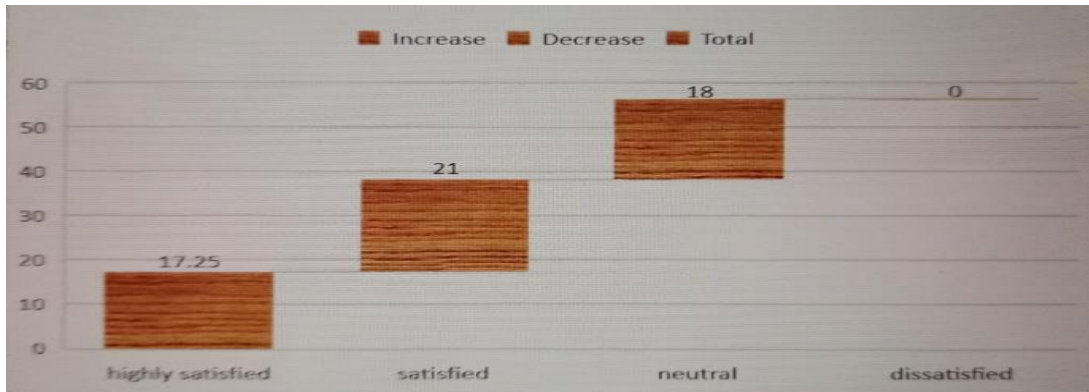


Interpretation

From the above table and graph we can see that 38.66% of peoples were highly satisfied with the freshness of food, 17.33% of peoples were felt neutral and 3% of peoples were dissatisfied& 41.33% of peoples were satisfied with the freshness of food.

About Cleanliness of Dining Table

Particulars	Frequency	Percentage
Highly satisfied	23	17.25
Satisfied	28	21
Neutral	24	18
Dissatisfied	-	-

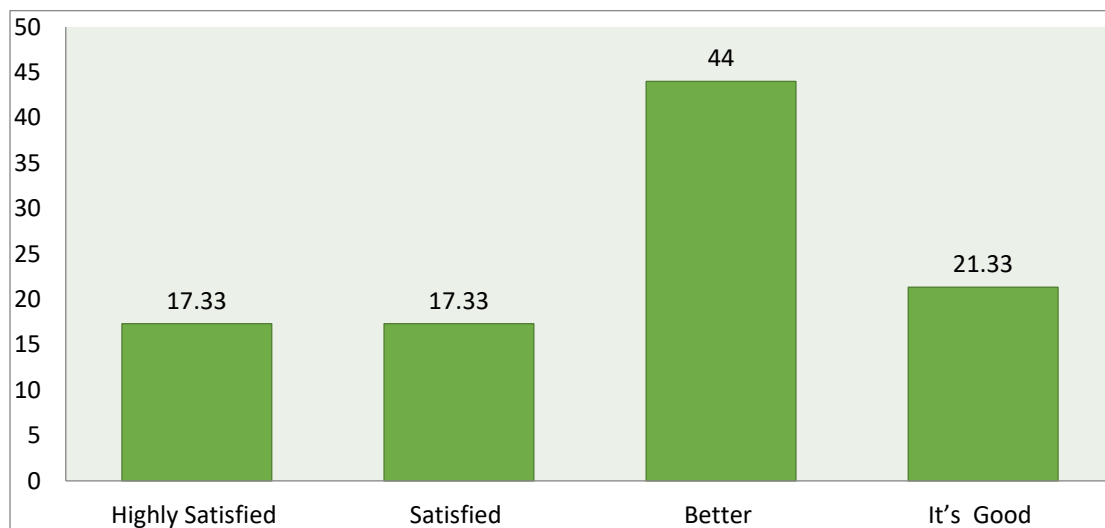


Interpretation

From the above graph we can see that 17.25% of people were highly satisfied & 18% of people were neutral & 21% of people were satisfied with the cleanliness of water.

Satisfaction of Self Service here

Particulars	Frequency	Percentage
Highly Satisfied	13	17.33
Satisfied	13	17.33
Better	33	44
It's Good	16	21.33

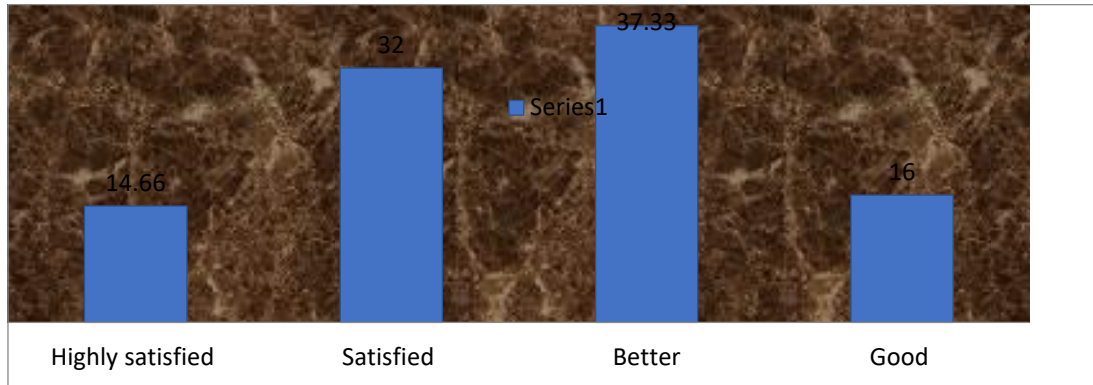


Interpretation

From the above table & graph shows that 44% of people felt better for self service, 21.33% of people were felt good & 17.33% of people felt highly satisfied & satisfied respectively.

Rating for the Hospitality and the Staff of the Restaurant here:

Particulars	Frequency	Percentage
Highly satisfied	11	14.66
Satisfied	24	32
Better	28	37.33
Good	12	16

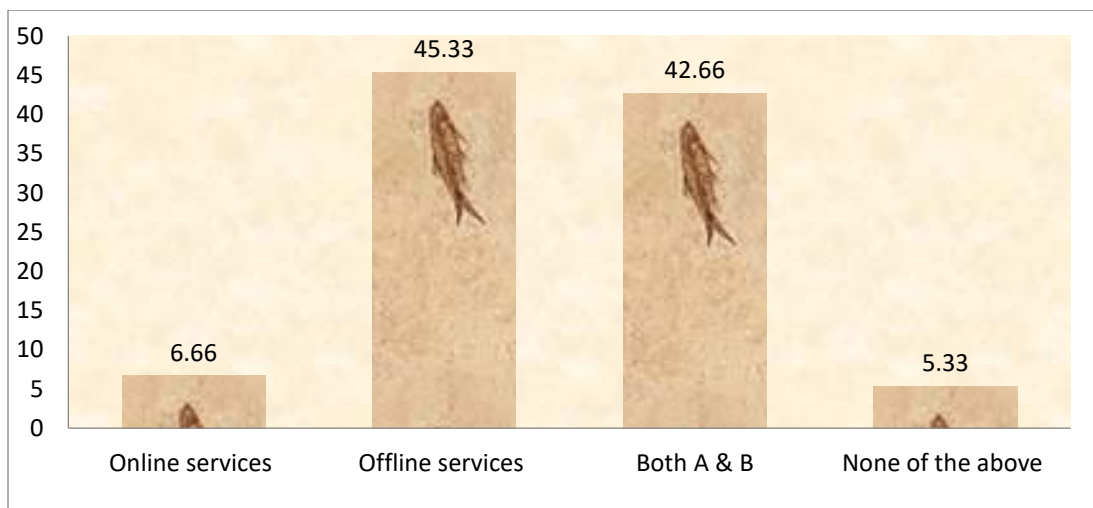


Interpretation

The above graph suggest that 14.66% of peoples were highly satisfied for the hospitality & maintenance, 32% of peoples felt satisfied, 37.33% of peoples were felt good &16% of peoples feels good.

Type of Service you Prefer this Restaurant

Particulars	Frequency	Percentage
Online services	05	6.66
Offline services	34	45.33
Both A & B	32	42.66
None of the above	04	5.33

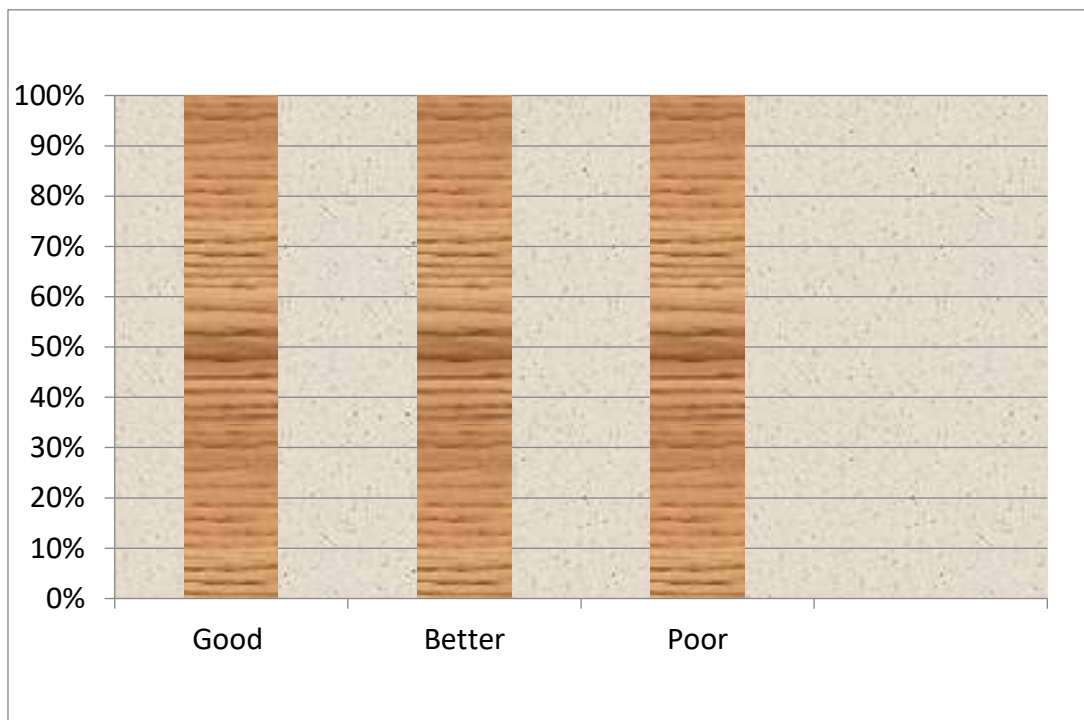


Interpretation

The above graph suggest that 6.66% of peoples will prefer online services, 4 5.33% of peoples will prefer offline services, 42.66% of peoples will prefer both the services & 5.33% of peoples will prefer none of all.

Rating for the Service of Restaurants

Particulars	Frequency	Percentage
Excellent	17	23
Good	40	53.33
Better	18	24
Poor	-	-

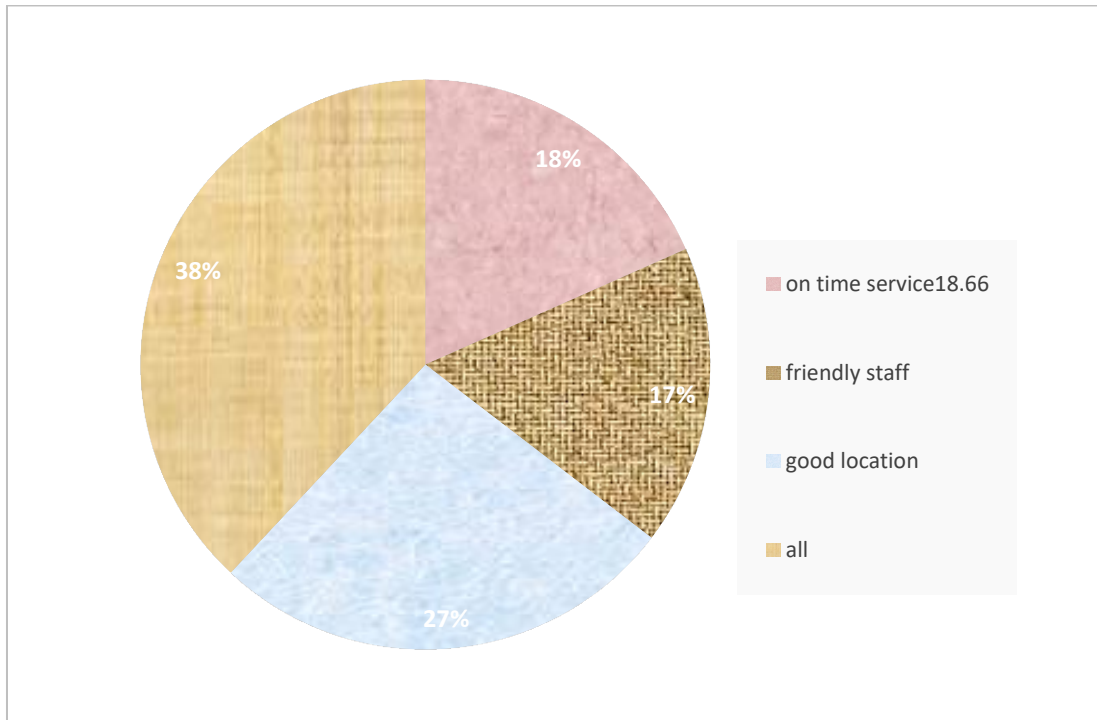


Interpretation

From the above table we can see that 53.33% of peoples were rated as a good, 24% of people felt better & 23% of peoples felt excellent

Why do you Prefer this Restaurant

Particulars	Frequency	Percentage
On time service	14	18.66
Friendly staff	13	17.33
Good location	20	27
All the above	29	38.66



Interpretation

From the above graph we can say that lots of a people this hotel because of good location and later then they prefer on time service (18.66% & friendly staff 17.33%) and 38.33 % of peoples will prefer all of these.

Findings

- In this survey it is noticed that the most of the respondents belonging to 18 -35 years 61.33 %and 36-55 years 20%
- In this survey it is noticed that the most of the respondent’s belongs to 18-35 i.e., 61.33 &36to 55 years i.e., 20%.
- It found that 36% of respondents were found with the help of parents & 32% of peoples found this hotel with the of friends.
- And 59% of people visit monthly & 21.33% of visits once in a week.
- It was found that61.33% of satisfied with the menu& 22.63% of peoples were highly satisfied.
- 57.33% of people were satisfied that the quality of food is good and 32% of people say excellent for the quality of food.
- And 50.66% of people agree that the quality of food is good.
- Found that 55% of peoples were satisfied with service/
- It is found that 50.66% of people were satisfied with the dietary restriction and 25.33% of people were neutral.

Suggestion

- The menu of the hotel can be made according to the customer wish.
- Food may improve well in future days.
- Hotels should improve dietary restrictions.
- The hotel needs to take a feedback from the customers.
- Need to improve the maintenance of cleanliness

Conclusion

ANNA IDLI, VIJAYAUR located in heart of the city, and it had its own name and fame. As we know from this research, it had a positive opinion from its customers. And most of the people visit monthly with their family and friends. It includes all the items like idle, dosa, chats, beverages... from all of these response we can say that day by day it was attracting their customers with loyalty, taste..... etc.

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2

An Analytical Study on Customer Behaviour towards Industrial Credit and Investment Corporation of India (ICICI)

Namrata Anjikhane*
Shraddha Anjikhane**
Amruta Anjikhane***

Introduction

The banking sector has shown a remarkable responsiveness to the needs of the planned economy. It has brought about a considerable progress in its efforts at deposit mobilization and has taken a number of measures in the recent past for accelerating the rate of growth of deposits. The activities of commercial banking have growth in multi-directional ways as well as multi-dimensional manner. In a way, commercial banks have emerged as key financial agencies for rapid economic development. By pooling the savings together, banks can make available funds to specialized institutions which finance different sectors of the economy, needing capital for various purposes, risks and durations. By contributing to government securities, bonds and debentures of term lending institutions in the fields of agriculture, industries

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and now housing, banks are also providing these institutions with an access to the common pool of savings mobilized by them, to that extent relieving them of the responsibility of directly approaching the saver.

Need for the Study

- By FINANCIAL PERFORMANCE ANALYSIS OF ICICI Bank” we would be able to get a fair picture of the financial position of ICICI Bank
- By showing the financial performance to various lenders and creditors it is possible to get credit in easy terms if good financial condition is maintained in the company with assets outweighing the liabilities.
- Protecting the property of the business.
- Compliances with legal requirement.

Statement of the Problem

The first step while conducting research is careful definition of Research Problem. “To ERR IS THE HUMAN is a proverb which indicates that no one is perfect in this world. Every researcher has to face many problems which conducting any research that’s why problem statement is defined to know which type of problems a researcher has to face while conducting any Study. It is said that, “Problem well defined is problem half solved.”

Basically, a problem statement refers to some difficulty, which researcher experiences in the context of either a theoretical or practical sensation and wants to obtain the solution for the same .

Objectives of the Study

- To analyze customer satisfaction: To Evaluate the level of satisfaction among ICICI customer regarding their experiences with bank product and services .
- To identify factor influencing consumer behavior.
- To assess brand perception and loyalty.

Scope of the Study

The organization study at Madras Engineering Industries as a petting accustomed to the business environment of MEIL for a period of one month. The study will be conducted t understand the structure, function and process of various departments and their interdependence

Research Methodology

Research Design

- **Type of Study:** descriptive research design.
- **Purpose:** to describe and analysis the consumer behavior towards ICICI, focusing on customer satisfaction, influencing factor.

Sampling Design

- Population: customer of ICICI BANK.
- Sample size : 100 customer

Data Collection Method

- Primary data sources: structured questionnaire or survey.

Data Analysis

- Quantitative analysis
- Qualitative analysis

Ethical Consideration

- Informed consent
- Confidentiality
- Voluntary participation

Limitations of the Study

ICICI, several limitations can affect the research process and the interpretation of findings. Here are some common limitations that researchers might encounter

- **Data Availability and Access:** Access to detailed and specific data from ICICI, especially regarding financial performance, customer demographics, and claims data, might be restricted due to confidentiality or regulatory reasons. This limitation can impact the depth and breadth of the analysis.
- **Data Quality:** The quality and reliability of data provided by ICICI can vary. Incomplete data, inaccuracies, or inconsistencies in reporting can affect the validity of the study findings.
- **Sample Size and Representativeness:** Studies relying on customer surveys or interviews may face challenges in achieving a representative sample size. Bias can occur if certain demographics or segments of policyholders are underrepresented.
- **Time Constraints:** Researchers may face time constraints in accessing historical data or conducting longitudinal studies, which could limit the ability to analyze trends over time comprehensively.
- **External Factors** Economic conditions, regulatory changes, or shifts in market dynamics can influence ICICI's operations and performance, potentially impacting the validity and relevance of study findings

Scope for Future Research

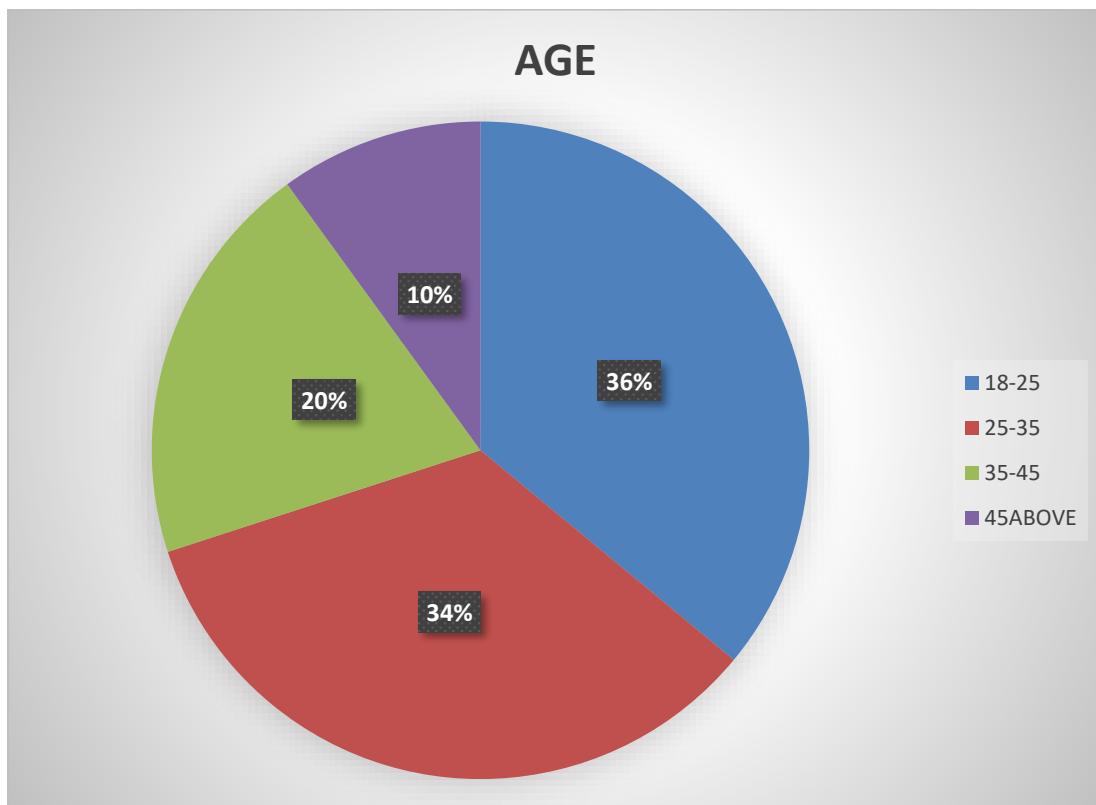
ICICI's competitiveness, improving customer outcomes, and navigating challenges in an evolving regulatory and technological landscape. Collaboration with

industry stakeholders, policymakers, and academic institutions can also enrich the depth and applicability of research findings in the life insurance sector.

Analysis of ICICI Banks under Study

Table 1: Age

S no	Age	Frequency	Percentage
1	18-25	36	36%
2	25-35	34	34%
3	35-45	20	20%
4	Above 45	10	10%
	Total	100	

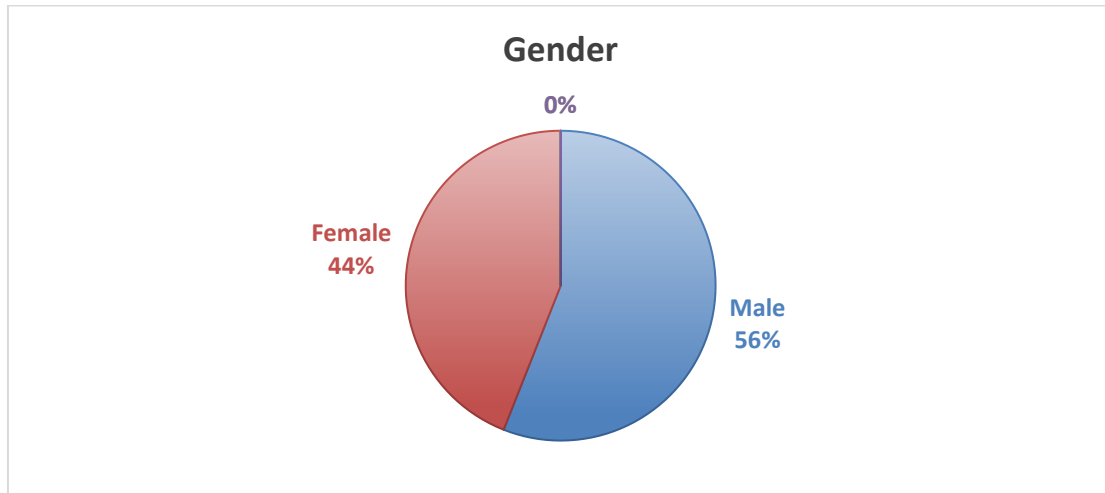


Interpretation

From the above diagram shows they are under 18-25 is 36% respondents and 25-35 is 34% and 35-45 is 20% and above 45 is 10% respondents.

Table 2: Gender

Gender	Frequency	Percentage
Male	56	56%
Female	44	44%
	100	

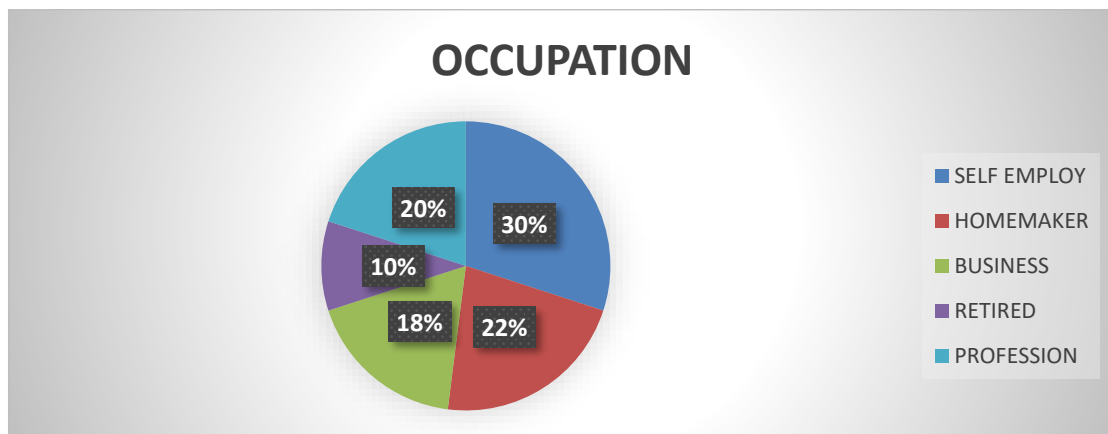


Interpretation

From the above diagram shows the male is 56% respondents and female is 44% respondents.

Table 3: Occupation

Occupation	Frequency	Percentage
Self Employed	30	30%
Homemaker	22	22%
Business	18	18%
Retired	10	10%
Professional	20	20%

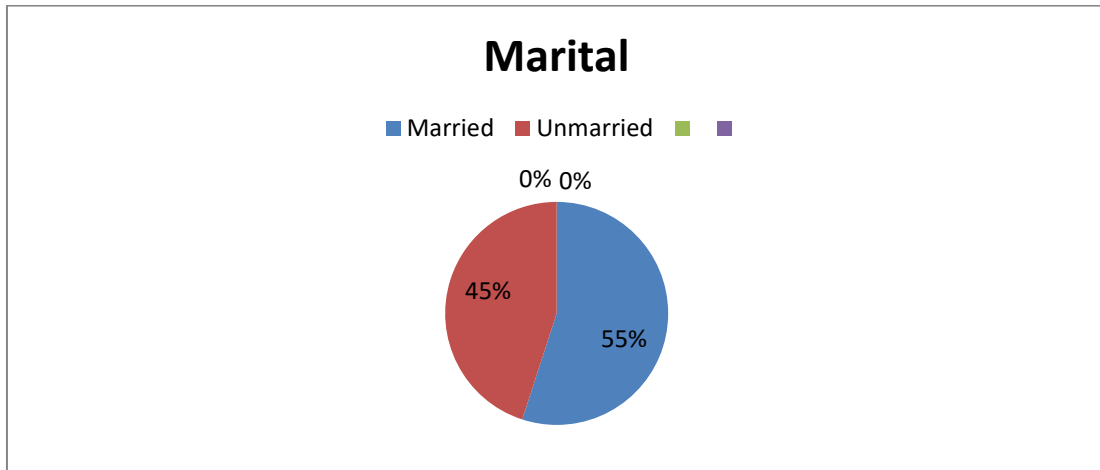


Interpretation

From the above diagram shoes self-employment is 30% responded and home maker is 22% responded and businessmen are 18% responded & retired persons is 10% responded & professionals are 20% responders.

Table 4: Marital Status

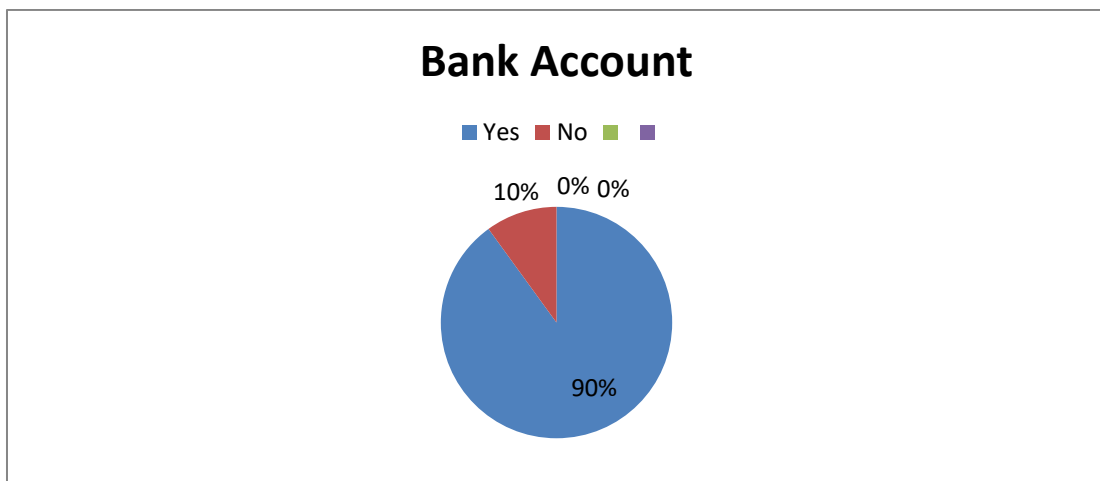
Marital Status	Frequency	Percentage
Married	55	55%
Unmarried	45	45%
	100	

**Interpretation**

From the above diagram shows married is 55% responded & unmarried is 45% responded.

Table 5: Are you Having Bank Account?

Particulars	Frequency	Percentage
Yes	90	90%
No	10	10%
	100	

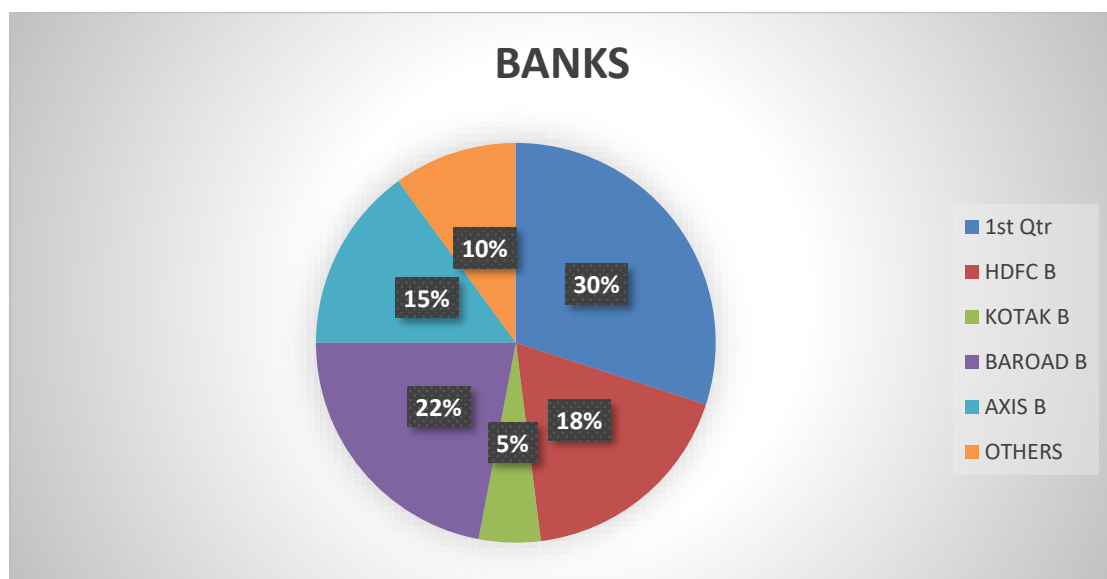


Interpretation

From the above diagram shows 90% responded have a bank account and 10% responded not have a bank account.

Table 6: If Yes, then in which Bank?

Banks Name	Frequency	Percentage
Icici Bank	30	30%
Hdfc Bank	18	18%
Kotak Bank	5	5%
Bank of Baroda	22	22%
Axis Bank	15	15%
Others	10	10%
	100	

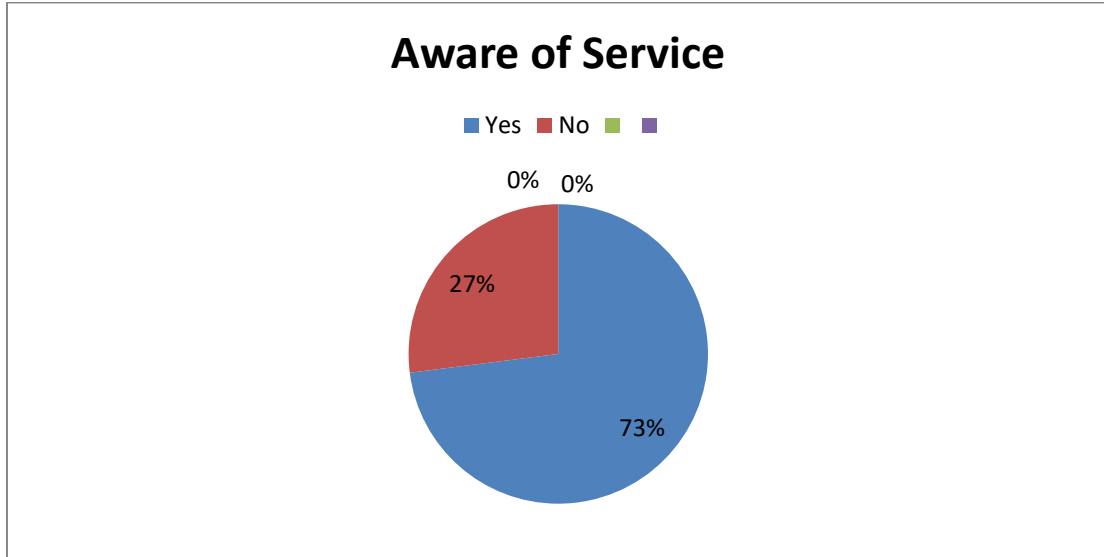


Interpretation

The above pie chart shows there are many types of banks 30% of responded for ICICI bank and 18% responded for HDFC bank & 5% responded for KOTAK bank and 22% responded for bank of BARODA and 15% responded for AXIS bank and 10% responded for others.

Table 7: Are you Aware of the Financial Services Provided by ICICI Bank?

Particulars	Frequency	Particulars
Yes	73	73%
No	27	27%
	100	

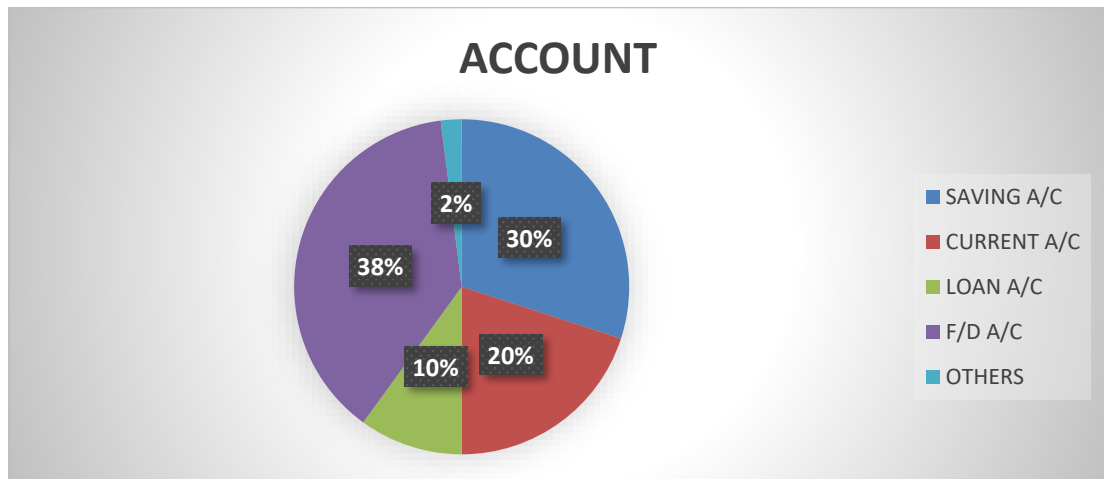


Interpretation

From the above diagram shows 73% of responded aware of the financial services provided by ICICI Bank and 27% responded not aware of the financial services.

Table 8: Which Kind of Account do you have in ICICI Bank?

Accounts	Frequency	Particulars
Saving Account	30	30%
Current Account	20	20%
Loan Account	10	10%
Fixed Deposit a/c	38	38%
Others	2	2%
	100	

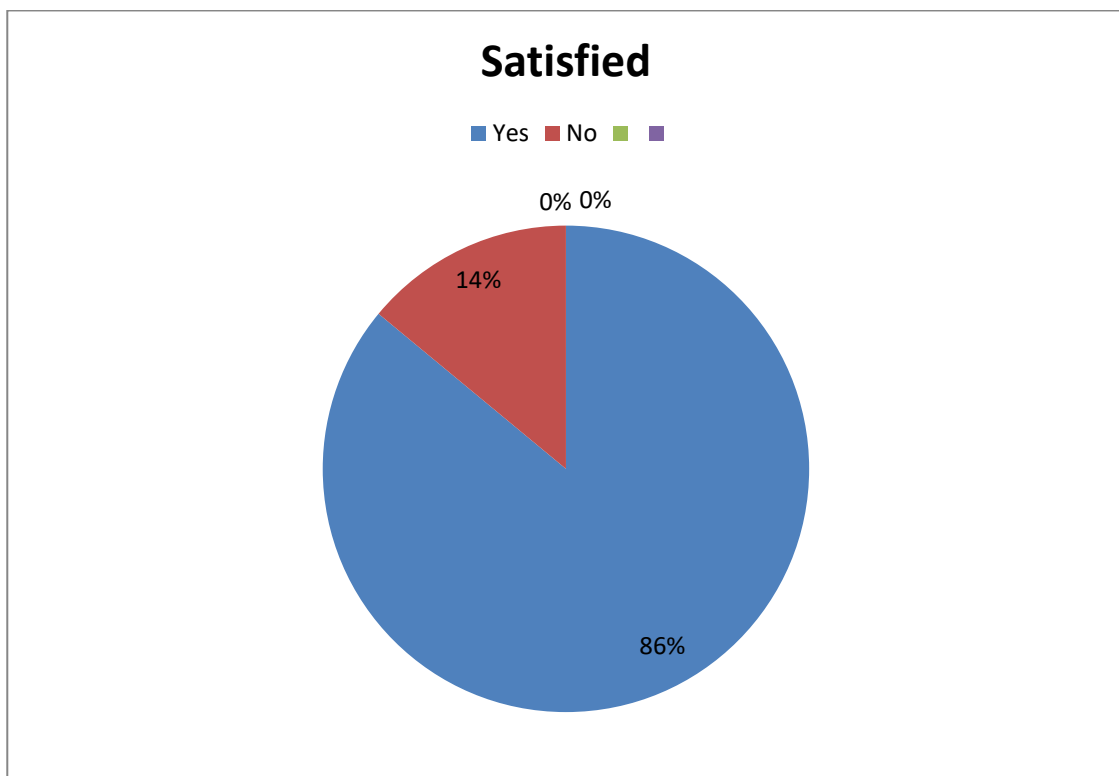


Interpretation

From the above diagram shows 30% responded have saving account and 20% responded have current a/c & 10% responded have loan a/c and 38% responded have fixed deposit a/c ,2% responded have other a/c.

Table 9: Are you Satisfied with the Saving a/c Interest Rate and Fixed Deposit Interest Rate Provided by ICICI Bank?

Satisfied	Frequency	Percentage
Yes	86	86%
No	14	14%

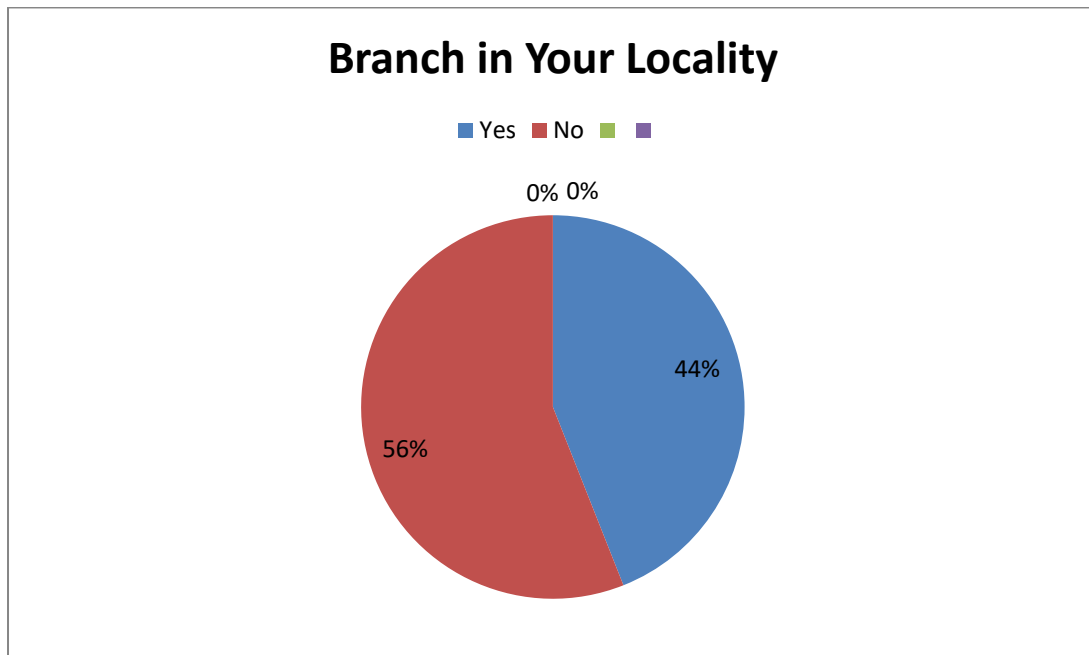


Interpretation

From the above diagram shows 86% responded satisfied with saving a/c, interest rate and fixed interest rate provided by ICICI bank and 14% responded Is not satisfied.

Table 10: Is it Easy to Reach out to ICICI Banks ATM or its Branch in your Locality?

Branch in your Locality	Frequency	Percentage
Yes	44	44%
No	56	56%



Interpretation

From the above diagram shows 44% of responded agree to reach out to ICICI banks ATM or its branch in your locality and 56% of responded is not agree.

Findings

- The study aims to find out customer preferences towards ICICI Bank VJAYAPUR.
- Findings were based on the collected data and information.
- Majority of the respondent's are males.
- Majority of the respondents are in the age between 18-25 and 25-35 they would 38% and 34% highly majority of the respondents.
- Majority responded is self employed is 30% and home maker 22% and professional are 20% responded and Retired persons only 10% respondents.
- Majority of respondents are married.
- Majority of 90% respondents having a bank account
- Majority of respondent's are in the bank between ICICI BANK AND BANK OF BARODA They would 30% and 22% highly majority of the responded. HDFC BANK, KOTAK BANK, AXIS BANK, OTHERS responded is 18%, 5%, 15%, and 10% respectively.
- Majority of respondents are 73% customer are aware of the financial services provided by ICICI Bank.

- Majority says 30% of respondents have saving account and 38% of responded have fixed deposit a/c and current a/c is 20% responded and loan a/c is have 10% responded.
- Majority of respondents are interest rate of ICICI Bank is 86% of respondents are satisfied. Majority of respondents for ATMs or its branches in your locality 56% is negative.
- Majority of respondents are used the credit card services 58%.
- 67% of respondents are experienced loan services of ICICI Bank
- Majority of respondents are agree 46% of ICICI Bank clearance facility and 19% strongly agree. 20% customer disagree and 15% neither agree.
- Majority of respondents are 46% customer agree and 10% responded disagree.
- Majority of respondents for commission charges are high in ICICI Bank 35% are agreeing 10% are not agree. Majority of respondents for the Internet banking facility is good 76 % respond is agree 10% responded disagree, 14% responded is neither agree.

Suggestions

- 1. Enhance Digital Services: Mobile App Improvements: Regular Updates with new features, smoother navigation, and a more intuitive interface. Include advanced features like voice recognition for transactions.
AI Chat bot: Implement or improve AI-driven chat bots to handle customer queries efficiently, reducing wait times.
- Customer Service Enhancements: 24/7 Customer Support: Ensure round-the-clock availability of customer service representatives across all channels (phone, email, chat).
- Product Innovation: Customized Banking Solutions: Offer more tailored banking products, such as personalized loan packages, investment options, and savings plans based on customer profiles and needs.
- Green Banking Initiatives: Introduce products that promote sustainability, like green loans for eco-friendly projects or investments in sustainable funds.
- Smart Branches: Transform physical branches into smart branches with digital kiosks, self-service machines, and remote advisory services.
- Financial Literacy Programs: Workshops & Webinars: Conduct regular workshops and webinars to educate customers about financial planning, investment strategies, and the importance of credit scores.

Conclusion

ICICI Bank is Well-positioned in the market, with a strong digital presence and high customer satisfaction. However, to maintain and grow its market share, the bank should focus on enhancing customer service, particularly in branches, and continue to innovate its digital offerings. Additionally, targeted strategies to engage less tech-savvy customers and improve competitive positioning could further solidify ICICI Bank's leadership in the industry.

By addressing these areas, ICICI Bank can continue to build on its strengths and foster long-term customer loyalty.

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3

An Analytical Study on Customer Satisfaction towards Reliance Smart in Vijayapur

Rushali Sunil Shirake*
Roopa Honnabindagi**

Introduction

Reliance Smart is a retail brand of Reliance Retail, which is a subsidiary of Reliance Industries Limited, one of India's largest conglomerates. Reliance Smart operates a chain of supermarkets and hypermarkets across India, offering a wide range of products including groceries, fresh produce, household items, electronics, apparel, and more.

Reliance Smart aims to cater to the diverse shopping needs of Indian consumers by offering quality products, competitive prices, and a modern shopping environment.

Reliance Retail launched its new retail format by the name of Reliance Smart Bazar, that cater to consumer needs. It offers online and offline services to the customer. Online shopping services can be availed using the JioMart platform.

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Need for the Study

Studying Reliance Smart is crucial for gaining deep insights into the dynamics of India's retail sector. As one of the leading supermarket and hypermarket chains under Reliance Retail, understanding Reliance Smart offers valuable perspectives on market competition, consumer behavior, and strategic business operations. The chain's expansive product range, from groceries and household essentials to electronics and apparel, reflects evolving consumer preferences and purchasing patterns. Analysis of Reliance Smart's business strategies, such as its approach to pricing, promotions, and technological integration, provides insights into effective retail management and market positioning.

Review of Literature

Paromita Goswami conducted a study on how college students in urban areas shopped for apparels in Reliance Smart. The factors investigated for the study were brand conscious and needed variety and best quality for their apparel.

Thirumoorthi, p. concluded that the company must concentrate more on high margin to create a better performance. Importance must be given to sales promotion.

Malliswari M. indicates that Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands/ formats.

Sinha and Kar investigated modern retail developments and growth of Reliance Smart. They also opportunities available to Reliance Smart to succeed in Indian and concluded that they need to innovate in designing the value proposition, deciding the format to deliver to the consumer and also strive to serve the consumer better, faster and at less cost.

Prof. Arati. Biradar Analyze of Customer Perception has become a very important component in giving outstanding customer service. By increasing popularity of customer relationship management can companies are now placing more importance on customer perception and their relationship with customers. Many of the manufactures are adjusting flexible strategies to attract customers from various classes.

Statement of the Problem

The study is being conducted for the Reliance Smart Point store, to findout the customer preferences in choosing Reliance Smart Point. It is required to findout the preferences based on certain aspects (price, Income, levels selection of products, satisfaction level of customers)

To asses and improve customer satisfaction levels at Reliance Smart stores, identifying key factors influencing satisfaction, and developing strategies to enhance overall customer experience.

- Assessment of Satisfaction Levels
- Identification of Key Factor
- Development of Improvement Strategies

Research Questions

Research questions related to customer satisfaction towards Reliance Smart could include:

- What factors most influence customer satisfaction at Reliance Smart stores?
- How do customers perceive the quality of products and services offered by Reliance Smart?
- What are the main reasons behind customer complaints or dissatisfaction at Reliance Smart?
- How does the overall shopping experience at Reliance Smart influence customer loyalty?
- What improvements can Reliance Smart make to enhance customer satisfaction and loyalty?
- These questions can guide research into understanding the dynamics of customer satisfaction at Reliance Smart stores, helping to identify areas for improvement and strategic enhancements.

Objectives of the Study

- To identify the key factors influencing the customer's perception of the service quality in reliance super market.
- To reveal the effects of service quality dimension in customer satisfaction in reliance super market.
- To study the effect of demographic variables on various service quality dimension. Opportunities and Challenges Faced By Aggregators in the Global Business Environment.

Scope of the Study

The research is applicable in the area of customer decision making process for purchasing of products at Reliance Smart Point. The scope of research also helps in understanding the preferences of the customers. It would help Reliance Smart Point in designing their marketing promoting sales.

- Geographical Coverage
- Product And Services
- Competitive Analysis
- Customer Loyalty And Retention

Research Methodology

Sources of Data

The Sources of Data Include Both Primary data

- **Primary data** is collected with specific objectives especially to address the research problem. The data is gathered by distributing a questionnaires to the customers who reliance smart point and through personal interviews

Framework Analysis

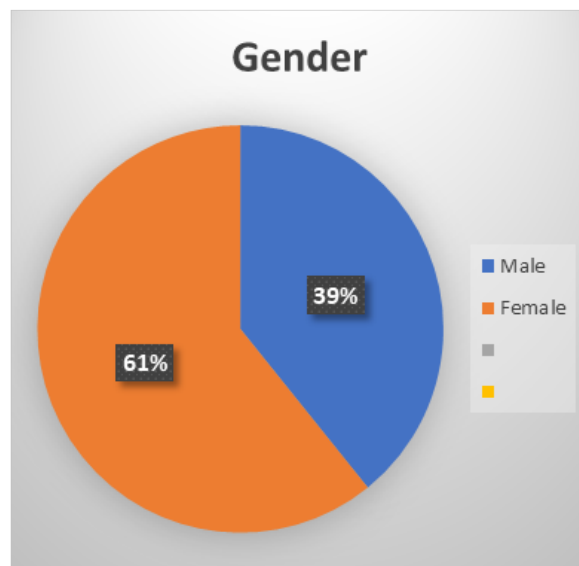
Framework analysis is a systematic and structured approach used to analyze qualitative data, such as interviews or focus group discussions, in order to derive meaningful insights. Here's how you can apply framework analysis to study customer satisfaction towards Reliance Smart.

- Familiarization
- Developing A Framework
- Indexing
- Charting

Analysis and Interpretation of Customer Satisfaction towards Reliance Smart

Table 1: Gender of the Respondent

Particulars	Respondent	Percentage
Male	40	39.2%
Female	60	60.8%
Total	100	100%



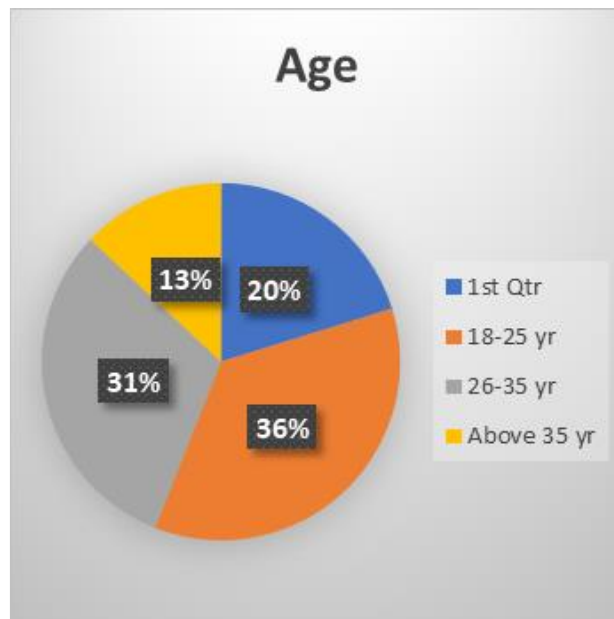
Graph 1: Gender of Respondent

Interpretation

From the above diagram male are 39% respondent and female are 61% respondent.

Table 2: Age Status

Particulars	Percentage
Below 18 year	20.2%
18-25 Years	35.8%
26-35 Years	31%
Above 35 Years	13%
Total	100%



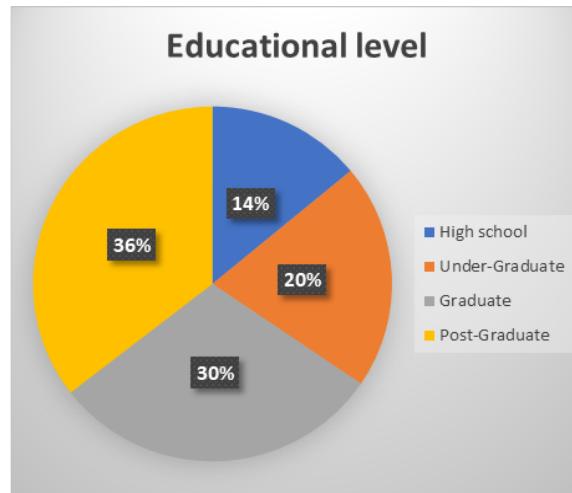
Graph 2: Age Status

Interpretation

From the diagram the age of customer respondents are below 18 years are 20.2%, 18-25 years are 35.8%, 26-35 years are 31% and above 35 years are 13% respondents.

Table 3: Education Level

Particulars	Percentage
High school	14%
Undergraduate	20.5%
Graduate	30%
Post graduate	35.5%
Total	100%



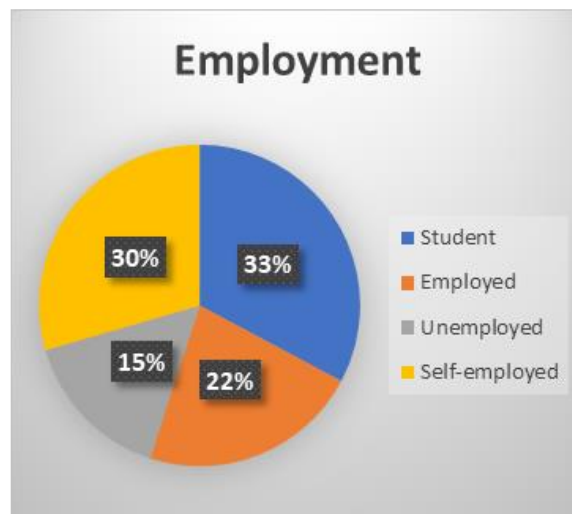
Graph 3: Education Level

Interpretation

From the above diagram the education level of customers are high school is 14%, under-graduate is 20%, graduate is 30% and post-graduate is 35.5% respondents.

Table 4: Employment Status

Particulars	Percentage
Student	32.8%
Employed	22.2%
Unemployed	15.5%
Self-employed	29.5%
Total	100%



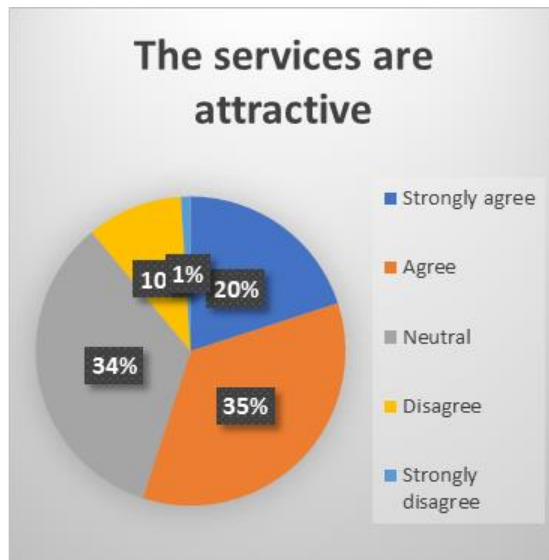
Graph 4: Employment Status

Interpretation

From the above diagram the status is students are 33%, employed are 22%, unemployed are 15% and self-employed are 30%.

Table 5: The Services are Attractive

Particulars	Percentage
Strongly agree	20%
Agree	35%
Neutral	34%
Disagree	10%
Strongly disagree	1%
Total	100%



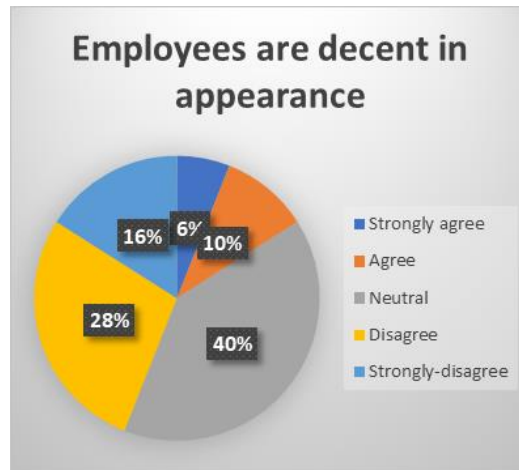
Graph 5: The Services Are Attractive

Interpretation

From the above diagram tells that the services of reliance smart are attractive, strongly agree is 20%, agree is 35%, neutral is 34%, disagree is 10% and strongly disagree is 1% respondents.

Table 6: Employees are Decent in Appearance

Particulars	Percentage
Strongly agree	6%
Agree	10%
Neutral	40%
Disagree	28%
Strongly disagree	16%
Total	100%



Graph 6: Employees are Decent in Appearance

Interpretation

The above diagram shows that the employees are decent in appearance in reliance smart, strongly agree 6%, agree 10%, neutral 40%, disagree 28% and strongly disagree is 16% respondents.

Table 7: Price are Reasonable Compared to Market Price

Particulars	Percentage
Strongly agree	10%
Agree	25%
Neutral	35%
Disagree	25%
Strongly disagree	5%
Total	100%



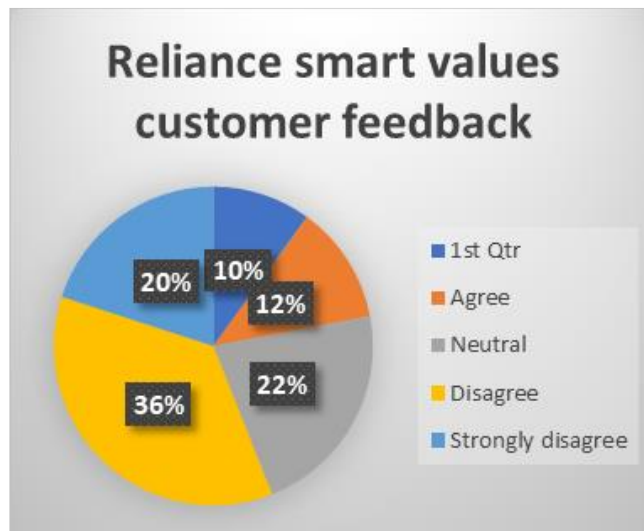
Graph 7: Price are Reasonable Compared to Market Price

Interpretation

From the above diagram shows that the price of reliance smart is reasonable compared to market price, strongly agree 10%, agree 25%, neutral 35% disagree 25% and strongly disagree is 5% respondents.

Table 8: Reliance Smart Values Customer Feedback

Particulars	Percentage
Strongly agree	10%
Agree	12%
Neutral	22%
Disagree	36%
Strongly disagree	20%
Total	100%



Graph 8: Reliance Smart Values Customer Feedback

Interpretation

The above diagram shows that the reliance smart values customer feedback, strongly agree 10%, agree 12%, neutral 22%, disagree 36% and strongly disagree is 20% respondents.

Table 9: Effectively Communicates its in-Store Promotions & Offers

Particulars	Percentage
Strongly agree	7%
Agree	10%
Neutral	46%
Disagree	27%
Strongly disagree	10%
Total	100%



Graph 9: Effectively Communicates its in-Store Promotions & Offers

Interpretation

The above diagram tells that the reliance smart is effectively communicates it's in- store promotions and offers, strongly agree 7%, agree 10%, neutral 46%, disagree 27% and strongly disagree is 10% respondents.

Table 10: Satisfied with the Price

Particulars	Percentage
Strongly agree	20%
Agree	22%
Neutral	36%
Disagree	12%
Strongly disagree	10%
Total	100%



Graph 10: Satisfied with the Price

Interpretation

The diagram shows that the customers are satisfied with the price of reliance smart, strongly agree 20%, agree 22%, neutral 36%, disagree 12% and strongly disagree is 10% respondents.

Findings

Assessing customer satisfaction towards Reliance Smart involves evaluating various aspects of the shopping experience based on feedback, surveys, and market research. Here are some common findings related to customer satisfaction for Reliance Smart:

- **Product Range and Availability:** Customers generally appreciate the wide range of products available at Reliance Smart, including groceries, fresh produce, and household items. The store's ability to stock a variety of brands and product categories tends to receive positive feedback.
- **Competitive Pricing:** Many customers are satisfied with the competitive pricing and value for money that Reliance Smart offers. Discounts, promotions, and private label products contribute to a perception of affordability.
- **Freshness of Products:** Reliance Smart's emphasis on fresh produce, including fruits, vegetables, and bakery items, is often highlighted positively in customer reviews. Shoppers value the quality and freshness of these products.
- **Convenience and Accessibility:** The store's convenient locations and user-friendly layout generally receive favorable comments. Customers appreciate being able to find what they need quickly and easily.
- **Customer Service:** While many customers have positive experiences with store staff, there are occasional complaints about customer service. Issues such as slow checkout times or staff responsiveness can impact overall satisfaction.
- **Store Cleanliness and Maintenance:** Some feedback points to areas where store cleanliness and maintenance could be improved. Customers expect well-maintained stores, and any lapses in cleanliness can affect their perception.
- **Product Stock and Availability:** Occasionally, customers report dissatisfaction with product availability, particularly with out-of-stock items or limited selection in certain categories. Ensuring consistent stock levels can help address this issue.
- **Overall Satisfaction:** Overall, customer satisfaction towards Reliance Smart tends to be positive, with many customers appreciating the value, variety, and convenience offered by the store. However, like any retail operation, there are areas where improvement can enhance the customer experience further.

Summary

Customer satisfaction towards Reliance Smart is generally high, with positive feedback on product range, pricing, freshness, and convenience. Areas for improvement include customer service, store cleanliness, product availability, and technology integration. Addressing these areas can help Reliance Smart enhance its customer satisfaction and retain a loyal customer base. Regular feedback collection and responsiveness to customer concerns are key to maintaining and improving satisfaction levels.

Suggestions

- **Enhanced Customer Service Training:** Ensure that employees are well-trained in customer service skills. They should be knowledgeable, courteous, and able to assist customers efficiently. Regular training sessions can help keep the staff updated on best practices.
- **Streamlined Checkout Process:** Implement efficient checkout systems to minimize wait times. Consider integrating mobile payment options and self-checkout kiosks to offer customers more flexibility.
- **Personalized Shopping Experience:** Use customer data to personalize promotions and recommendations. Tailored offers based on past purchases or preferences can make customers feel valued.
- **Improved Store Layout and Navigation:** Regularly assess and optimize store layouts to make it easier for customers to find what they need. Clear signage and organized shelves can enhance the shopping experience.
- **Loyalty Programs:** Develop or enhance a loyalty program that rewards frequent shoppers. Offer points, discounts, or exclusive offers to encourage repeat business.
- **Feedback Mechanism:** Provide easy ways for customers to give feedback, such as surveys or suggestion boxes. Act on the feedback to make necessary improvements and show customers that their opinions are valued.
- **Regular Stock Audits:** Ensure that popular items are always in stock. Implement efficient inventory management practices to reduce instances of out-of-stock products.
- **Cleanliness and Maintenance:** Maintain high standards of cleanliness and organization within the store. A well-kept environment contributes to a positive shopping experience.
- **Community Engagement:** Participate in local events or sponsor community initiatives. Building a positive reputation in the community can enhance customer loyalty.

- **Digital Integration:** Enhance the online shopping experience with a user-friendly website or app. Offer options for home delivery or curbside pickup to cater to different customer preferences.

Conclusion

In conclusion, enhancing customer satisfaction at Reliance Smart involves a comprehensive approach that focuses on improving various aspects of the shopping experience. By investing in staff training, streamlining the checkout process, personalizing interactions, and maintaining a clean and organized store environment, Reliance Smart can create a more enjoyable and efficient shopping experience for its customers.

Additionally, implementing a robust loyalty program, actively seeking and acting on customer feedback, and ensuring a smooth online shopping experience are crucial for fostering long-term customer loyalty. Engaging with the local community and maintaining clear communication with customers further strengthens the brand's reputation and trust.

Ultimately, prioritizing these strategies will not only help meet but exceed customer expectations, leading to increased satisfaction, repeat business, and positive word-of-mouth referrals. By continuously adapting and responding to customer needs, Reliance Smart can achieve sustained success and growth in a competitive retail landscape.

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Website

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3. www.youtube.com



4

A Study on Psychological Effect and Challenges of Online Teaching during Covid Period with Special Reference to Vijayapur City

Akshata Tonashyal*
Prem Gudlamani**
Vikas Gurubasannavr***

Introduction

The COVID-19 pandemic has profoundly transformed the landscape of education, with a swift and widespread shift to online teaching. This transition, although necessary to maintain educational continuity, has introduced a unique set of psychological effects and challenges for educators. The sudden move to digital platforms, often without adequate preparation or resources, has placed unprecedented demands on teachers, impacting their mental health and well-being.

The abrupt change required educators to quickly adapt to new technologies and teaching methodologies, often while managing personal and professional uncertainties. This adaptation process has led to increased levels of stress, anxiety, and fatigue. The lack of direct interaction with students, which is a core component of Traditional way of teaching has resulted in feelings of isolation and a sense of disconnection from the educational..

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Need for the Study

- Increased workload and extended screen time have led to heightened levels of stress and burnout among teachers.
- Lack of social interaction and face-to-face communication with colleagues and students has contributed to feelings of isolation and loneliness
- Technical issues and lack of access to reliable internet and equipment can hinder effective teaching.
- Difficulty in setting boundaries between work and personal life has led to longer working hours and reduced personal time.
- The need for ongoing professional development and training in online teaching methods and technology use.

Review of Literature

- **Pallavi Khattar:** Studied in India, revealing increased stress and anxiety among teachers due to the demands of online teaching.
- **Tasso:** His study says Teachers and students experienced feeling of isolation due to the lack of inperson interaction.
- **Kim and Asbury:** Their study says for teachers prolonged exposure to high-stress environments and the need to constantly adapt to new teaching methods led to burnout
- **Devica:** She identified anticipated difficulties with technology and the emotional toll of losing connections with students as significant stressors for teachers.

Statement of Problem

The transition to online teaching during the COVID-19 pandemic has significantly impacted the psychological well-being of educators. The abrupt shift has introduced various challenges, including increased stress and anxiety due to unfamiliar technology, a lack of direct interaction with students, and difficulties in maintaining work-life balance. Teachers face obstacles in effectively engaging student, managing their own and their student's mental health, and coping with the isolation inherent in remote work.

Objectives of Study

- To investigate the psychological effects, such as stress, anxiety, and burnout, experienced by educators.
- To compare the job satisfaction level before covid19 and during covid19.
- To evaluate the impact and challenges faced by teachers during pandemic.
- To identify the specific challenges faced by educators in the shift to online teaching, including technological difficulties, work life balance issue.

- To examine how these psychological effects and challenges influenced the quality of education delivered the pandemic.

Scope of the Study

- The researcher has been selected from the impact and challenges faced by the teachers during covid19 period from all over India.
- The study is based on primary data through the questionnaire forms.
- This study measures the impact or effect and challenges faced by the teachers during the COVID19 pandemic while rendering the teaching service through online technology to the student.

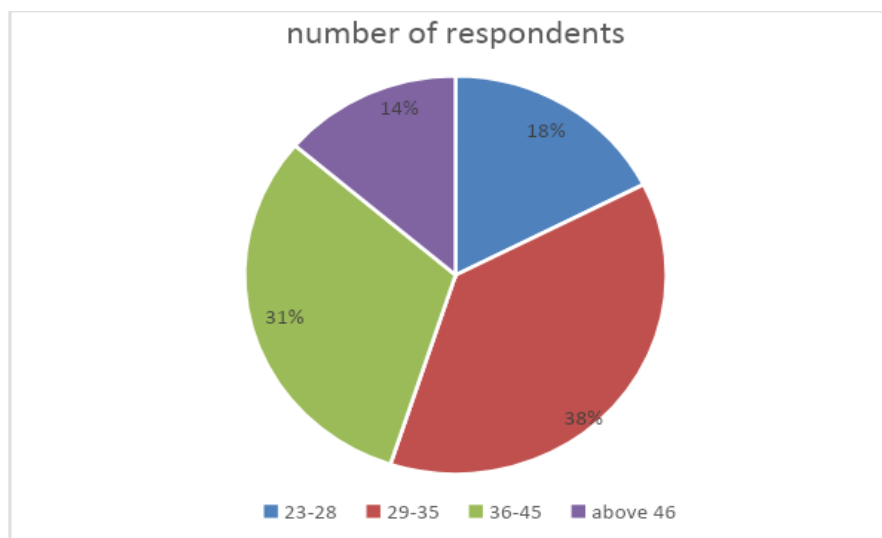
Research Methodology

- **Sources of Data:** The study is based on primary
- **Primary Data:** The primary data collected to through questionnaires and direct personal interview. All the questionnaires were collected thought personal contract from the respondent.
- **Sample Size:** The sample size is limited to 80 teacher

Data Analysis and Interpretation

- **Age**

Age Group	Number of Respondents	Percent
23-28	14	17%
29-35	30	38%
36-45	25	31%
above 46	11	14%
total	80	100%

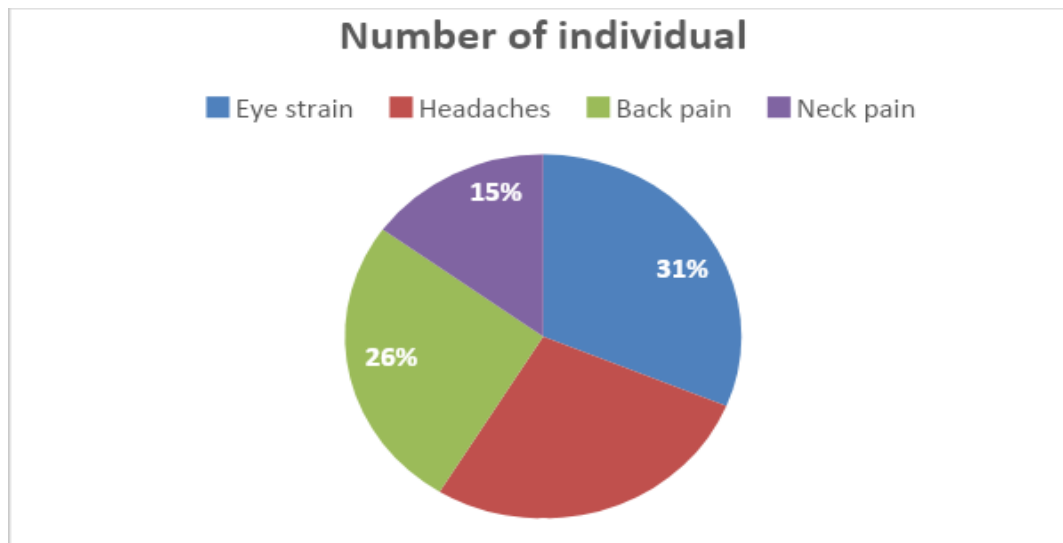


Interpretation

The above diagram shows that the 23-28 accounted for 17% of the total respondents. It is shown that 29-35 they accounted for 38% of the respondents. It is shown that 36-45 they accounted for 31% of the respondents and the above 46 they accounted for 14% of the respondents. From this table, it is clear that the majority of the respondents are the age group of 29-35.

Please indicate the type of physical discomfort experienced

Type of physical discomfort experienced	Number of individual	Percent
Eyestrain	25	31%
Headaches	22	28%
Backpain	21	26%
Neckpain	12	15%
Total	80	100%

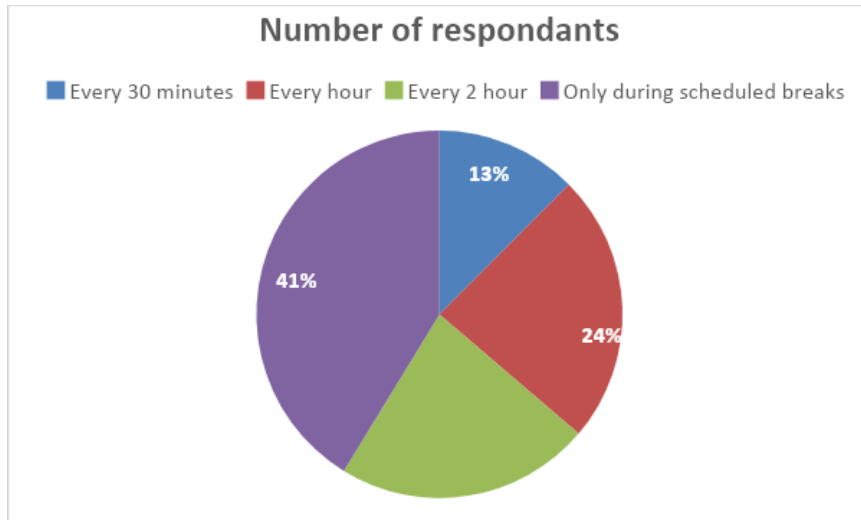


Interpretation

From the above diagram shows that there are 31% of professor are eye strain, 28% of professor are headaches, 26% of professor are back pain and the 15% of professor are neck pain. From this table it is clear that majority of the respondents are in the type of physical discomfort experienced

How often did you take breaks during online sessions?

Number of hours taken for break during online class	Number of respondents	Percent
Every 30 minutes	10	12%
Every hour	19	24%
Every 2 hour	18	23%
Only during scheduled breaks	33	41%
Total	80	100%

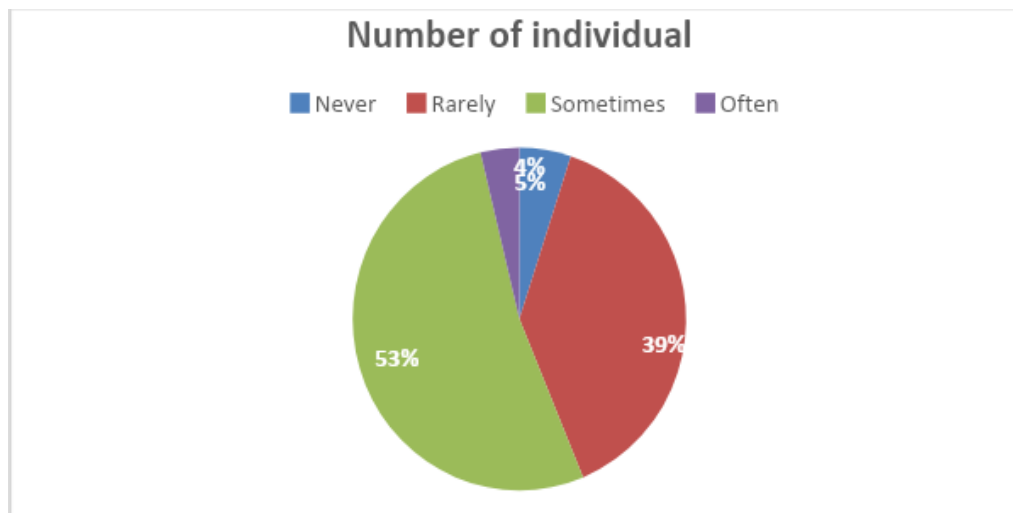


Interpretation

From the above diagram shows that there are 12% of professor are every 30 minutes, 24% of professor are every hour, 23% of professor are every 2 hour, 41% of professor are only during scheduled breaks. From this table it is clear that majority of the respondents number of hours taken for break during online class.

How often did you feel stressed due to online teaching?

Feeling of stress due to online teaching	Number of Individual	Percent
Never	4	5%
Rarely	31	39%
Sometimes	42	52%
Often	3	4%
Total	80	100%

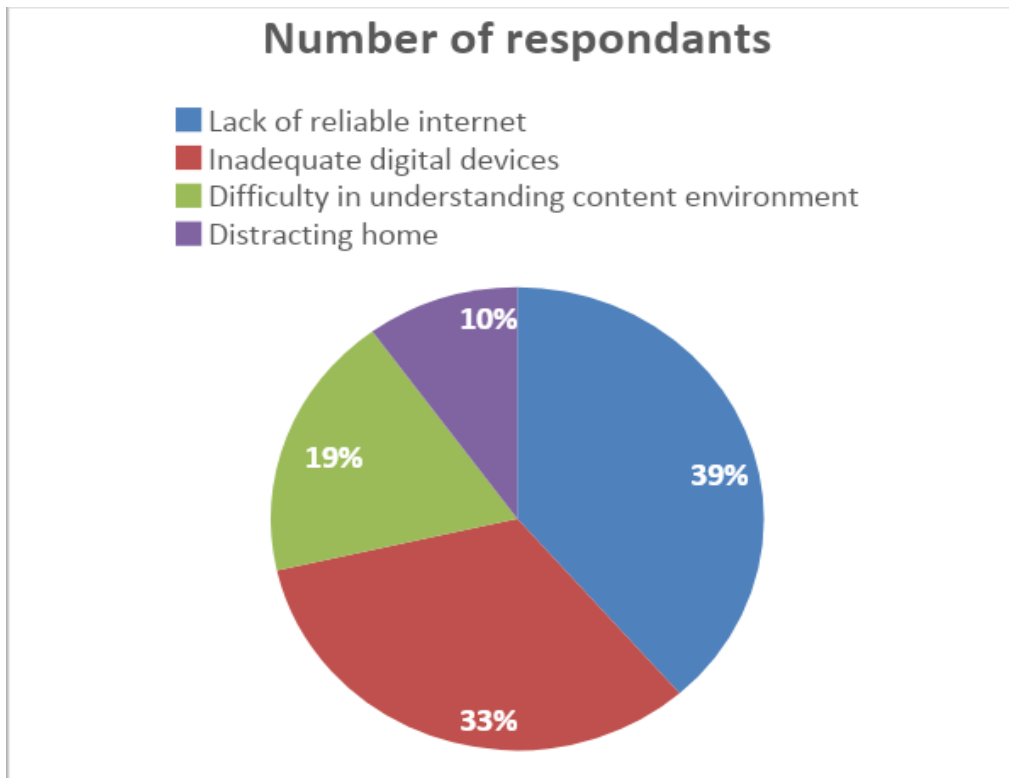


Interpretation

From the above diagram shows that there are 5% of professor are never, 39% of professor are rarely, 52% of professor are sometimes, 4% of professor are often. From this table it is clear that majority of the respondents are in the feeling of stress due to online teaching.

What were the primary challenges you faced with online teaching /learning period?

Primary challenges faced during online teaching	Number of Respondents	Percent
Lack of reliable internet	27	38%
In a dequate digital devices	23	33%
Difficulty in understanding content environment	13	19%
Distracting home	7	10%
Total	80	100%

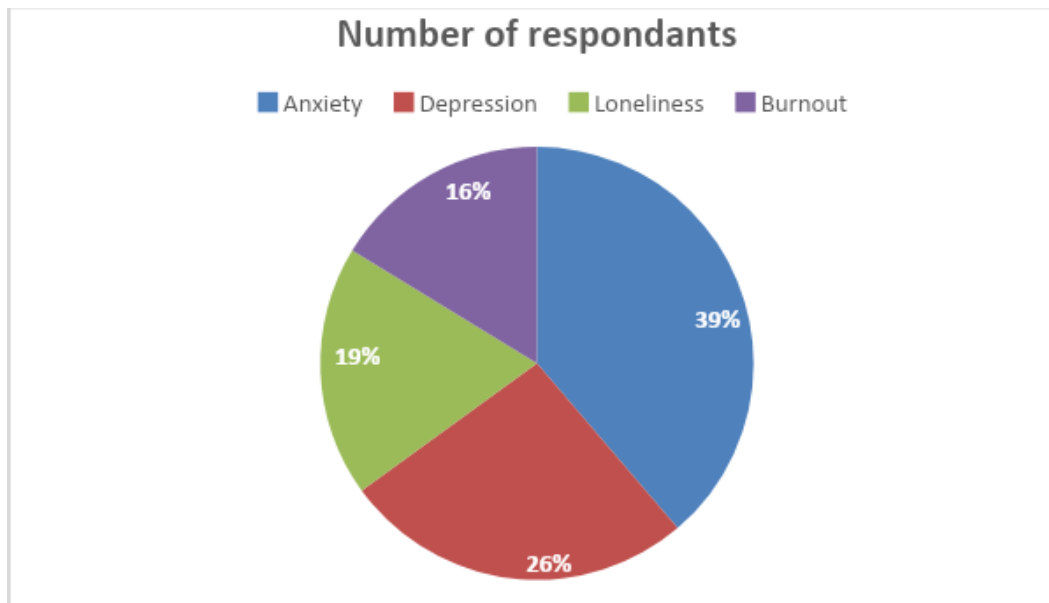


Interpretation

The above diagram shows that there are, 38% of lack of reliable internet, 33% of inadequate digital devices, 19% of difficulty in understanding content environment, 10% of distracting home. These are the responses of professors who faced the challenges of online teaching.

Did you experience any of the following during the online teaching period?

Experience of feelings due to online teaching	Number of Respondents	Percent
Anxiety	31	39%
Depression	21	26%
Loneliness	15	19%
Burnout	13	16%
Total	80	100%

**Interpretation**

The above diagrams shows that there are 39% of professors are in anxiety, 26% of professors are in depression, 19% of professors are in loneliness, 16% of professors are burnout from this table it is clear that majority of the respondents are experiencing feeling of anxiety due to online

Findings, Suggestion and Conclusions**Findings of the Study**

The study aims to find the effect and challenges of online teaching during covid 19 period with the special reference to vijayapura city. Findings were based on the collected data and information.

- Majority of the respondents are male and female.
- Majority of the respondents are in the physical discomfort due to long screen time they accounted are never is 4%, rarely is 22%, sometimes is 54% and often is 20%.

- Majority of the respondents are in the type of physical discomfort experienced they accounted are eye strain is 31%, headaches is 28%, back pain 26% and neck pain is 15%.
- Majority of the respondents are in the feeling of stress due to online teaching are 5% of never, 39% of rarely, 52% of sometimes and 4% of often and the professors are used in sometimes more.
- Majority of the respondents are in the primary sources of stress they accounted are 40% of technical difficulties, 31% of increased workload, 10% of isolation and 19% of lack of interaction.
- Majority of the respondents are in the experience of feelings due to online teaching are anxiety is 39%, depression is 26%, loneliness is 19% and burnout is 16%.
- Majority of the respondents are in the primary challenges faced during online teaching they accounted are lack of reliable internet is 39%, inadequate digital devices is 33% difficulty in understanding content environment is 18% and distracting home is 10%
- Majority of the respondent are in the confidence face during online class are not confident is 13%, slightly confident 25% and very confident is 19%
- Majority of respondent have the access to reliable internet connections are always 30%, 33% of occasionally unstable 12% do not have access
- Majority of the respondent are in the frequently encounter of technical problem are never 14%, rarely 44%, sometimes is 35%, often is 7%.
- Majority of the respondent are in the rate of effectiveness of technological tool are 9% of very poor, 41% of poor, 28% of fair and 22% is good.

Suggestions of the Study

- **Enhanced Digital Infrastructure**

Invest in Reliable Internet: There is a need for better internet infrastructure in Vijayapura to ensure stable and fast connections for online teaching.

Provision of Digital Devices: Schools and colleges should consider providing or subsidizing digital devices for teachers and students who lack access to adequate technology.

- **Comprehensive Digital Literacy Training**

Regular Training Programs: Institutions should offer ongoing training for teachers on the use of digital tools and online teaching platforms. This should include both technical training and pedagogical strategies for effective online teaching.

Student Digital Literacy: Efforts should also be made to improve students' digital literacy to ensure they can effectively participate in online learning.

- **Improved Student Engagement Strategies**

Interactive Teaching Methods: Teachers should be trained in interactive and engaging online teaching methods, such as using multimedia resources, interactive quizzes, and group work to maintain student interest.

Regular Feedback Mechanisms: Implementing regular feedback mechanisms can help teachers gauge student understanding and adjust their teaching methods accordingly.

- **Mental Health and Well-being Support**

Counseling Services: Educational institutions should offer mental health counseling services to support teachers dealing with stress, anxiety, or burnout.

Stress Management Workshops: Workshops on stress management, time management, and work-life balance should be regularly conducted to help teachers cope with the demands of online teaching.

Conclusion of the Study

- **Increased Psychological Stress:** The study concludes that the abrupt transition to online teaching during the COVID-19 pandemic significantly increased psychological stress among teachers in Vijayapura City. Many educators experienced heightened levels of anxiety, burnout, and worklife imbalance due to the demands of adapting to new teaching methods and technology.
- **Technological Challenges:** The lack of reliable digital infrastructure and access to necessary devices posed major challenges. Teachers struggled with unstable internet connections, inadequate devices, and limited technical support, which hindered their ability to conduct effective online classes.

References

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3. WWW.WIKIPEDIA.COM.



5

A Study on Hotel Industry: A Case Study on Mysore Restaurant Gandhi Chowk Vijayapur

Aishwarya Mamadapur*

Introduction

Mysore restaurant is a restaurant located at near Gandhi circle, MG road Bijapur- karnataka-586101 opposite of LVS market,near gandhi circle, BIJAPUR, INDIA .Mysore restaurant listed under Restaurant category. It has received 148 reviews with an average rating of 4.5 stars. By doing customer survey on this hotel we can understand whether customers satisfied with the service of hotel . we can get to know what kind of improvements the hostel management should make so that they can satisfy there customers needs so management can make correct decisions to fulfill objectives of hotel.



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Needs of customer survey on mysore restaurant

- Helps to understand the demands of customers
- Helps to make correct decisions
- Helps to make improvement in taste of hotel meal according to customers needs
- Helps to improve staff service if there is need
- Helps to keep check on hyginiety of food there.

Review of Literature

Customer satisfaction it is the attitude that's decided on experience obtained. It is the assessment of the characteristics or privileges of food and services that is available in the hotel. According to (Sugeng, 2016) "Dimensions or Indicators of customer satisfaction can be created through quality, services and value. The key to generate customer loyalty is to provide high customer value."

The hotel industry like Mysore restaurant is a customer bound service and for themselves Marketing brands .It's much more crucial to be consumer centric and they have to make sure that their customers remains continuously satisfied from their services and customers should feel welcomed and they have to be served courteously and efficiently in a clean manner, safe manner, and secured with environment with the best quality of food at a reasonable price (Jones and Newton 1997) top three detriments of consumer satisfaction are: cleanliness, appearance, and price. Knutson(1988) published prompt service, friendliness of employees convenience of location, safety and security are important.

Statement of Problem

A lot of hotel have hygiene problems, unfriendly behavior of employees, high price of food. But in Mysore restaurant it have addressed all these problems as per customers of this hotel. But as per my observation hygiene of food should be improved a little bit. It can be addressed by maintaining clean in the place where they prepare food and wearing head mask so that hair will not come in food etc

Objectives of Customer Survey on Mysore Restaurant

- To know the profile of Mysore Restaurant Hotel, Vijayapur.
- To know the satisfaction level of customers towards the services of Mysore hotel, Vijayapur
- To know the factors affecting to the satisfaction level of customers
- To suggest improving the efficiency of Mysore Restaurant Hotel Vijayapur.

Scope of the Study

- The researches has selected Mysore restaurant for the study.

- The study is based on the primary data through questionnaire.
- The performance of the Mysore restaurant Vijayapur was measured through satisfaction level of customers.

Research Methodology

- **Source of Data:** The source of the data for this analysis is primary data.
- **Purpose:** I have conducted this research to know customer satisfaction on Mysore restaurant and by which factors customer satisfaction gets influenced.

Research Design

- **Type of the Study:** The method that is used in this study is qualitative study. This study focuses on understanding experiences and concepts from a subjective perspective.
- **Approach:** This research is based on Explanatory approach.
- **Sampling Size:** This research is made on 100 customers.

Sampling Technique

Random sampling technique is used. This technique is used because it will ensure large population and minimize bias.

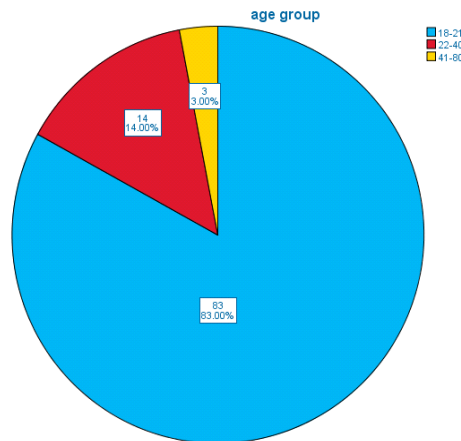
- **Data collection method:** Survey method has been used .

Analysis and Interpretation

Frequency Table 1

- **Age group Status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21	83	83.0	83.0	83.0
	22-40	14	14.0	14.0	97.0
	41-80	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

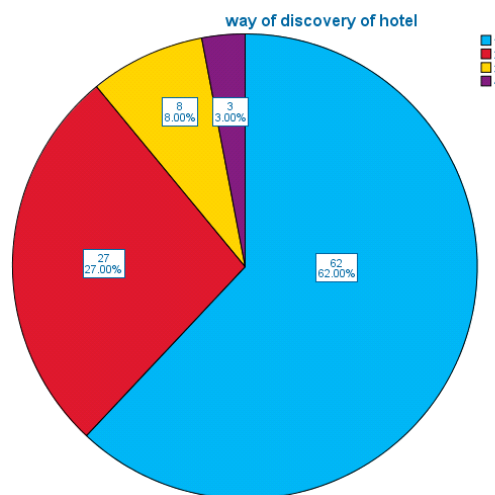


From this table and chart it can be said 83% customers are of the age 18-21, 14% of the customers are of the age 22-40 and 3% of customers are of the age 41-100 from this we can understand that most of the customers of Mysore restaurant are of the age 18-21.

- **The way they discovered this hotel**

Frequency Table 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Friends	62	62.0	62.0	62.0
	Parents	27	27.0	27.0	89.0
	Natives	8	8.0	8.0	97.0
	Google	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

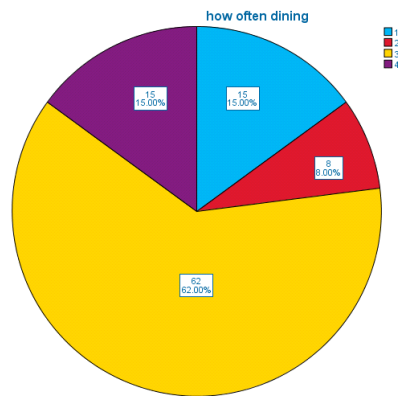


From this Table and chart we can understand that Most of the customers that is 62% of customers have come to know about hotel by friends and 27% of the customers by parents and 8% by natives and 3% by Google from this we can understand that least customers have come to know by Google about Mysore restaurant.

- **How often they dine here:**

Frequency Table 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	15	15.0	15.0	15.0
	Monthly	8	8.0	8.0	23.0
	Weekly	62	62.0	62.0	85.0
	Yearly	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

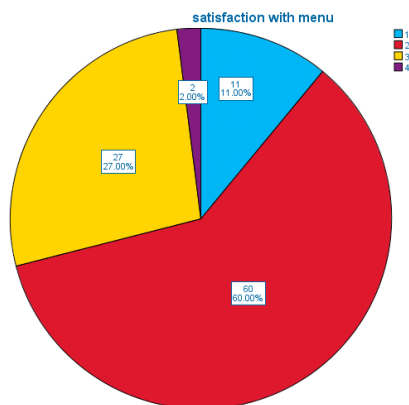


From this table and chart we can understand that 62% of customers dine monthly here, 15% of customers dine yearly and 15% of customers dine here daily 8% customers weekly dine here from this we can understand that many customers dine here monthly but not daily (only 8%).

- **Satisfaction with menu:**

Frequency Table 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	11	11.0	11.0	11.0
	Satisfied	60	60.0	60.0	71.0
	Neutral	27	27.0	27.0	98.0
	Dissatisfied	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

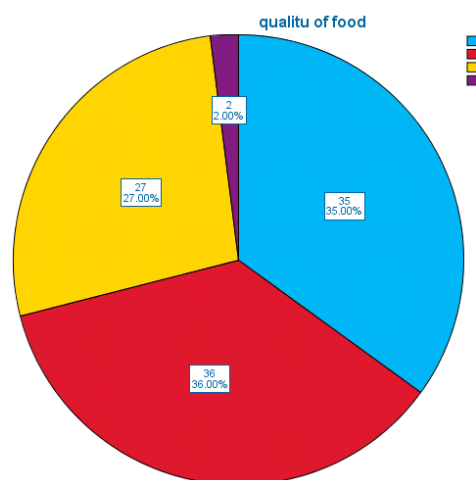


From this table and chart we can understand 60% of customers have got satisfied in menu of hotel 27% of customers are neutral about this only 11% of customer have got highly satisfied and only 2% of customers have got dissatisfied By this we can understand that Most of the customers have got satisfied with the menu here

- **The quality of food Here**

Frequency Table 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Best	35	35.0	35.0	35.0
	Good	36	36.0	36.0	71.0
	Better	27	27.0	27.0	98.0
	Worst	2	2.0	2.0	100.0
	Total	100	100.0	100.0	



From this Table and chart we can understand that 36% of customers are saying that the food here is Best and 35% of customers are saying that it is good 27% are saying that it's better and only 2% are saying that it's worst. from this analysis we can understand that many people have got satisfied with the quality of food here.

- **The hygiene of Food**

Frequency Table 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Best	29	29.0	29.0	29.0
	Good	40	40.0	40.0	69.0
	Better	28	28.0	28.0	97.0
	Worst	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

From this table and chart we can understand 40% of customers are saying that it's good and 29% are saying that it's best 28% are saying that it's better and only 3% are expressing that it's worst. From this analysis we can understand that most of the customer have got satisfied with Hygiene of food.

- **Satisfaction with the service here**

Frequency Table 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied	8	8.0	8.0	8.0
	Satisfied	63	63.0	63.0	71.0
	Neutral	26	26.0	26.0	97.0
	Dissatisfied	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

From this table and chart we can understand 63% of customers have got satisfied with the service here, 26% of customers are neutral with service of hotel, 8% of customers have got highly satisfied and 3% have got highly dissatisfied with the service here.

- **Satisfaction with dietary restriction that they are following:**

Frequency Table 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	10	10.0	10.0	10.0
	Satisfied	56	56.0	56.0	66.0
	Neutral	30	30.0	30.0	96.0
	Dissatisfied	3	3.0	3.0	99.0
	31	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

From this table and chart we can understand that 56% of customers have got satisfied with dietary restrictions 30% of customers are neutral about this 10% of customers have got highly satisfied and 11% have got dissatisfied with the dietary restrictions in hotel. From this analysis we can understand that high percentage of customers have got satisfied with the dietary restrictions in hotel.

- **Satisfaction with the speed of service**

Frequency Table 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	On time	60	60.0	60.0	60.0
	Speedy	20	20.0	20.0	80.0
	Late	16	16.0	16.0	96.0
	Too late	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

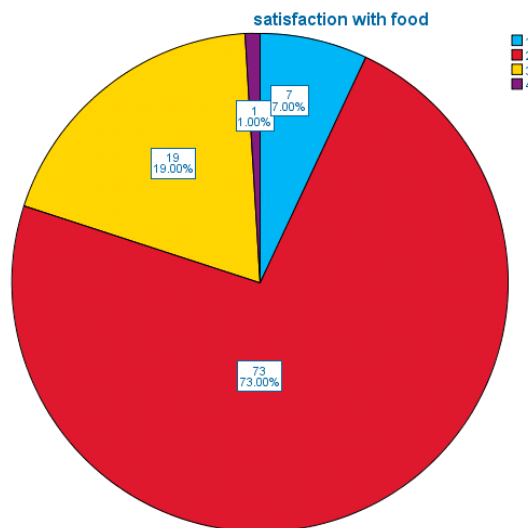
From this table and chart we can understand that 60% of customers have said that the speed of service is on time, 20% of customers have said that it is speedy 16%

have expressed that it's late 4% too late .By this analysis we can understand that many customers have got satisfied with the speed of service.

- **Satisfaction with the food**

Frequency Table 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	7	7.0	7.0	7.0
	Satisfied	73	73.0	73.0	80.0
	Neutral	19	19.0	19.0	99.0
	Dissatisfied	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

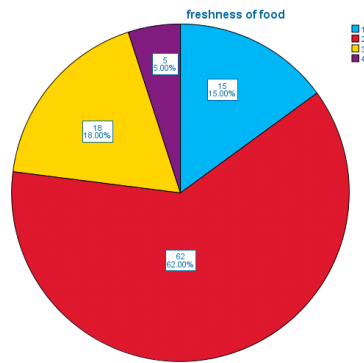


From this Table and chart we can understand that 73% of customers have got satisfied with the satisfaction with the food 19% of customers are neutral about it 7% of customers highly satisfied with that food there 1%of customers have got dissatisfied with the food here. By this analysis we can understand 80% of customers have got satisfied with the food.

- **Satisfaction with the freshness of food :**

Frequency Table 11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	15	15.0	15.0	15.0
	Satisfied	62	62.0	62.0	77.0
	Neutral	18	18.0	18.0	95.0
	Dissatisfied	5	5.0	5.0	100.0
	Total	100	100.0	100.0	



From this table and chart we can understand that 62% of customers have got satisfied with the freshness of food , 18% of customers have experienced neutral about it 15% of customers have got highly satisfied with the freshness of food and 5% of customers have got dissatisfied with the freshness of food. From this analysis we can understand that most of the customers have got satisfied with the freshness of food.

- **The satisfaction with the cleanliness of dining table here:**

Frequency Table 12

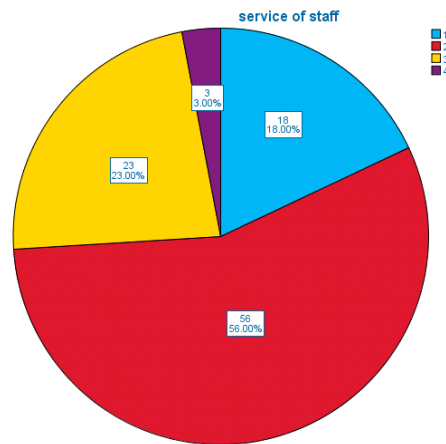
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	23	23.0	23.0	23.0
	Satisfied	57	57.0	57.0	80.0
	Neutral	18	18.0	18.0	98.0
	Dissatisfied	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

From this table and chart we can understand that 57% of customers have got satisfied with the cleanliness of dining table 23% of customers have got highly satisfied with the cleanliness of food ,18% of customers have experienced neutral and 2% of customers have got dissatisfied with the cleanliness of food. From this analysis we can understand that most of the customers have got satisfied with the cleanliness of food.

- **Satisfaction with the service of staff here:**

Frequency Table 13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	18	18.0	18.0	18.0
	Satisfied	56	56.0	56.0	74.0
	Neutral	23	23.0	23.0	97.0
	Dissatisfied	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

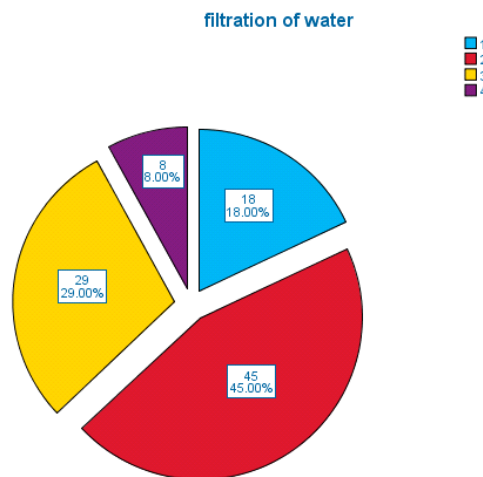


From this table and chart we can understand that 56% of customers have got satisfied with the service of the staff, 23% of customers are neutral about it 18% of customers have got highly satisfied with the service of staff and 3% of customers have got Dissatisfied with the service of the staff. From this analysis we can understand that most of the customers have got satisfied with the service of the staff.

- **Satisfaction with the filtration of water here**

Frequency Table 14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly satisfied	18	18.0	18.0	18.0
	Satisfied	45	45.0	45.0	63.0
	Neutral	29	29.0	29.0	92.0
	Dissatisfied	8	8.0	8.0	100.0
	Total	100	100.0	100.0	



From table and chart we can understand 45% of customers got satisfied with the filtration of water, 29% of customers have got neutral about it ,18% of customers have got highly satisfied with the filtration of water and only 8% of customers have got dissatisfied with the filtration of water. From the analysis we can understand that most of the customers have got satisfied with the filtration of water here.

- **Satisfaction of price of food here**

Frequency Table 15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	17	17.0	17.0	17.0
	2	50	50.0	50.0	67.0
	3	26	26.0	26.0	93.0
	4	7	7.0	7.0	100.0
	Total	100	100.0	100.0	

50% of customers have got satisfied with the price of food here it mean the price of food here sis affordable here 26% of customers have got neutral about it. 17% of customers have got highly satisfied with the price of food here.7% of customers have got dissatisfied. From this analysis we got most of the customers have got satisfied with affordability of price here.

Satisfaction Level

Frequency Table 16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	98	98.0	98.0	98.0
	2	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

98% of customers got satisfied towards hotel only 2% of people didn't get satisfied towards hotel.

Findings Suggestions and Conclusion

Findings

- 83% customers are of the age 18-21,14% of the customers are of the age 22-40 and 3% of customers are of the age 41-100 .
- 62% of customers have come to know about hotel by friends and 27% of the customers by parents and 8% by natives and 3% by Google
- 36% of customers are saying that the food here is Best and 35% of customers are saying that it is good 27% are saying that it's better and only 2% are saying that it's worst
- 56% of customers have got satisfied with the service of the staff, 23% of customers are neutral about it 18% of customers have got highly satisfied with

the service of staff and 3% of customers have got Dissatisfied with the service of the staff.

- 40% of customers are saying that the hygiene of food is good and 29% are saying that it's best 28% are saying that it's better and only 3% are expressing that it's worst.

Suggestions

- Price should be made affordable so that every customer can get influenced to come here for food.
- Hygiene of food should be improved like even one hair should not come in food so that people will be more influenced towards this hotel.
- Training can be provided to employees about talking skills to impress customers
- More special foods could be added in the menu by referring other place restaurant.

Conclusion

Overall performance of Mysore restaurant in the terms of customer satisfaction is best that most of the customers are regular here and got satisfied with quality of food, service of staff, speed of service etc. but still improvements can be made in above mentioned things so that even dissatisfied customers can get satisfied and profit of the hotel can be improved by this.

References

1. Research gate website has been referred for review of literature and Theoretical framework.
2. Zendesk website (<https://www.zendesk.com>)
3. ezee Absolute website.(<https://www.ezeeabsolute.com>).



6

A Study on Impact of Instagram on Young Generation with Special Reference to Vijayapura City Karnataka

Miss. Alisha*
Miss. Sanjeevini **
Mr. Sarvesh***

Introduction

In an era dominated by social media, Instagram has become a prominent platform, especially among teenagers. Its visually appealing interface and huge user base have transformed the way young people communicate and share their lives. However, beneath the surface of filtered images and carefully curated feeds lies a complex digital landscape that can have a significant impact on the psychology of teenagers. In this report we will get to know about the impact of Instagram on young generation.

Need for the Study

- To know the psychological impact among youngsters.
- To know the positive side of Instagram.
- To know the negative side of Instagram.
- To know the problems faced by teenagers.

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Statement of the Problem

The problem statement regarding Impact of Instagram on young generation could be framed as follows:

- The pervasive use of Instagram among young generation raises concern about its influence on their mental health, self-esteem, and social behaviors. Issues such as cyberbullying, unrealistic beauty standards perpetuated by influencers, addiction to social validation through 'likes' and comments, and decreased face to face interaction highlight the need for a deeper understanding of how Instagram shapes the attitudes, behaviors, and overall well-being of the young generation.

Review of Literature

- Fardouly et al.2015: Investigated that the impact of Instagram on body image concerns. They found that exposure to fitspiration content on Instagram led to negative mood and body dissatisfaction among young women.
- Dhir et al. 2016: Explored how Instagram use affects social comparison tendencies among adolescents.
- De Choudhury et al.2016: Analyze the prevalence of cyberbullying on Instagram. They found the negative interaction such as harassment and bullying were common which affect the mental health of young generation.
- Manago et al. 2015: Examine how youngster use Instagram for identity exploration and self presentation.
- Livingstone et al. 2018: Discussed privacy implication of Instagram use among young generation.

Objective of Study

- To assess the psychological effects.
- To explore social behavior changes.
- To examine educational implications.
- To understand cultural and identity influence.
- To evaluate behavioral and consumer impacts.
- To explore political and civic engagement.
- To investigate career and professional impacts.
- To identify risk and challenges.

Scope of the Study

Studying the impact of Instagram on the young generation involves a broad scope of research areas, including;

1. Psychological effect.
2. Social relationship.
3. Identity and self-presentation.
4. Behavioral pattern.
5. Educational impact.
6. Cyberbullying and online safety.
7. Parental and educational perspectives.
8. Ethical consideration.

Research Methodology

- **Sources of Data:** The impact of Instagram on Young generation is a primary data. Which means, it depends on individual's satisfaction or review of individual.
- **Sample Selection:** The Sample selection of Impact of Instagram on young generation is taken randomly that is "Non-Probability".
- **Frame work Analysis:** The questionnaire related to Impact of Instagram on young generation consistof total "20" questions, with "4" given options for each question.
- **Statistical Technique:** Collect self-reported data through surveys and analyze It by using statistical techniques to know the complete Information about the individual youngster's Perceptions, behaviors, and the psychological impact Of Instagram. Here in this project report the statistical technique which is used is the "frequency table" and "pie-chart.

Scope of Future Research

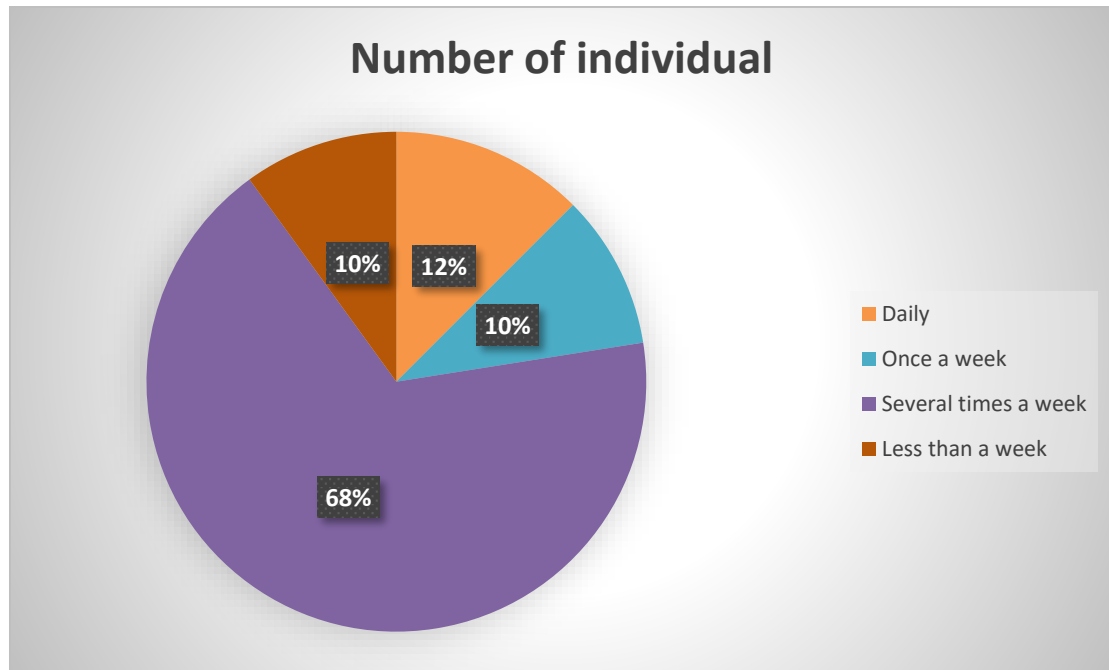
In the light of wide coverage, the researcher can focus on the relationship between usage of Instagram and youngster's body image concern by taking a literature review of Fardouly in 2015.

Limitation of the Study

- The study has considered the Impact of Instagram on young Generation only.
- The study also has considered the youngsters of Vijayapura city Only, there are other youngsters also all over state and country.
- Obtaining data for any study is obtained in two ways that is primary data and secondary data but only primary data has been used in this project report.

Data Analysis and Interpretation**Table 1: Usage of Instagram**

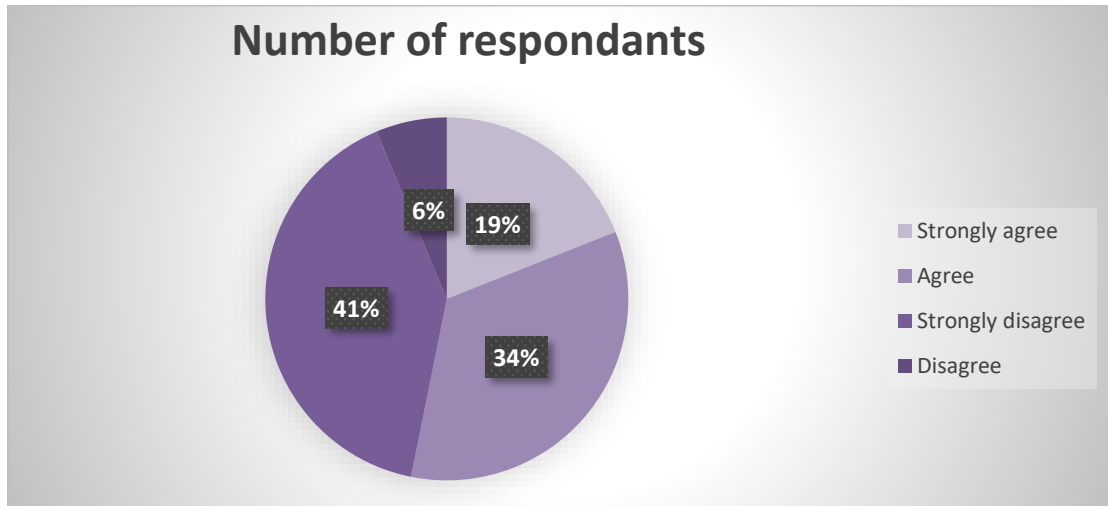
Often use of IG	Number of Individual
Daily	10 (12%)
Once a week	08 (10%)
Several times a week	54 (68%)
Less than a week	08 (10%)
Total	80 (100%)

**Interpretation**

In table 1.3 we get to know about how often the individual use the Instagram. The daily users are 12% i.e. 10 members out of 80, The users for once a week are 10% i.e. only 08 members similarly for less than a week also 08 member & the individual's who use Instagram Several times a week is 68% i.e. 54 members out of 80.

Table 2: Experience of Cyberbullying

Experience of cyberbullying	Number of Respondents
Strongly Agree	15 (19%)
Agree	27 (34%)
Strongly Disagree	32 (41%)
Disagree	05 (6%)
Total	80 (100%)

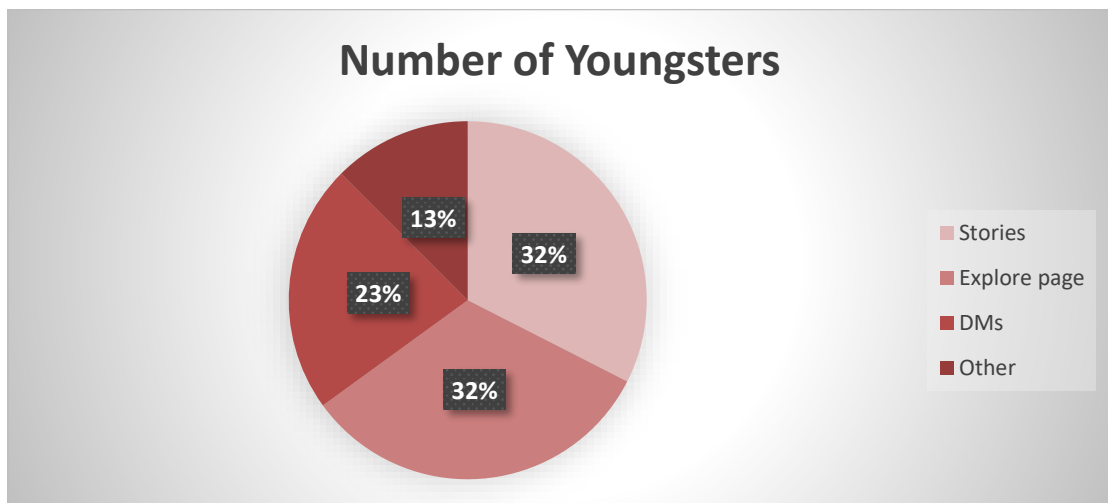


Interpretation

The table 1.6 tells that is youngster experienced cyberbullying. Out of 80 members 32 members have chosen the option strongly disagree whereas 15 members chose strongly agree and 27 members and 05 members chose Agree & Disagree respectively. It means 41% people did not experience cyberbullying and only 19% people experience cyberbullying.

Table 3: Most Appealing feature of Instagram

Most appealing feature you find	Number of Respondents
Stories	26 (32%)
Explore page	26 (32%)
DM's	18 (23%)
Other	10 (13%)
Total	80 (100%)

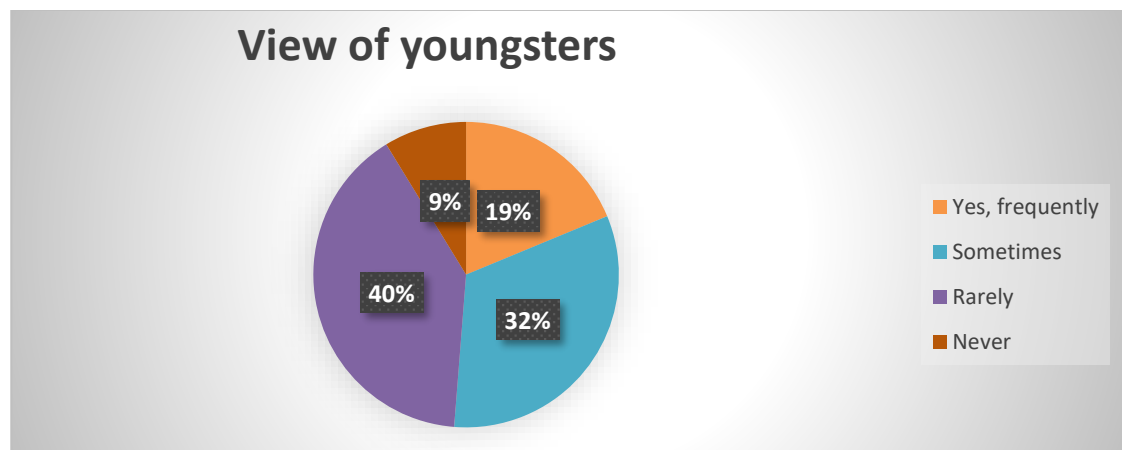


Interpretation

In this table and pie-chart we will get to know about the most appealing feature of Instagram as per Youngsters. So, 26 people says that stories are the most appealing feature. Similarly 26 people out of 80 says that exploring page are the most appealing feature, 18 people select the option DM's and only 10 people select the option other.

Table 4: Number of youngster's who compare their life with others

Comparing life with other's lives	Number of Individual's
Yes, frequently	15 (19%)
Sometimes	26 (32%)
Rarely	32 (40%)
Never	07 (09%)
Total	80 (100%)

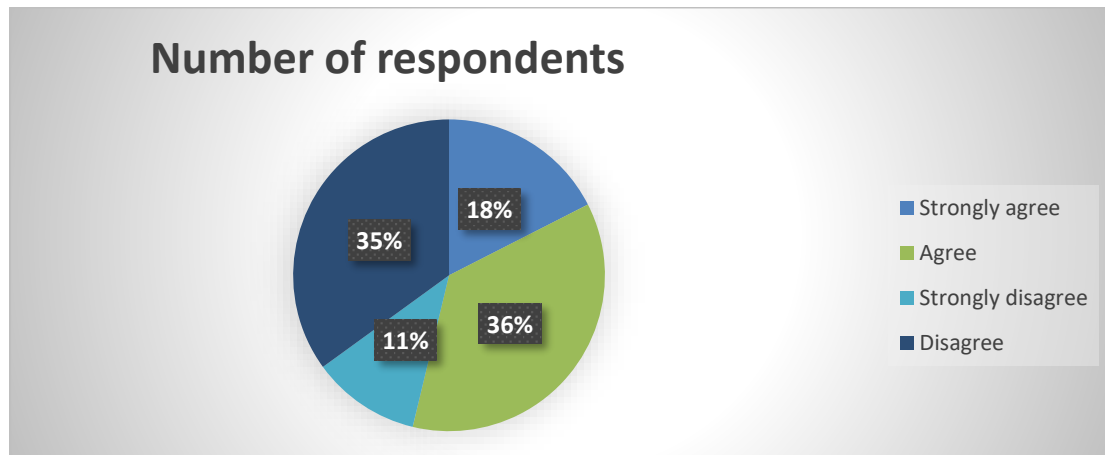


Interpretation

In the above table 2.5 we get a complete information regarding the comparison of youngster's life with others on Instagram. 40% people says that they rarely compare their life with others lives on Instagram, whereas 32% people says that sometime they compare their life with others and according to 19% people they frequently compare their life also only 9% people says that they never compare their life with others in Instagram.

Table 5: Mental Health Affected by usage of Instagram

Usage of IG Affects your Mental Health	Number of Individual's
Strongly Agree	14 (18%)
Agree	29 (36%)
Strongly Disagree	09 (11%)
Disagree	28 (35%)
Total	80 (100%)



Interpretation

The table 2.9 shows that Is Instagram affect the mental health of youngsters. 29 persons out of 80 says that they are Agree with the above statement which means they agree that Instagram affect the mental health, Whereas 28 people are Disagree with the statement and 14 members are strongly agree with the statement and only 09 members are strongly disagree with the statement.

Findings

- Total 68% of youngsters use Instagram several times a week in Vijayapura city and only 10% of youngsters use Instagram less than a week and Once a week. It means that most of people use Instagram several times a week.
- The individual who didn't experience cyberbullying are more i.e. 41% as compare to the individual who experience cyberbullying i.e. 36%.
- The people who find most appealing feature on Instagram is Stories and Explore page are more i.e. 32% and only 13% people find other features most appealing. It clearly says that Stories and Explore page are the most appealing feature of Instagram.
- The people who rarely compare their life with others are more that is 40% and the people who never compare their life with other are only 9%. It states that the youngsters who compare their life with others are more.
- The people who have agreed that usage of Instagram will affect their mental health is more that is 36% and only 11% people says that it will not affect the mental health.

Suggestion

- This survey should also include all the cities of the state. So, that we get to know the Impact of Instagram on young generation all over state.

- This project only focus on Youngsters, instead of youngsters we can take all age groups people because of which we get to know how Instagram affected to the people.
- In this survey as we get to know that many people mental health is affected due to excess use of Instagram we have to organize awareness program regarding less usage of Instagram.
- As people is getting addicted to Instagram and going far from the beauty of nature we should organize a campaign where the youngsters can meet the beauty of nature and enjoy that beauty.

Conclusion

Instagram's impact on young generation is multifaced. On the positive side, it offers a platform for self-expression, creativity, and connection, allowing users to share their lives and interns with a broad audience. It can foster community, provide inspiration, and even support business ventures.

However, there are also significant concern. The platform can contribute to issue like anxiety, depression, and body image concern due to the pressure of curating a perfect image and comparing oneself to others. The constant exposure to idealized lifestyles and unrealistic standards can distort self-perception and self-worth. Moreover, there is risk of overuse, which can affect sleep patterns, academic performance etc.

In conclusion while Instagram can offer valuable opportunities for engagement and creativity, it is important for users, especially younger ones, to navigate it mindfully and seek a healthy balance to mitigate potential negative effects.



7

A Study on Effectiveness of Online Advertising in Current Scenario

Ms. Shweta S Gudadinni*
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Hajeri Pooja Sangappa***

Introduction

Advertising is one of the effective promotion ways. Much like many forms of display advertising, online advertising generally involves publishers, who embed advertisements in their online content, and advertisers who provide advertisements to be displayed in the publisher's content. Other potential contributors include advertising agencies who help to create and place ads, advertising copywriting, an ad server which technically provides advertisement and tracking: statistics, and an advertising partner who independently undertakes advertising for advertisers.

Need of the Study

The effectiveness of online advertising becomes a key area of study because digital marketing strategies and platforms are changing at a very fast pace. In the present scenario, knowledge of this can yield valuable lessons on how businesses can actually optimize their marketing efforts.

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Review of Literature

G. Anusha, 2016, published a research paper having the title "Effectiveness of online advertising" International research journal GRANTHAALAYAH. This research shows the effectiveness and usefulness of online advertising and the reasons for using online advertising.

On this regard, the study used the percentages and methods on the Likert scale. The number of those respondents who are online for one hour a day is the opposite of those who are on for two or more hours. Most the participants favor advertised products than non advertised products. Among several methods of advertising, online advertising is more efficient than the offline advertising.

Statement of the Problem

For businesses today, huge pieces of marketing budgets are getting skewered into online advertising in the hope of measurable returns. The effectiveness of online advertising remains complex and fluid. Even with all of the powerful targeting tools and analytics available, many organizations struggle to really understand how well their digital ad campaigns are working.

One such challenge is the accurate measurement of online advertisements' performance, which remains difficult across a plethora of platforms with differently engineered algorithms, audience engagement patterns, and advertising formats. What is made even more problematic is that consumer behaviors are changing almost overnight and the speed of new channels' adoption in advertisement brings about possible privacy concerns which could hinder data collection and thus ad targeting.

Objectives of the Study

- Realization of the most powerful online media for advertisement should be maximized.
- Find your reason to love online advertising.
- Provision of valued recommendations primarily based totally on the findings of the study.
- Identify Best Practices and Strategies.

Scope of the Study**Geographical Scope**

- **Region:** Clearly mention the region or area from which data is to be collected—for instance, which country, region, or city.
- **Market:** State that it deals with some specific industry or market segment.

Time Frame

- **Duration:** State the period for which data is to be collected and consequently analyzed for instance, some particular quarter, year, or the duration of some advertising campaign.

Research Methodology

- The primary data of the study is collected through structured questionnaires.
- The research design is descriptive.
- The pattern length for the exam consists of 72 respondents

Limitations of the Study

- **Data Privacy Concerns:** Increased regulations and concerns for the protection of users' privacy reduce data availability and accuracy, thus directly impacting the online ad effectiveness measurement.
- **Ad Fatigue:** Overexposure to ads will reduce their effectiveness and user engagement, hence making it quite complicated to assess their impact.
- **Fraud and Click Bots:** Click fraud and bot traffic inflate metrics, misrepresenting the real view regarding the efficiency of online ads.

Scope for Future Research

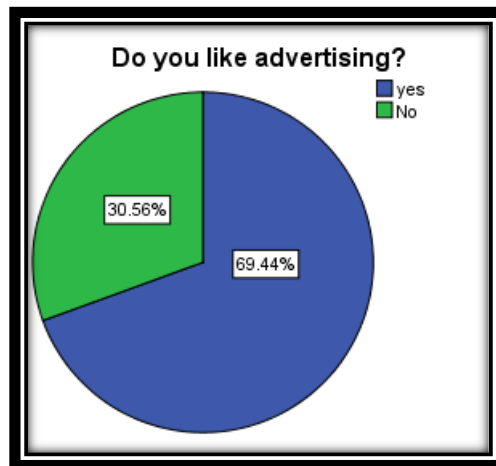
- Research for advanced AI algorithms that enhance ad targeting and personalization.
- The role of evolving privacy regulations like GDPR and CCPA in online ad strategies.
- The ways in which ad fraud is detected and prevented, and a movement toward more real measures of engagement.
- Measuring and optimizing effectiveness across platforms and devices.

Analysis and Interpretation

- **Do you like advertising?**

Table and Chart 1

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
yes	50	69.4	69.4	69.4
No	22	30.6	30.6	100.0
Total	72	100.0	100.0	



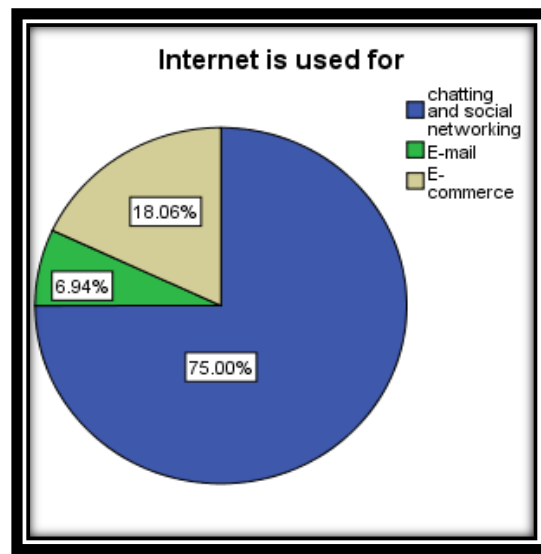
Interpretation

In the above table & chart 4.1 we can know about the customer preference towards online advertising agrees with 69.44% and 30.56% of the people don't like advertising.

- **How much time in a day do you spend on?**

Table and Chart 2

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
1-2 hours	56	77.8	77.8	77.8
2-4 hours	12	16.7	16.7	94.4
more than 5 hours	4	5.6	5.6	100.0
Total	72	100.0	100.0	



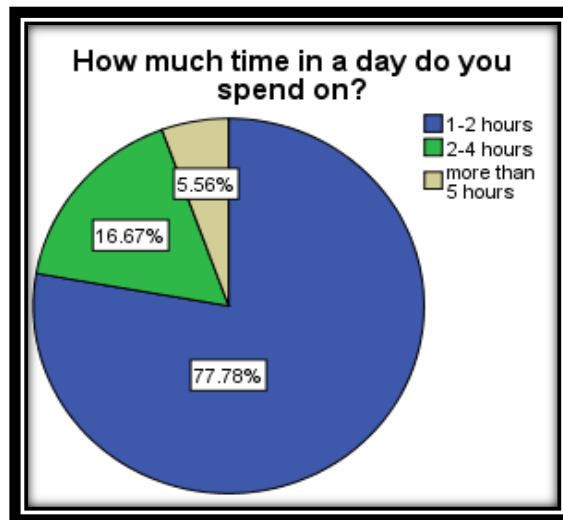
Interpretation

In the above table and chart 4.2 we can know how customers spend time on advertising i.e. most of customers spend 1-2 hours on advertising with 77.78% , and some spend 2-4 hours with 16.67% and few spend more than 5 hours is 5.56%.

- **Internet is used for**

Table and Chart 3

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
chatting and social networking	54	75	75	75
E-mail	5	6.9	6.9	81.9
E-commerce	13	18.1	18.1	100.0
Total	72	100.0	100.0	



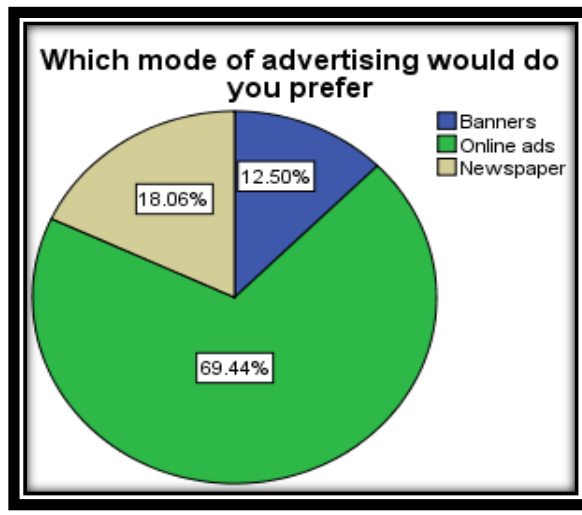
Interpretation

In the above table and chart 4.3 we can know customer use internet mostly for chatting and social networking @ 75% & for E-Commerce is 18.06% and E-mail at 6.94%.

- **Which mode of advertising would do you prefer**

Table and Chart 4

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Banners	9	12.5	12.5	12.5
Online ads	50	69.4	69.4	81.9
Newspaper	13	18.1	18.1	100.0
Total	72	100.0	100.0	



Interpretation

In the above table and chart 4.4 we can know about the customer preference towards mode of advertising most of customer selected online ads i.e. 69.44%, Newspapers 18.06% and Banners 12.50%.

- **Have you made any purchase after seeing online ads?**

Table and Chart 5

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	56	77.8	77.8	77.8
No	15	20.8	20.8	98.6
3	1	1.4	1.4	100.0
Total	72	100.0	100.0	



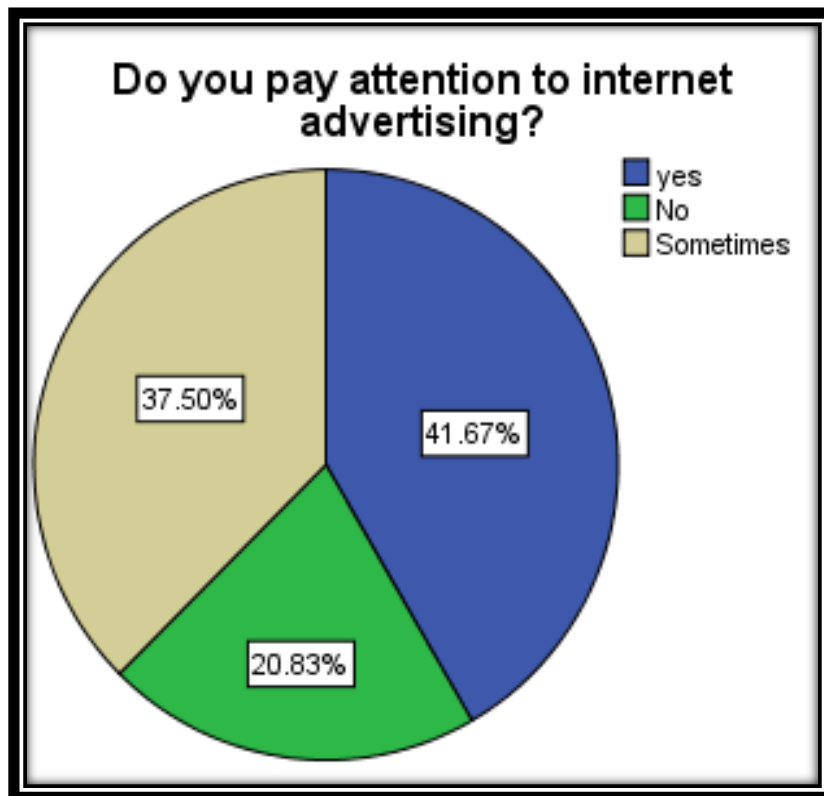
Interpretation

In the above table and chart 1.5 we can know about how customers prefer online advertising towards purchasing the products maximum at 77.78% persons are preferred for this option. And some of people don't prefer online ads for purchasing any products.

- **Do you pay attention to internet advertising?**

Table and Chart 6

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
yes	30	41.7	41.7	41.7
No	15	20.8	20.8	62.5
Sometimes	27	37.5	37.5	100.0
Total	72	100.0	100.0	



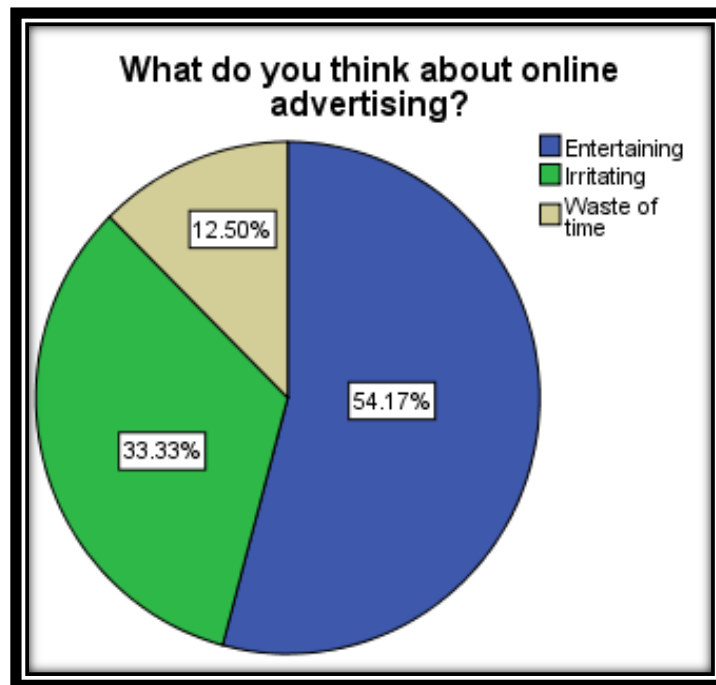
Interpretation

In the above table and chart 4.6 we studied that, almost same proportion of people prefer online advertising and some don't prefer with 41.67% & 37.50% respectively.

- **What do you think about online advertising?**

Table and Chart 7

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Entertaining	39	54.2	54.2	54.2
Irritating	24	33.3	33.3	87.5
Waste of time	9	12.5	12.5	100.0
Total	72	100.0	100.0	



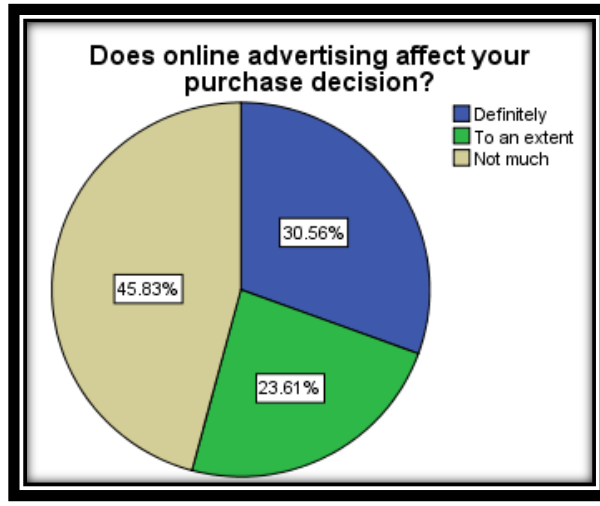
Interpretation

In the above table and chart 4.7 we can know about the customer thinkings, as many of people feel it as entertaining with 54.17% and some feel it as irritating with 33.33% even some of them think it as waste of time with 12.50%.

- **Does online advertising affect your purchase decision?**

Table and Chart 8

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Definitely	22	30.6	30.6	30.6
To an extent	17	23.6	23.6	54.2
Not much	33	45.8	45.8	100.0
Total	72	100.0	100.0	



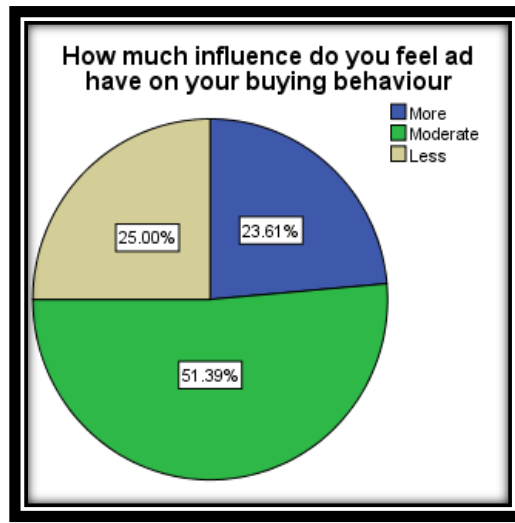
Interpretation

In the above table and chart 4.8 we can know about the customer preference towards online advertising affect your purchase decision 45.83% is to an extent, 30.56% is definitely affect the purchase decision and 23.61% is not much.

- **How much influence do you feel ad have on your buying behavior**

Table and Chart 9

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
More	17	23.6	23.6	23.6
Moderate	37	51.4	51.4	75.0
Less	18	25.0	25.0	100.0
Total	72	100.0	100.0	



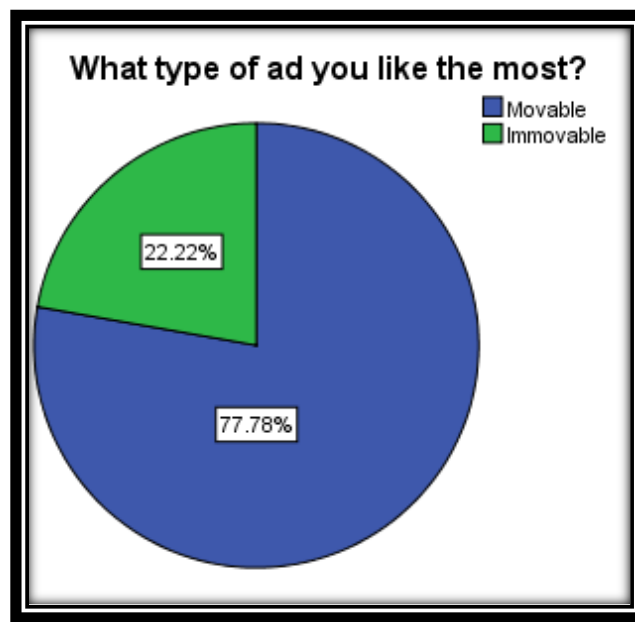
Interpretation

In the above table and chart 4.9 we can know how customers influence for buying decision moderately with 51.39% and some don't take decisions by online advertising with 25%.

- **What type of ad you like the most?**

Table and Chart 10

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Movable	56	77.8	77.8	77.8
Immovable	16	22.2	22.2	100.0
Total	72	100.0	100.0	



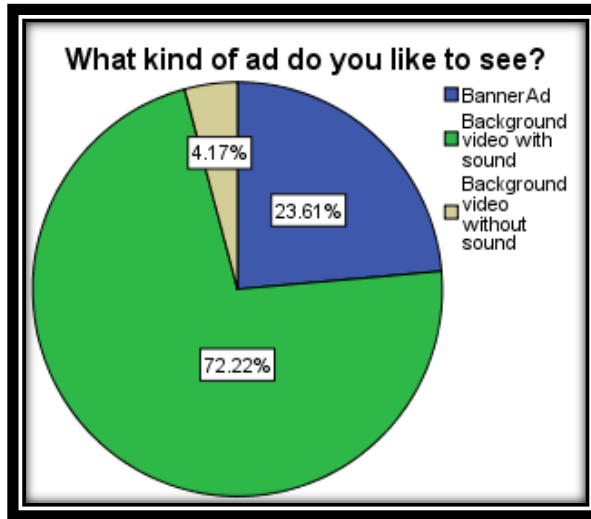
Interpretation

In the above table and chart 4.10 we can know people prefer more towards movable ads with 77.78%. and some prefer immovable ads with 22.22%.

- **What kind of ad do you like to see?**

Table and Chart 11

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
BannerAd	17	23.6	23.6	23.6
video with sound	50	72.2	72.2	96.8
video without sound	3	4.2	4.2	100.0
Total	72	100.0	100.0	



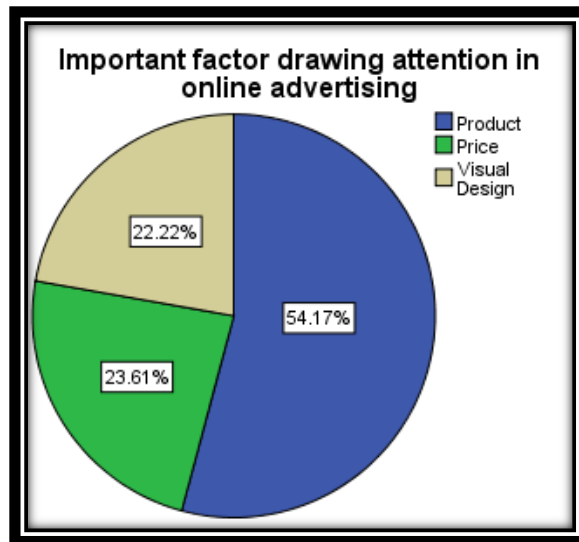
Interpretation

In the above table and chart 4.11 we studied that maximum people like ads with background video with sound with 72.22% and very few like without sound with 4.17%.

- **Important factor drawing attention in online advertising**

Table and Chart 12

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Product	39	54.2	54.2	54.2
Price	17	23.6	23.6	77.8
Visual design	16	22.2	22.2	100.0
Total	72	100.0	100.0	



Interpretation

In the above table and chart 4.12 we can know about the customer preference towards drawing attention in online advertising for product is 54.17%, for price is 23.61% and visual design is 22.22%.

Findings

In the present scenario, online advertising is remarkably effective, with a few major factors backing it up. It often has a better ROI and can be more cost-effective when compared to traditional media, mainly due to its approach in reaching out and targeting hyper-specific audiences by use of data-driven strategies. Improved targeting and ad content personalization increase probably better engagement and conversion rates. It's further complemented by AI and automation in the shape of campaign management with real-time optimization and predictive analytics. Video content, in particular, is short-form and remains both engaging and powerful. However, the path forward comes with complications: users are now faced with ad fatigue and heightened privacy regulations. Social media platforms are critical in this regard, as influencer strategies and platform-specific strategies have been quite effective. Put alongside this is the fact that mobile advertising has come to dominate, which further heightens the demand for mobile-optimized ad formats. Real-time measurement of performance and sophisticated models of attribution all allow advertisers to constantly evolve their strategies for maximum impact.

Suggestions

- The range of groups marketing and marketing online is soaring, but even then, the fraud and deception might also additionally reduce customer confidence.
- Thus, it should be ensured that product and Offerings are defined categorically in internet advertisements.
- To avoid interference at work, classified ads should be drafted in fulfillment of options of objectives clients or target user.
- Target specific segments of your audiences' behavior, interests, and demographics with the newest targeting technologies. This makes sure your ads are seen by the right people who actually want to convert.

Summary

A number of the respondents does not like questionnaire type of advertising. Try to avoid.

Conclusion

A study entitled 'The Effectiveness of Online Advertising' shows that online advertising is the most effective form of advertising. Online advertising offers more significant business visibility, easier means of information dissemination methodologies, improved ways of consumer approach, immediate direct

communication with customers, and lower costs. The main issues of relevance are that online advertising interferes with people's work and the fear of falling prey to them fraud and corrupt practices for online advertising. More and more, readers are engaged trying to look actively for advertising sites themselves on the internet.

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2. Abdul Azeem and Zia Culhaq (2012) Perception towards internet advertising". *Global Business and Management Research*, Vol.4, No.1
3. Naveen Kumar Kushwaha, 2 Dr. Bharti Shukla 1 MBA 2nd Year Student, 2 Assistant Professor 1,2 HMSD, Madan Mohan Malaviya University of Technology, Gorakhpur, Uttar Pradesh, India.



8

Corporate Social Responsibility in Indian Banking Sector: A Comparative Study on Public and Private Sector Banking

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Akshata***

Introduction

Business have historically operated in pursuit of a single goal, maximizing profit. Yet, over the past several decades, that's changed many business leaders have come to recognize they have a responsibility to do what's best not just for their companies but for people, the planet and society. This idea is known as corporate social responsibility or CSR and it's led to the emergence of companies that carry socially responsible designations, such as B corporations, social purpose corporations, and low profit limited liability companies. What corporate social responsibility means. At its core, it's a form of self-regulation expressed in initiatives and strategies.

Review of Literature

The Reserve Bank of India (RBI) 2001 on stressing the need for CSR, suggested the banks to pay special attention towards integration of social and

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environmental concerns in their business operations to achieve sustainable development. RBI also pointed out to start non-financial reporting (NFR) by the banks which will cover the work done by the banks towards the social, economic and environmental betterment of society.

Need for the Study

In the light of the above review of literature, there is no study on CSR performance between public sectors banks and private sector bank in general and SBI, CANARA and HDFC, ICICI in particular. Previous studies have shown that Indian banks haven't put much towards Corporate Social Responsibility (CSR). However, the Indian Companies Act of 2013 now requires certain banks to spend at least 2% of their average net profit from the last three years on CSR activities. This study was conducted to see how much Indian banks are actually spending on CSR under this new rule.

Objective of the Study

- To study the status of CSR in Indian banking sector.
- To study various CSR initiatives activities in selected banks.
- To know the level of need towards CSR activities in the study area.
- To analyse the satisfaction level of CSR activities in the study area.
- To analyse the perception of Bank Employees and Customers beneficiaries on CSR

Scope of the Study

This study will cover CSR practices in Indian Banking sector and CSR clause mentioned in Indian Companies Act, 2013. CSR practices in Indian Banking Sector spending, performance is covered in this research work.

Limitations of the Study

Though there are number of Public and Private Sector Banks, the present study is limited to Two Public Sector Banks (i.e. SBI and CANARA) and Two Private Sector Banks (i.e. HDFC and ICICI).

- **Limited Data:** The study might face challenges due to the limited availability of detailed data, especially when comparing private and public sector banks. Some banks may not provide comprehensive or current information on their CSR activities.
- **Narrow Focus on CSR Activities:** The study might only cover certain CSR activities, potentially overlooking other initiatives that aren't as well-documented or highlighted.
- **Regional Bias:** If the study focuses more on certain regions, it might not fully represent CSR practices across the entire country.

Statement of the Problem

Despite advancements in car maintenance, eco-friendly driving, and safety features, many drivers still face issues. Regular car maintenance is often neglected, leading to frequent breakdowns and costly repairs. Eco-friendly driving practices are not widely adopted, contributing to environmental harm, and modern safety features are not always used correctly, putting road safety at risk. Many drivers also lack a clear understanding of how good car practices can save money and improve safety. This lack of knowledge often results in poor maintenance and inefficient driving habits. This research aims to explore why these problems occur, assess how effective current car practices are, and find ways to better inform and encourage drivers to adopt best practices for their vehicles.

Research Methodology

- **Research Resign:** The selected research design is interpretative in nature the research is conducted based on study of literature.
- **Primary Data:** Primary data is collected by the local banks by questionnaires.
- **Secondary Data:** From official websites of the banks and literature.

State Bank of India

The State Bank of India (SBI) has a long history of giving back to the community. Although their formal Corporate Social Responsibility (CSR) efforts began in the early 2000s, the bank has been involved in charitable activities for much longer. SBI has been supporting causes like education and health since its founding in 1806, even before CSR was officially recognized. In the early 2000s, SBI created a structured CSR policy to better organize and enhance its social responsibility efforts. In 2015, SBI established the SBI Foundation to manage and expand its CSR activities. The Foundation focuses on areas such as education, healthcare, rural development, and environmental protection. SBI continues to grow its CSR activities, including disaster relief and environmental projects, showing a strong commitment to making a positive impact on society. Followings are the various CSR activities taken by SBI in vijayapur.

Women Empowerment

SBI started providing free reuseable sanitary pads to women to improve women health. In regarding SBI distributed more than 12lkhs reusable sanitary napkin in various colleges and hotels. In the annual year 2023-24 SBI taken various CSR activities in vijayapur such as:

- Transformation of Anganwadi's in Kannala and Tidugundi.
- Distributing sanitary napkin in BCM girls' hostel Kanakdasbadavane.
- Providing scholarship to poor student.
- Transformation of government schools.

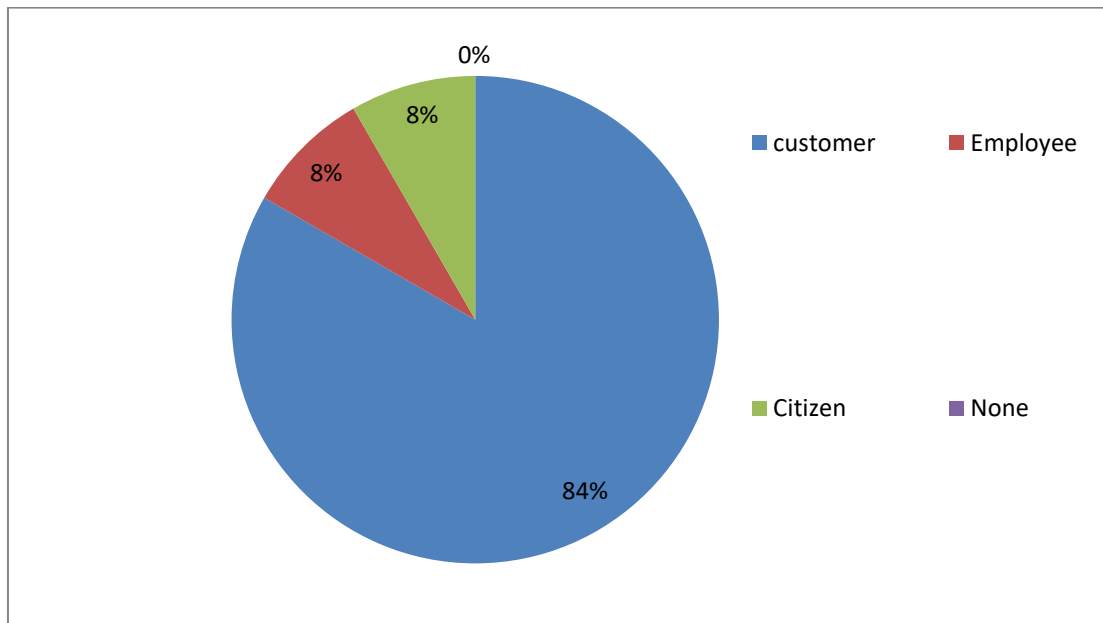
HDFC Bank

HDFC Bank has a long history of engaging in Corporate Social Responsibility (CSR) activities, which have developed over the years to address various social, economic, and environmental issues. When HDFC Bank was founded in 1994, it started with small, philanthropic activities aimed at helping communities, though these were not yet part of a formal strategy. As the bank grew, it began to take a more structured approach to CSR, focusing on areas like education, healthcare, and financial inclusion. During this period, HDFC Bank formalized its CSR efforts, identifying key areas to focus on, such as improving education, providing healthcare, and promoting financial literacy in underserved communities. The bank started to implement projects that targeted rural and disadvantaged areas, helping to improve infrastructure, support small businesses, and educate people about financial management. With the introduction of the Companies Act in 2013, which made CSR spending mandatory for large companies, HDFC Bank expanded its CSR activities.

Data Analysis

Sl. No	Particular	No. of Respondents	Percentage
1	Customer of the bank	50	83.33%
2	Employee of the Bank	25	8.33%
3	Citizen	25	8.33%
4	None of the above	0	0%
	TOTAL	100	100

- You are a, _____

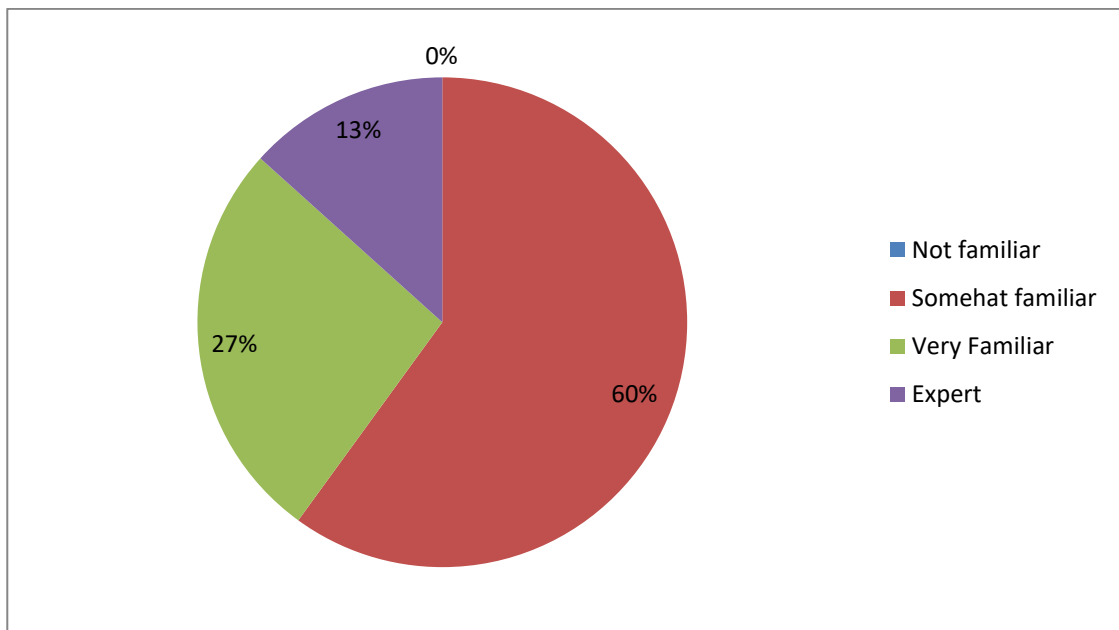


Interpretation

The majority of respondents (83.33%) are bank customers. Both bank employees and citizens make up 8.33% each. No one selected "None of the above".

- **How familiar are you with the concept of Corporate Social Responsibility?**

Sl. No	Particular	No.Of Respondents	Percentage
1	Not Familiar	0	0%
2	Somewhat Familiar	60	60%
3	Very Familiar	26	26.66%
4	Expert	14	13.33%
	TOTAL	100	100

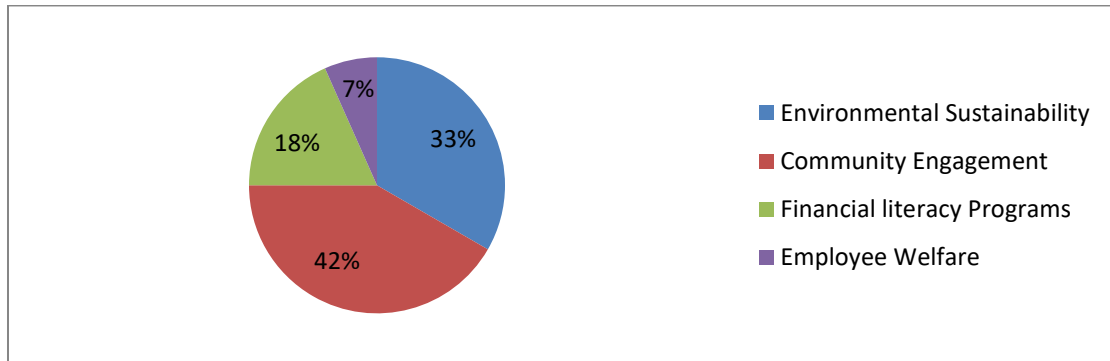


Interpretation

The majority of respondents (60%) are somewhat familiar with the concept of CSR. About 26.66% are very familiar, and 13.33% consider themselves experts. No respondents are completely unfamiliar with the concept.

- **Which CSR practices do you believe are most important for banks to implement.**

Sl. No	Particular	No. of Respondents	Percentage
1	E. Sustainability	33	33.33%
2	Community Engagement	42	41.66%
3	Financial literacy Programs	18	18.33%
4	Employee Welfare	7	6.66%
	Total	100	100

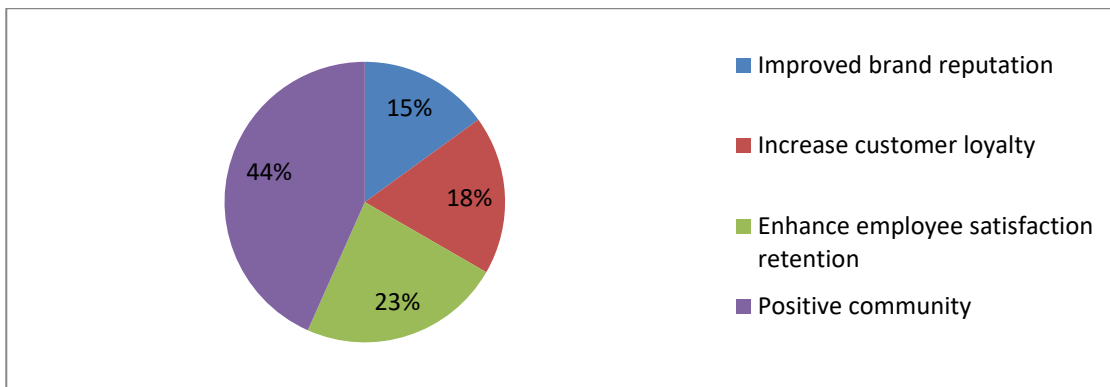


Interpretation

The chart shows that most respondents (42%) prioritize community engagement in CSR initiatives. Environmental sustainability follows with 33%, while financial literacy programs and employee welfare are less prioritized, at 18% and 7% respectively.

- **What positive impacts have you observed as a result of your bank's CRS initiatives?**

Sl. No	Particular	No. of Respondents	Percentage
1	Improved brand reputation	15	15%
2	Increase customer loyalty	19	18.33%
3	Enhance employee satisfaction retention	22	23.33%
4	Positive community	43	43.33%
	Total	100	100

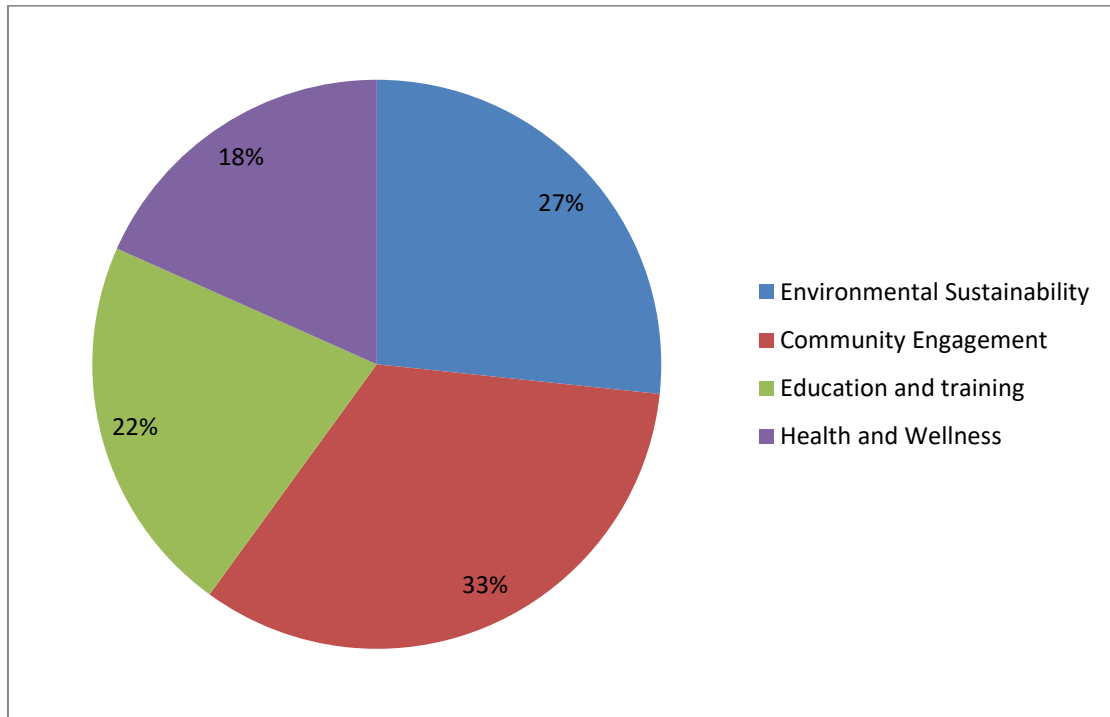


Interpretation

The chart shows that the highest emphasis is on creating a positive community (44%), followed by enhancing employee satisfaction and retention (23%). Increasing customer loyalty (18%) and improving brand reputation (15%) are also important but given less priority. This indicates a balanced focus on internal and external stakeholders.

- **What is the main focus areas of your bank's CSR policy?**

Sl. No	Particular	No. of Respondents	Percentage
1	Environmental Sustainability	27	26.66%
2	Community Engagement	34	33.33%
3	Education and training	20	21.66%
4	Health and Wellness	19	18.33%
	TOTAL	100	100

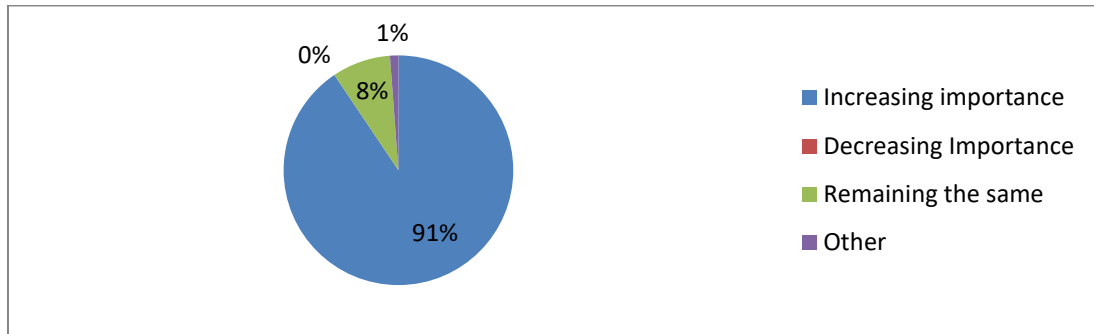


Interpretation

The pie chart highlights that Environmental Sustainability (27%) and Community Engagement (31%) are the top priorities. Education and Training (22%) and Health and Wellness (18%) are also important but receive slightly less focus. This distribution suggests a strong emphasis on environmental and community-related initiatives.

- **How do you see the role of CSR in the banking sector evolving over the next 5-10 years?**

Sl. No	Particular	No. of Respondents	Percentage
1	Increasing importance	91	91.66%
2	Decreasing Importance	0	0%
3	Remaining the same	9	8.33%
4	Other	0	0%
	Total	100	100

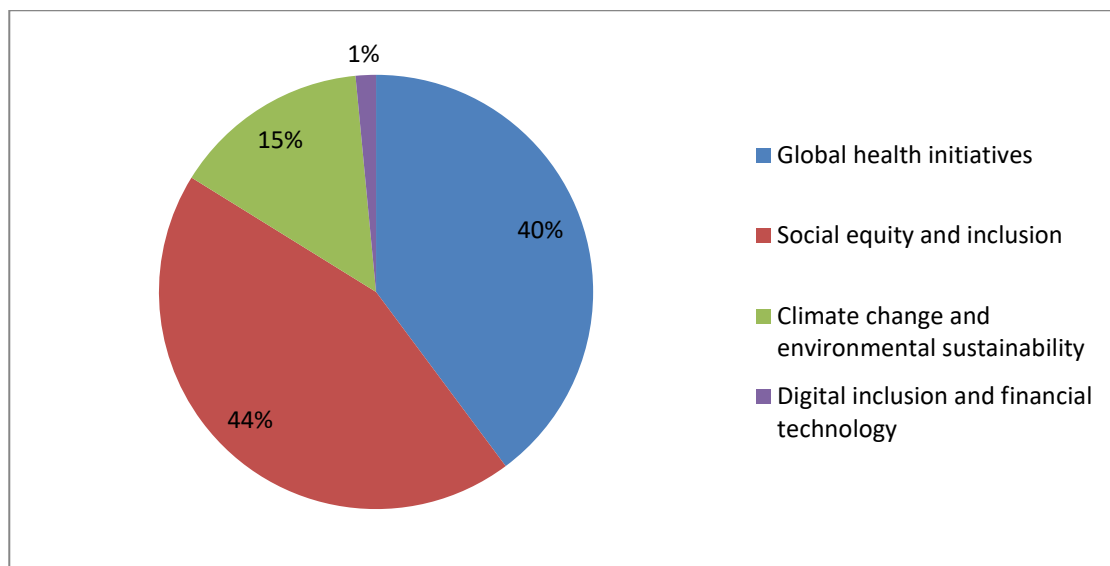


Interpretation

The pie chart shows that 91% of respondents believe the importance is increasing, while 8% see it as remaining the same. Only 1% consider it decreasing, and 0% fall into the "other" category. This indicates a strong consensus on the growing importance of the issue.

- **What new CSR initiatives or focus areas do you think will become important for banks in the future?**

Sl. No	Particular	No. of Respondents	Percentage
1	Global health initiatives	32	31.66%
2	Social equity and inclusion	35	35%
3	Climate change and environmental sustainability	10	11.66%
4	Digital inclusion and financial technology	23	21.66%
	Total	100	100

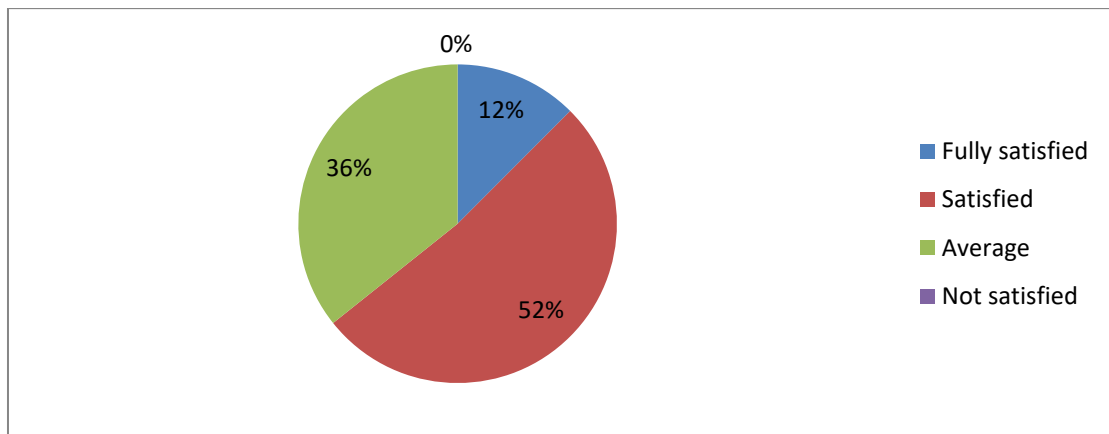


Interpretation

The pie chart shows that 91% of respondents believe the importance is increasing, while 8% see it as remaining the same. Only 1% consider it decreasing, and 0% fall into the "other" category. This indicates a strong consensus on the growing importance of the issue.

- **Are you satisfied with your banks CSR activities?**

Sl. No	Particular	No. of Respondents	Percentage
1	Fully satisfied	12	11.66%
2	Satisfied	49	48.33%
3	Average	32	33.33%
4	Not satisfied	7	6.66%
	Total	100	100

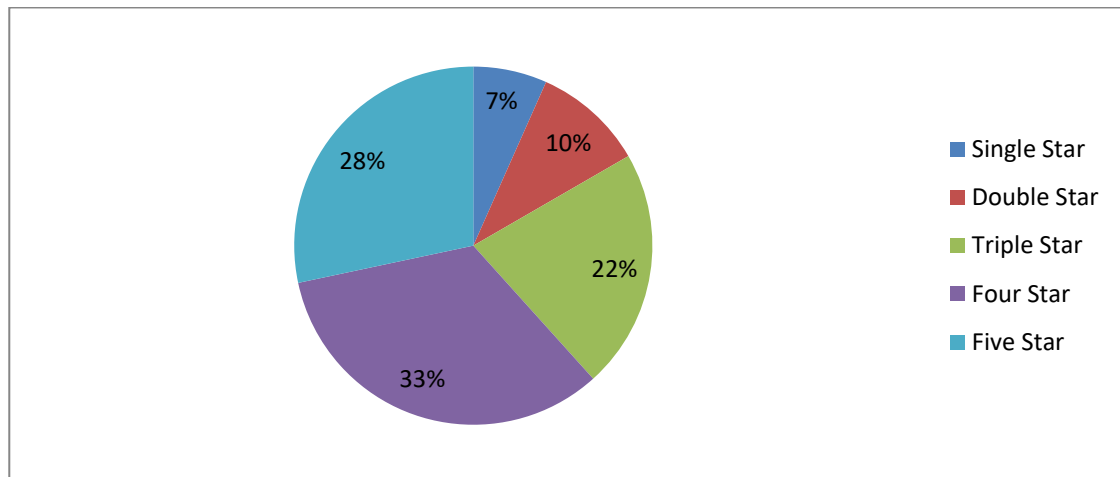


Interpretation

The pie chart shows that 91% of respondents believe the importance is increasing, while 8% see it as remaining the same. Only 1% consider it decreasing, and 0% fall into the "other" category. This indicates a strong consensus on the growing importance of the issue.

- **Rate the importance of CSR in the banking industry on a scale of 1-5**

Sl. No	Particular	No. of Respondents	Percentage
1	★	15	6.66%
2	★ ★	10	10%
3	★ ★ ★	13	21.66%
4	★ ★ ★ ★	34	33.33%
5	★ ★ ★ ★ ★	28	28.33%
	Total	100	100



Interpretation

The pie chart shows that the majority of participants rated the service with Four Stars (33%) and Five Stars (28%). Triple Star ratings account for 22%, while Double Star and Single Star ratings are the least common, at 10% and 7% respectively. This suggests that most respondents had a positive experience.

Findings

Public Sector Bank

- Typically focus on broad community programs like rural development education health financial inclusion often in line with government priorities
- Usually invest more in CSR because of their size and government mandates often spending more than the required 2% of profit.
- Strictly followed government roles for CSR often going above and beyond what's required.
- Provide detailed reports on their CSR activities focusing on a wide range of initiatives.

Private Sector Bank

- Tend to focus on more specific areas like environmental sustainability, digital literacy, and skill development, aligning with their business goals and brand image.
- Also invest significantly but may target their spending on specific causes that align with both social impact and business benefits.
- Follow the rules but are often more flexible and innovative in how they report and implement their CSR activities.
- Their reports are usually well designed, focusing on the impact and effectiveness of their CSR efforts, often highlighting partnerships with NGO's.

Suggestions

- Banks should align their CSR initiatives with their core business operations. For example, banks could focus on financial literacy and inclusion as part of their CSR, which also supports their business goals.
- Develop a long-term CSR strategy that is closely tied to the bank's mission and vision. This ensures sustainability and continuity in CSR efforts.
- Implement robust tools and metrics to measure the impact of CSR activities. This could involve setting clear, measurable goals and using data analytics to assess the effectiveness of CSR initiatives.
- Shift from activity-based to outcome-based reporting, where the focus is on the actual impact on communities, rather than just the number of activities undertaken.

Conclusion

In conclusion both private sector banks in India play important roles in CSR, but they approach it differently. Public sector banks generally focus on broad, community-cantered initiatives aligned with government priorities, such as rural development, financial inclusion, and health care. In contrast, private sector banks tend to prioritize innovative and strategic CSR activities that align with their business goals, including environmental sustainability, digital literacy, and skill development. Public sector banks often have larger CSR budgets due to government mandates and their extensive network. They tend to engage in high-visibility projects with wide-reaching impact. Private sector banks, while also investing significantly in CSR, focus on targeted initiatives with measurable outcomes, leveraging their business expertise to drive impact. Both sectors report their CSR activities, but private sector banks often adopt more sophisticated and transparent reporting practices.

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9

Exploring Students Attitude towards Online Classes: A Study on Degree College Vijayapura City

Bhouramma Sagar*
Anjana Halli**
Kaif Sarwad***

Introduction

Change is constant and inevitable; therefore, anything in this world tends to be obsolete with every new advancement or development, and intelligence lies in the ability to adapt to change. E-learning is primarily referred to as the use of technology and network communication for teaching and learning. It is also referred to as a technology enabled transfer of skills and knowledge to a large number of recipients economics times,2020. It is one such fastest growing trend in the educational uses of technology. The advent of the interest and the world wide web has led educational institutions to change their learning techniques to meet the user demands in providing an ideal learning environment.

Need for the Study

- Rapid shift to online learning
- Diverse student experiences
- Improving educational outcomes
- Long-term implication for education

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Objective of the Study

The primary objectives of this study are:

- To Assess Student Attitudes
- To Identify Key Influencing Factors
- To Analyze the Impact on Academic Performance

Statements of the Problems

While online education offers flexibility and convenience, it also presents challenges that can influence student attitude and engagement. This study seeks to explore and analyze students' attitude towards online classes, focusing on how these attitudes affect their academic performance, motivation, and overall satisfaction with their education experience.

Literature Review

The popularity of online classes in recent years leads to an increased number of online course offerings by schools and colleges. (Beatty and Ulasewicz, 2006; Li and Skins, 2005). In addition to this, technological advancement and student demand in online have influenced colleges and universities to implement online classes (Bennett and Lockyer, 2004; Britty, 2006). Along with the normal course. Here the noteworthy point is online classes are not compelled to school to implement it but is considered as a modern tool for handling issues during the learning process. (Agustin and Cahyono, 2017).

Most of the universities are planning to invest in interest-based classes and on recruiting and training faculty to teach online (Floyd, 2003; Koehler et al, 2004). One of the surveys suggests that online teachings will continue to increase significantly in education as well as the corporate organization in future coming years (Meyers et al, 2002). Because of all these developments in education it is believed that online-based teaching is interactive (Johnston et al, 2005). And online teaching creates environments where students actively engage with the material and learn by practical activity (Palloff and Pratt, 2013) and also refers to their understanding as they build new knowledge. Moreover, in the past decades, online classes are gaining so much importance all over the world, and it shifts the thought of colleges that "online class is an optional" to "online class is necessary" (Larreamendy-Joems and Leinhardt, 2006).

Research Question

- How does online learning influence student's attitude towards learning?
- Are students more interested in online and on-campus learning?
- What are the effects of online classrooms on the teaching learning process?

Scope of the Study

This study will focus on understanding the attitudes of students towards online classes, specifically in the context of higher education. The research will cover the following aspects.

- Population and sampling
- Geographical location
- Time frame

Research Methodology

This study investigated the student perception of an online class in SB ARTS AND KCP SCIENCE COLLEGE AND A S PATIL COLLEGE OF COMMERCE VIJAYAPUR. This study utilized a descriptive quantitative design to obtain the opinions of the respondents. The respondents of this study consisted of all the undergraduate and graduate student from different colleges in two districts. It identified that around 100 student are pursuing their course in these colleges. Student were selected for this study on a random basis. These students are from different academic fields like arts, science, commerce, and humanities. The population also diversified in demographic profiles like age, gender, and native place. Yates

Limitations of the Study

Unreliable interest and non conducive home environment for learning. Preference for in person classes over online for motivation and ties online learning objective difficult to achieves online Unfamiliarity with metaverse platform and technical functions thorough class design required for successful implementation change expected in online classes vary between UG and PG no significant variation I perception regarding effectiveness and benefits lack of suitable devices and strong interest network weak assessment system and health risks in online classes.

Scope of Future Research

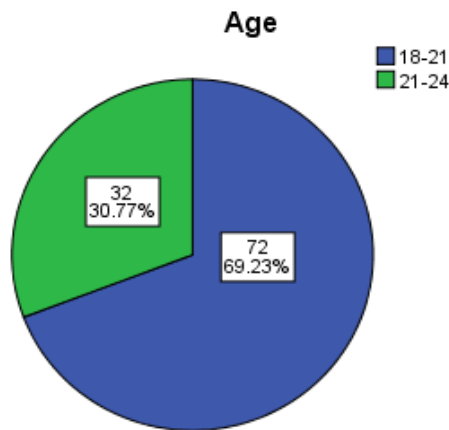
Future research on students’ attitudes towards online classes could expand in several directions to build on the finding of this study.

- Longitudinal studies
- Comparative studies
- Impact of technological advances

Data Interpretation

- **Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21	72	69.2	69.2	69.2
	21-24	32	30.8	30.8	100.0
	Total	104	100.0	100.0	

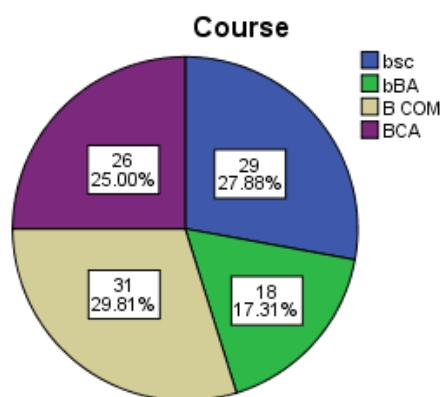


Interpretation

The above diagram shows that the 18-21 accounted for 69.23% of the total respondents. It is shown that 21-24 they accounted for 30.77% of the respondents. From this table, it is clear that the majority of the respondents are the age group of 18-21.

• Course Pursuing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BSC	29	27.9	27.9	27.9
	BA	18	17.3	17.3	45.2
	B COM	31	29.8	29.8	75.0
	BCA	26	25.0	25.0	100.0
	Total	104	100.0	100.0	

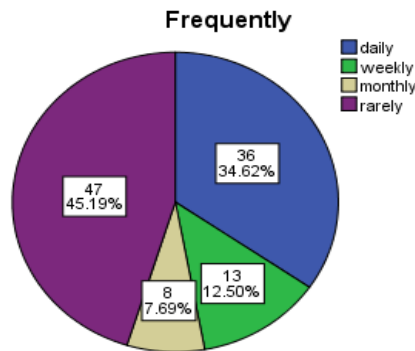


Interpretation

From the above diagram shows that there are 27.88% of students are BSC, 17.31% of students are BA, 29.81% of students are B COM and the 25.00% of students are BCA. From this table it is clear that majority of the respondents are in the course.

• **How frequently do you attend online classes**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	36	34.6	34.6	34.6
	weekly	13	12.5	12.5	47.1
	monthly	8	7.7	7.7	54.8
	rarely	47	45.2	45.2	100.0
	Total	104	100.0	100.0	

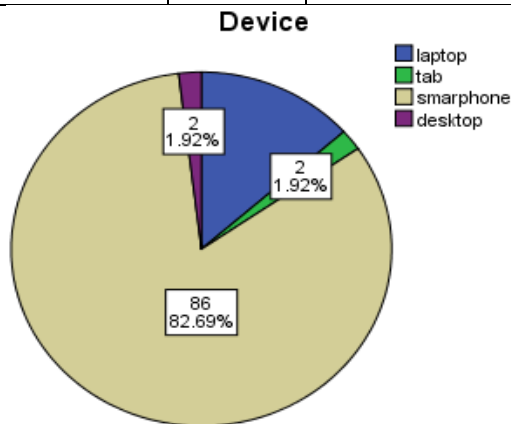


Interpretation

From the above diagram shows that there are 34.62% of students are daily, 12.50% of students are weekly, 7.69% of students are monthly and the 45.19% of students are rarely. From this table it is clear that majority of the respondents are in the frequently.

• **What Device do you use for Online Classes**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	laptop	14	13.5	13.5	13.5
	tab	2	1.9	1.9	15.4
	smartphone	86	82.7	82.7	98.1
	desktop	2	1.9	1.9	100.0
	Total	104	100.0	100.0	

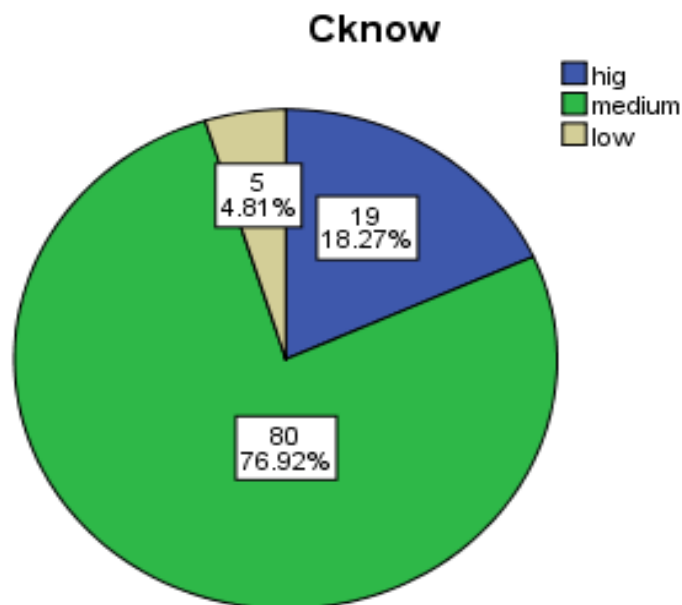


Interpretation

From the above diagram shows that there are 17.73% of students are laptop, 2.92% of students are tab, 82.69% of students are smart phone and the 1.92% of students desktop. From this table it is clear that majority of the respondents are in the device.

- **Computer Knowledge**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	hig	19	18.3	18.3	18.3
	medium	80	76.9	76.9	95.2
	low	5	4.8	4.8	100.0
	Total	104	100.0	100.0	

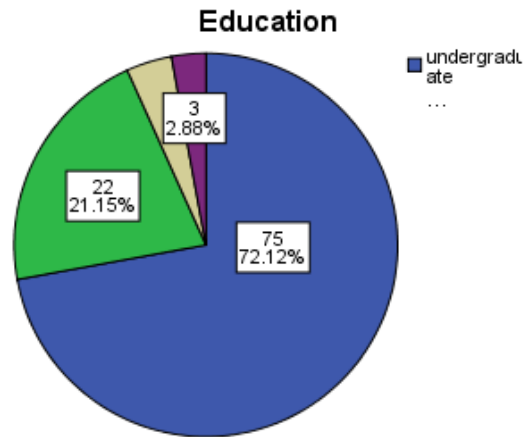


Interpretation

From the above diagram shows that there are 18.27% of students are hig, 76.92% of students are medium and the 4.81% of students are low. From this table it is clear that majority of the respondent's computer knowledge.

- **Highest Level of Education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	undergraduate	75	72.1	72.1	72.1
	graduate	22	21.2	21.2	93.3
	post graduate	4	3.8	3.8	97.1
	others	3	2.9	2.9	100.0
	Total	104	100.0	100.0	

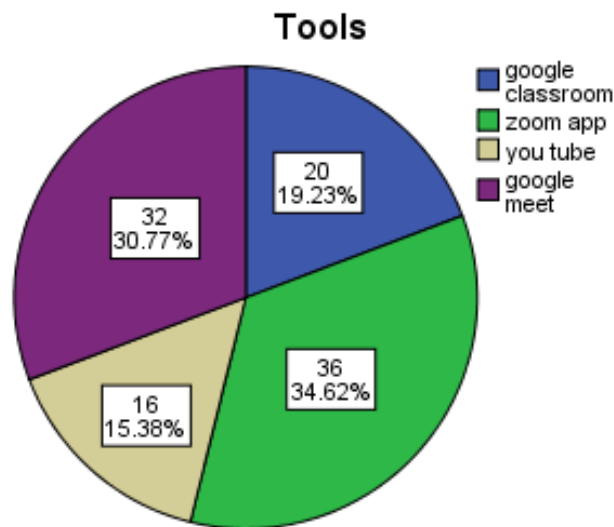


Interpretation

From the above diagram shows that there are 72.12% of students are undergraduate, 21.15% of students are graduate, 2.88% of students are post graduate, 0% of students are others from this table it is clear that majority of the respondents are in the education.

• **Tools used for Online Classes**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	google classroom	20	19.2	19.2	19.2
	zoom app	36	34.6	34.6	53.8
	you tube	16	15.4	15.4	69.2
	google meet	32	30.8	30.8	100.0
	Total	104	100.0	100.0	

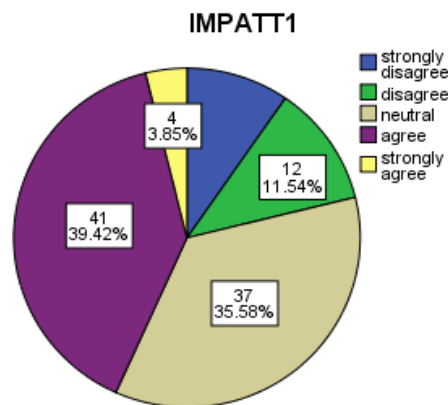


Interpretation

From the above table shoes that there are 19.23% of students are google classroom, 34.62% of students are zoom app, 15.38% of students are youtube and the 30.77% of students are google meet. From this table it is clear that majority of the respondents are in the tools.

Part -2 Students Attitudes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	9.6	9.6	9.6
	disagree	12	11.5	11.5	21.2
	neutral	37	35.6	35.6	56.7
	agree	41	39.4	39.4	96.2
	strongly agree	4	3.8	3.8	100.0
	Total	104	100.0	100.0	

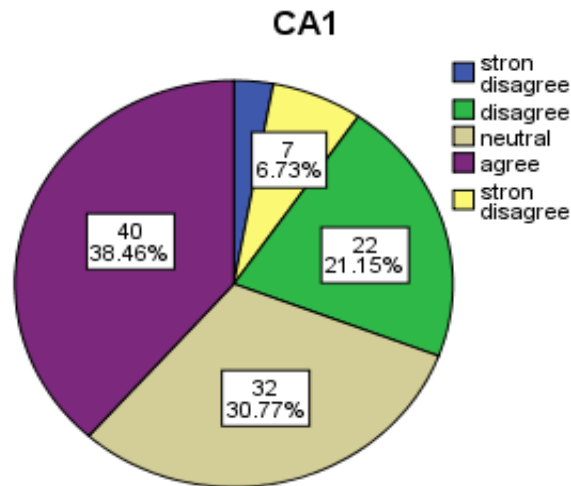


Interpretation

From the above diagram shows that there are 0% of students are strongly disagree, 11.54% of students are disagree, 35.58% of students are neutral, 39.42% of students are agree and the 3.85% of students are strongly agree. From this table it is clear that majority of the respondents are in the positive impact on my studies majority of the respondents are in the online classes have increased my technological literacy.

Comfort Ability Attitude

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	2.9	2.9	2.9
	disagree	22	21.2	21.2	24.0
	neutral	32	30.8	30.8	54.8
	agree	40	38.5	38.5	93.3
	strongly disagree	7	6.7	6.7	100.0
	Total	104	100.0	100.0	

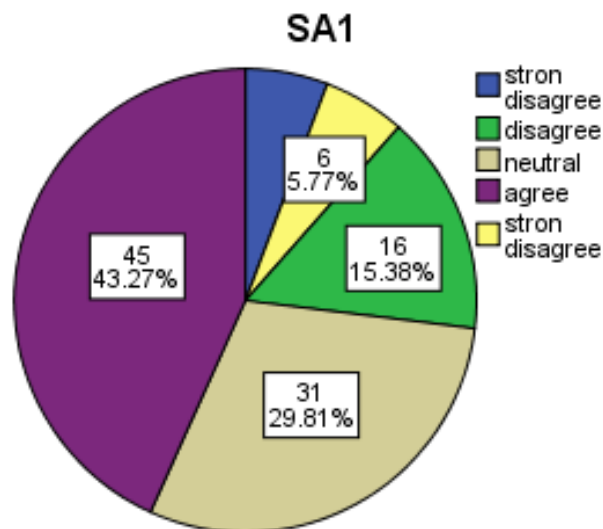


Interpretation

From the above diagram shows that are 0% of students are strongly disagree, 21.15% of students are disagree, 30.77% of students are neutral, 38.46% of students are agree and the 7.73% of students are strongly agree.

Support from teacher attitude

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	6	5.8	5.8	5.8
	disagree	16	15.4	15.4	21.2
	neutral	31	29.8	29.8	51.0
	agree	45	43.3	43.3	94.2
	strongly disagree	6	5.8	5.8	100.0
	Total	104	100.0	100.0	



Interpretation

From the above diagram shows that there are 0% of students are strongly disagree, 15.38% of students are disagree, 29.81% of students are neutral, 43.27% of students are agree and the 5.77% of students are strongly agree. From this table it is clear that majority of the respondents are in the I receive enough support and souress from my teacher.

Findings, Suggestion and Conclusion**Findings of the Study**

The study aims of find the students attitudes online classes a study on degree college vijayapur city finding were based on the collected data and information.

- Majority of the respondents are male and female.
- Majority of the respondents are in the age between 18-21is 25%, 22-24 is 75%.
- Majority of the respondents are in the course pursuing they accounted are BSC 27.88%, BCA 17.32%, BA 29..81%, B COM 25%.
- Majority of the respondents are in the frequently do you attend online classes they accounted are daily 34.62%, weekly 12.05%, monthly 7.69%, rarely 45.19%.
- Majority of the respondents are in the device do you use for online classes they accounted are laptop 17.73%, tab 2.92%, smartphone 82.69%, desktop 1.92%.
- Majority of the respondents are computer knowledge they accounted hig 18.26%, medium 76.92%, low 4.81%.
- Majority of the respondents are in the tools used for online class they accounted are Google classroom 19.23%, Zoom app 34.62%, you tube 15.38%, Google meet 30.77%.
- Majority of the respondents are in the highest level of education they accounted undergraduate 72.12%, graduate 21.15%, post graduate 2.88%, others 0%.
- Majority of the respondents are I feel a positive impact on my studies due to online class strongly disagree 0%, disagree 11.54%, neutral 35.58%, agree 39.42%, strongly agree 3.85%.
- Majority of the respondents are I feel comfortable using online learning tools they accounted are strongly disagree 0%, disagree 21.15%, neutral 30.77%, agree 38.46%, strongly agree 7.73%.

- Majority of the respondents are I received enough support and resources from my teacher they accounted are strongly disagree 0%, disagree 15.38%, neutral 29.81%, agree 43.27%, strongly agree 5.77%.
- Majority of the respondents are I received enough support and resources from my teacher they accounted are strongly disagree 0%, disagree 15.38%, neutral 29.81%, agree 43.27%, strongly agree 5.77%.

Suggestions

Here are several suggestions for conducting a study on students' attitudes towards online classes, particularly in a specific context like degree colleges in Vijayapur city:

- **Contextual Understanding**
 - **Local Factors:** Ensure that your study takes into account the specific socio-economic and technological context of Vijayapur city. This includes internet accessibility, availability of digital devices, and local attitudes toward technology.
 - **Cultural Considerations:** Consider how cultural attitudes towards education and technology might influence student perceptions of online classes.
- **Comprehensive Methodology**
 - **Mixed Methods Approach:** Use both quantitative and qualitative methods to gain a fuller understanding. Surveys can provide broad statistical insights, while interviews or focus groups can offer deeper qualitative insights.
 - **Diverse Sample:** Ensure that your sample includes a diverse cross-section of students, covering different disciplines, years of study, and backgrounds, to ensure that the findings are representative.

By incorporating these suggestions, your study can provide valuable insights into students' attitudes towards online classes and contribute to the ongoing discussion on improving online education.

Conclusion

In concluding a study on students' attitudes towards online classes in degree colleges in Vijayapur city, the following key points should be addressed:

- **Summary of Findings**
 - **General Attitudes:** Summarize the overall attitudes of students towards online classes. Highlight whether students find online learning to be beneficial, challenging.

- **Impact of Local Context**
 - **Technological and Socio-Economic Factors:** Reflect on how the specific technological infrastructure and socio-economic conditions of Vijayapur city impact students' experiences with online learning.
 - **Cultural and Institutional Influences:** Consider how cultural attitudes towards education and the specific practices of degree colleges in Vijayapur shape students' perceptions of online classes.
- **Challenges Identified**
 - **Technological Barriers:** Address any challenges related to internet connectivity, device availability, or digital literacy that affect students' ability to fully participate in online learning.
- **Recommendations**
 - **Enhancing Online Learning:** Offer recommendations for improving online learning experiences based on the study's findings. This could include suggestions for better course design, increased technical support, and strategies to boost student engagement.



10

Retail Management Efficiency: A Case Study on Patil Planet Vijayapur

Mr. Manjunath G Ingalal*
Mr. Praveen Kadakol**
Mr. Nagayya Mathadevaru***
Dr. Bharati Math****

Introduction

The main shopping destination in the city is Patil Planet Mall, which is situated right in the center of Vijayapura. You can eat at any of the numerous restaurants, including Mysore Restaurant, Ice Cream Shop, and The Village, Lazzez Pizza, in addition to playing games. Here, you are free to hang out and shop as much as you like. Nearly all of the manufacturing outlets are located here, and an on-site parking lot is currently being constructed for your convenience.

The Study's Need

The success of a retail business is largely dependent on its retail management. Here are some explanations for the significance of retail management:

-
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- **Enhanced Customer Satisfaction**

It is the duty of retail managers to make sure that patrons enjoy their time in their store. They provide customer service training to staff members and make the store inviting to customers. By putting the needs of their customers first, retail managers may boost customer loyalty and encourage repeat business.

- **Effective Management of Daily Operations**

Retail managers oversee the day-to-day operations of the store. This include keeping an eye on the store's finances, scheduling workers, and maintaining inventories. Retail managers that make sure everything is running properly can save expenses and enhance efficiency.

- **Enhanced Sales**

Developing and putting into practice company plans that stimulate sales is the responsibility of retail managers. This could entail coming up with promotions, designing marketing campaigns, and figuring out consumer demand trends. Retail managers can increase revenue for the company by boosting sales.

- **Enhanced Morale among Staff Members**

It is the duty of retail managers to establish a happy workplace for staff members. This include educating staff members, honoring their accomplishments, and offering chances for growth. By raising employee morale, retail managers may lower turnover and foster a more productive team.

- **Efficient Inventory Control:** Retail managers are in charge of keeping an accurate inventory and making sure the proper products are available in the store.

Literature Review

The main shopping destination in the city is Patil Planet Mall, which is situated right in the center of Vijayapura. You can eat at any of the numerous restaurants, including Mysore Restaurant, Ice Cream Shop, and The Village, Lazzez Pizza, in addition to playing games. Here, you are free to hang out and shop as much as you like. Nearly all of the manufacturing outlets are located here, and an on-site parking lot is currently being constructed for your convenience.

- Recommended Length: 3 to 4 hours
- What Can Be Anticipated?

Objective of the Study

- **Contented Customers = Happy Returns**

Picture amiable employees remembering your name, helping you locate just what you need, and even making fantastic new suggestion suggestions. That is the

influence of happy customers. Making loyal customers happy is important since they spend more!

- **No Empty Shelves**

Have you ever been annoyed when a necessary item disappears from stock? The secret to keeping shelves well stocked, averting irksome stockouts, and avoiding wasteful storage costs is inventory management. See it like a treasure hunt, where you can never seem to find what you're seeking for!

- **Increased Sales and Fun! Sales**

maximizing is all about enticing displays, alluring promos, and suggestions for complementary products.

The Study's Scope

- **Contented Clients Equal Happy Returns**

Imagine having helpful employees remember your name, locate the exact item you're looking for, and even provide fantastic new recommendations. That is the influence of happy customers. Making loyal customers happy is important since they spend more!

- **No Empty Shelves**

Have you ever been annoyed when a necessary item disappears from stock? The secret to keeping shelves well stocked, averting irksome stockouts, and avoiding wasteful storage costs is inventory management. See it like a treasure hunt, where you can never seem to find what you're seeking for!

Research Methodology

- **Client Questionnaires**

Surveys of customers can provide you with a wealth of information about your target market. Your survey questions will reveal how well you grasp your target market's level of competition and depth of understanding, as well as help you get feedback on your offering.

- **Comprehensive Client Interviews**

One-on-one contacts with your consumers are the foundation of in-depth customer interviews. These interviews can take place over the phone, over video chat, or in person. Interviews with your consumers provide unparalleled insights into their attitudes, reasons for making purchases, perceptions of your company and goods, and general industry trends. In-depth consumer interviews, by virtue of their direct interaction nature, frequently yield unfiltered feedback, which is highly advantageous for product enhancement.

- **Research that is Competitive**

Competitive research assists in learning more about your rivals, as the term implies. It achieves this by utilizing a wide range of methods, including as social media monitoring, secondary desk research, mystery shopping, primary qualitative or quantitative research, and more. Retailers can close market gaps and improve their goods and services by employing competitive analysis to gain a thorough grasp of their industry rivals.

Regretions About the Study

- **Markup Error Pronecton**

Precise and reliable markup calculations are critical to the correctness of the retail inventory approach. Stock valuations can be off due to mistakes made while marking items up or down. Moreover, inconsistent use of special offers, discounts, or extra charges may have a negative effect on the RIM's dependability.

To reduce potential errors that could distort inventory values, retailers need to keep up with necessary controls, check markups on a regular basis, and guarantee consistency while implementing promotional activities.

- **Not Suitable for All Businesses**

Although the retail inventory approach benefits a lot of retailers, not all businesses may find it to be appropriate. Various approaches that take into consideration the unique characteristics of their industry could prove advantageous for those that regularly deal with large profit margins or abrupt shifts in selling prices.

For example, just-in-time (JIT) inventory value or the lower of cost or market (LCM) approach may be more appropriate for a high-end electronics store dealing with products that are undergoing rapid technical improvements.

Future Research Scope

- **Contented Clients Equal Happy Returns**

Imagine having helpful employees remember your name, locate the exact item you're looking for, and even provide fantastic new recommendations. That is the influence of happy customers. Making loyal customers happy is important since they spend more!

- **Non-Vacant Shelves**

Have you ever been irritated when a necessary item is unavailable? The secret to keeping shelves well stocked, averting irksome stockouts, and avoiding wasteful storage costs is inventory management. See it like a treasure hunt, where you can never seem to find what you're seeking for!

Interpretation and Analysis

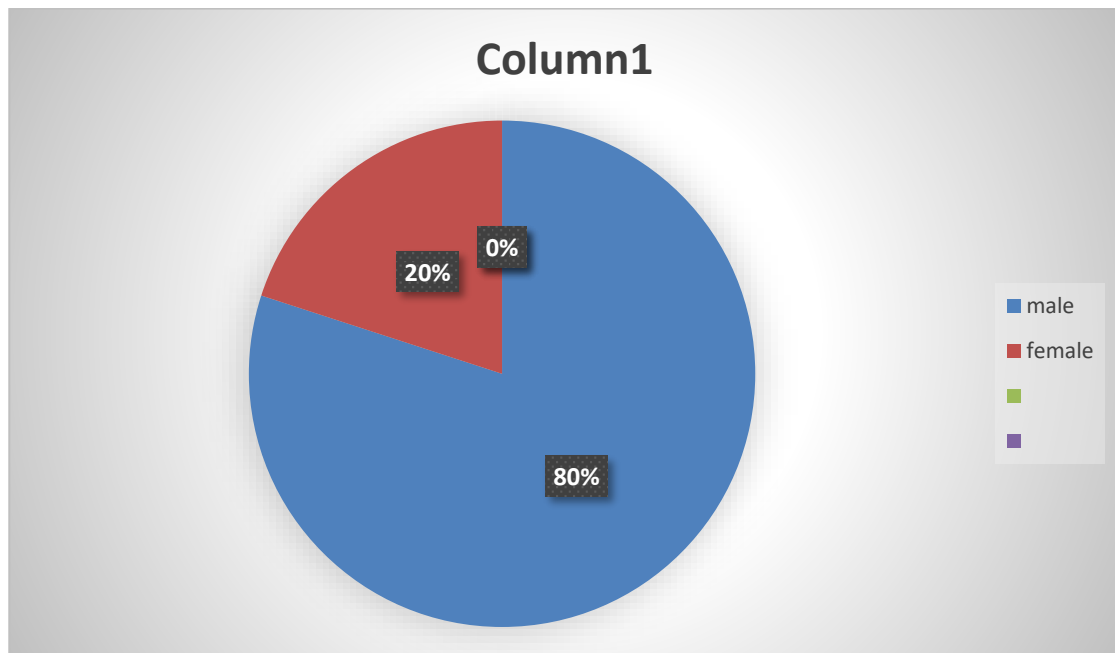
- **Analysis of Data**

The process of analyzing data by looking at each part of the data and applying logical and analytical reasoning. It is a procedure that involves examining, organizing, converting, and modeling data in order to produce recommendations, conclusions, and tools for decision-making.

The examination of interactions between various components is known as data analysis. It is the process of organizing provided data into groups or subgroups in order to establish relationships.

Table 1: Gender of the Respondents

Particulars	Respondents	Percentages
Male	80	80%
Female	20	20%

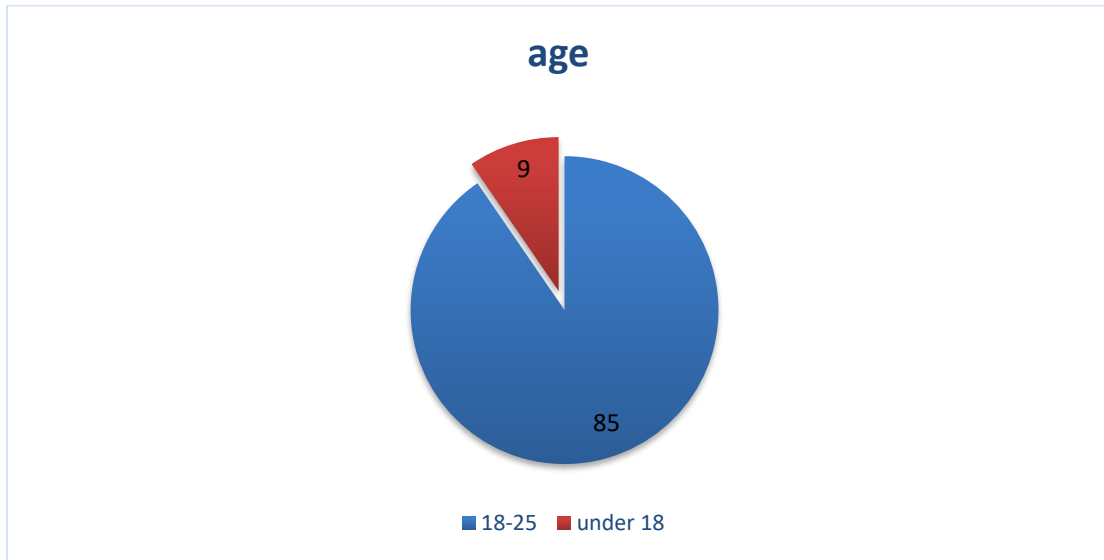


Interpretation

From the above diagram shows the male are 80% respondents and Female is 20% respondents.

Table 2: Age

Particulars	Respondents	Percentages
18-25	85	85%
Under 18	9	9%
25-35	4	4%
Above 35	2	2%

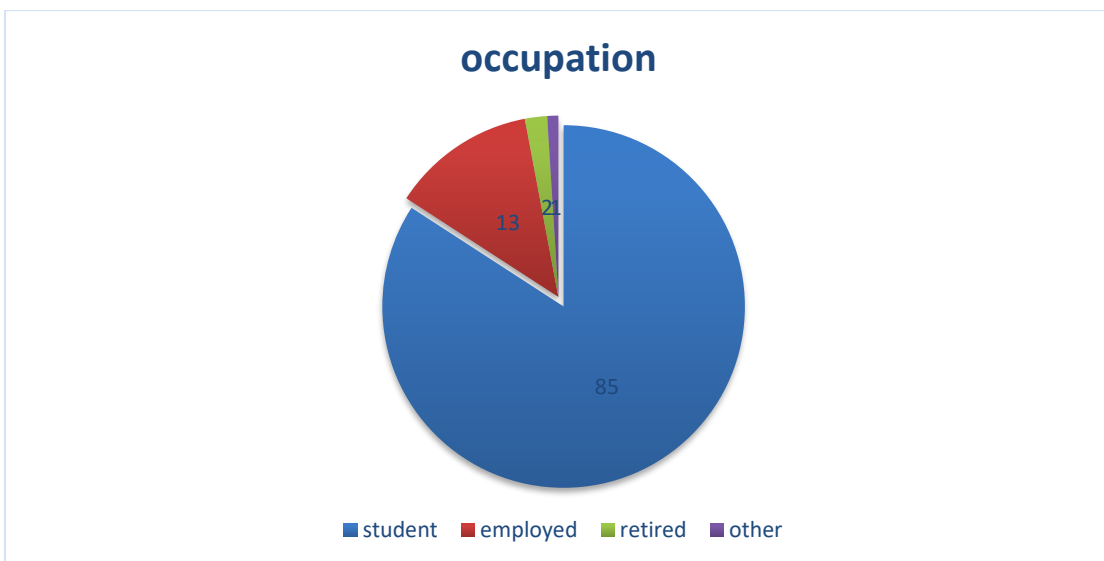


Interpretation

From the above diagram shows they are Marriage 85% respondents and Unmarried is 9% respondents .

Table 3: occupation

Particulars	Respondents	Percentages
student	85	85%
employed	13	13%
retired	2	2%
other	1	1%
Total	100	100



Interpretation

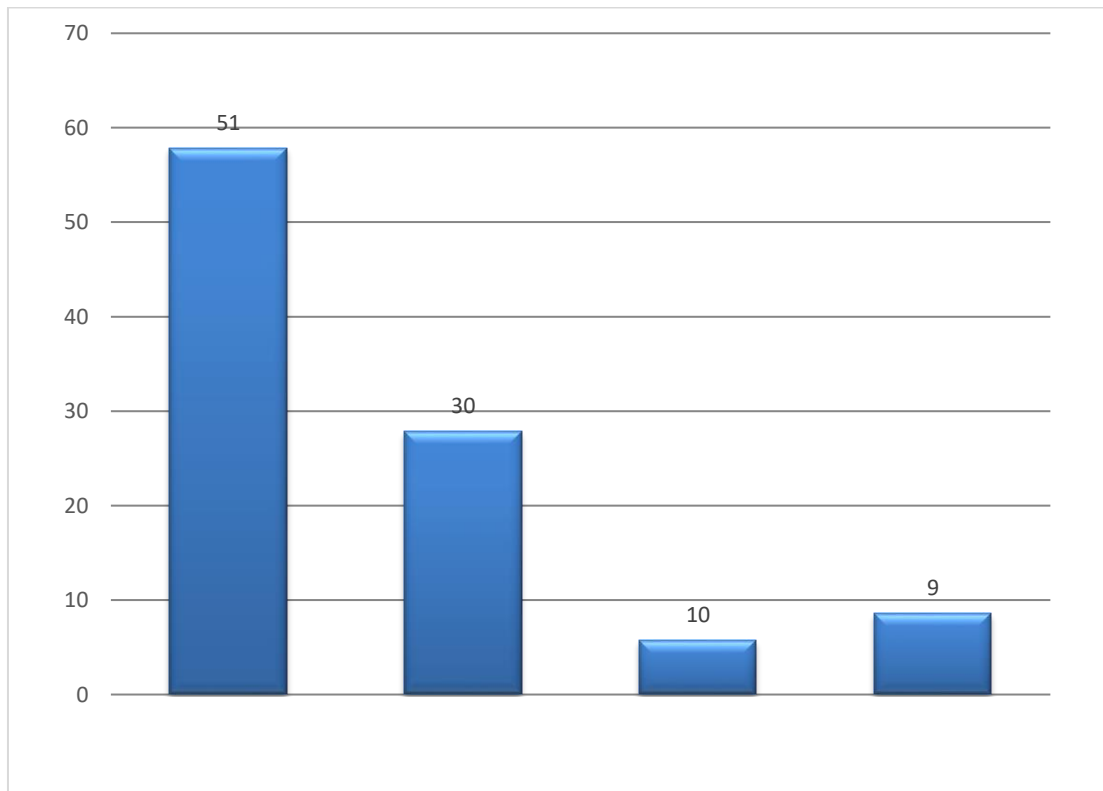
From the above diagram shows they are students are 85% and employed 13% retired 2% other 1%.

Table 4: Education Qualification

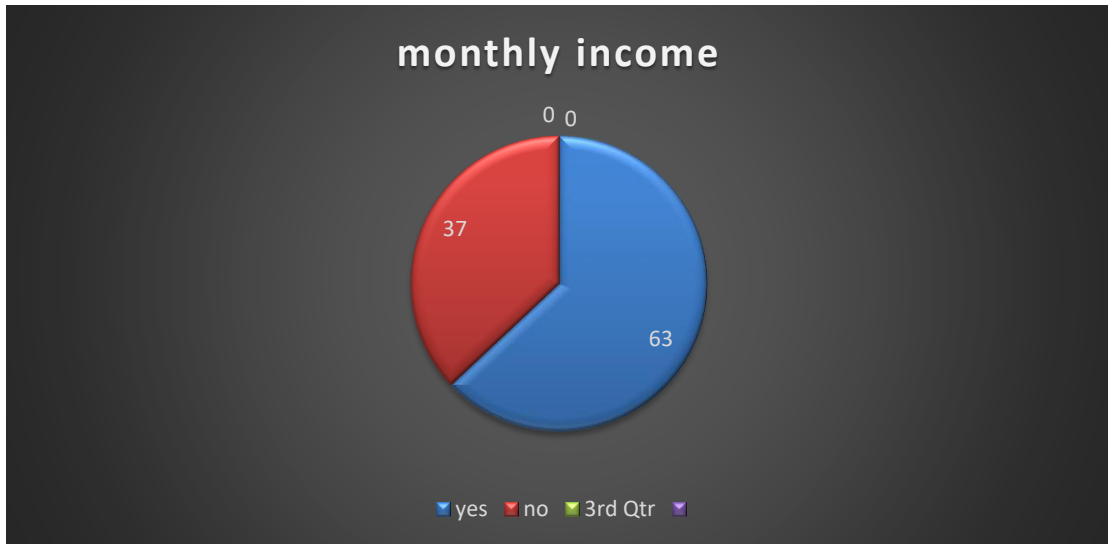
Particulars	Respondents	Percentages
SSLC	10	10%
HSC	9	9%
graduate	51	51%
Post graduate	30	30%
Total	100	100

Interpretation

From the above diagram shows occupation that graduates are 51% sslc are 10% hsc are 9% post graduate are 30 %

**Table 5: Monthly Income**

Particulars	Respondents	Percentages
yes	63	63%
no	37	37%

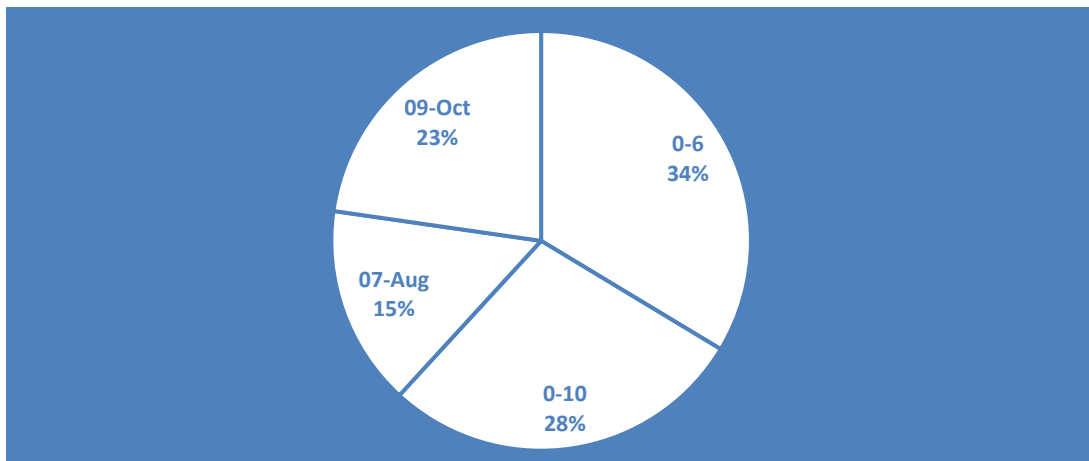


Interpretation

From the above diagram shows they are students are 85% and employed 13% retired 2% other 1%.

Table 6: How Likely are you Recommend our Store to your Friends and Family

Particulars	Respondents	Percentages
0-6	37	37%
0-10	31	31%
7-8	17	17%
9-10	25	25%
Total	100	100



Interpretation

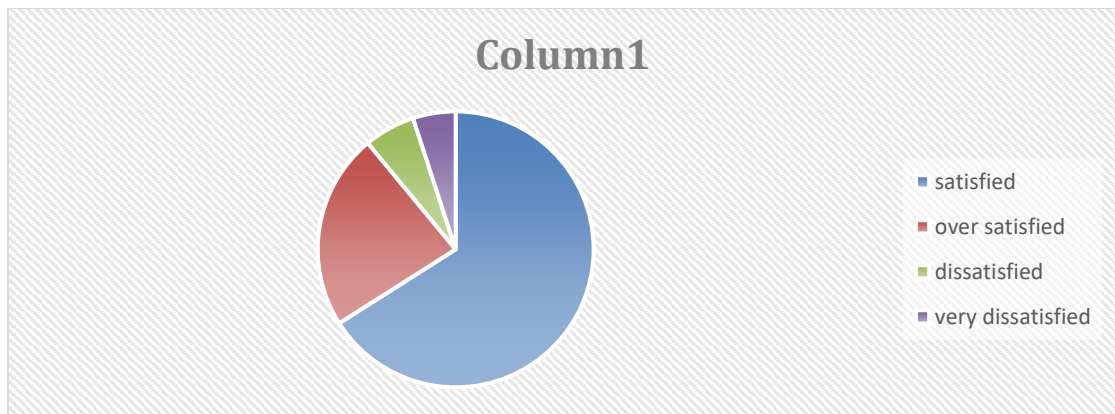
From the above diagram shows 0-6 are 37% 0-10 are 31% 7-8 are 17% 9-10 are 25% respondents.

Table 7: How Satisfied were you with our Store Experience?

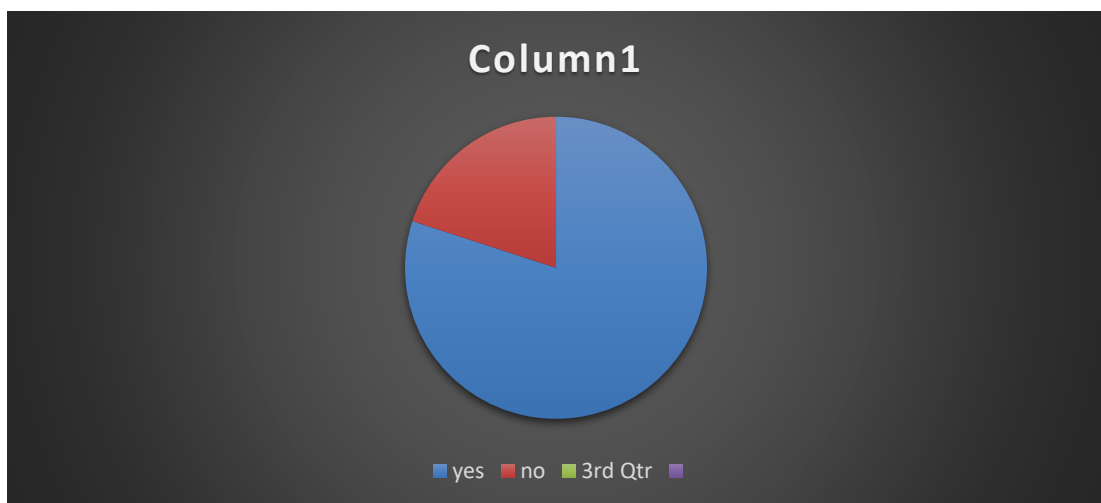
Particulars	Respondents	Percentages
satisfied	66	66%
Over satisfied	23	23%
dissatisfied	6	6%
Very dissatisfied	5	5%
Total	126	100

Interpretation

From the above diagram shows that a satisfied persons are 66% over satisfied persons are 23% dissatisfied 6% very dissatisfied 5%.

**Table 8: Did you find what you were looking for**

Particulars	Respondents	Percentages
yes	80	80%
no	20	20%
Total	100	100

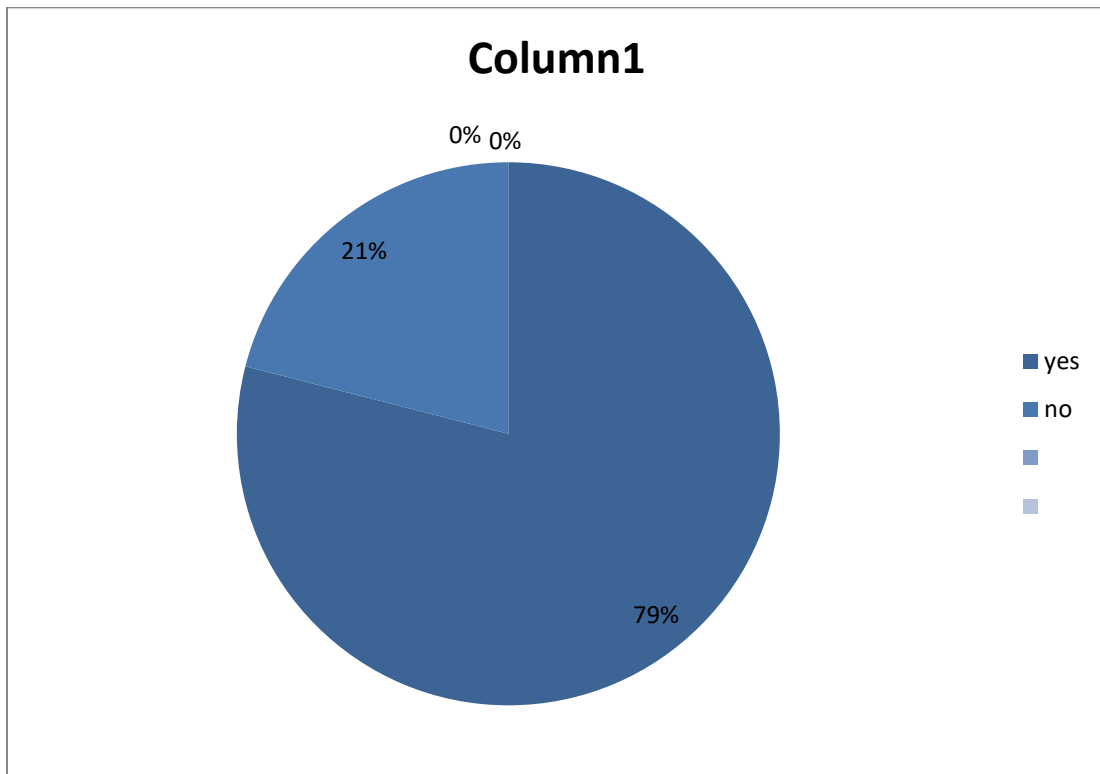


Interpretation

From the above daigram shows that yes respodent are more than no respodent.

Table 9: did you find our check easy to use

Particulars	Respondents	Percentages
yes	79	79%
no	21	21%



Interpretation

From the above diagram shows that yes respodent are more than no respodent.

Table 10: What could we do to Improve the product or Service ?

Particulars	Respondents	Percentages
Low price	27	27%
Better customer management	38	38%
Good quality product	35	35%

Interpretation

From the above diagram shows that the 27% are low price are 27% better customer management are 38% good quaty product are 35%.

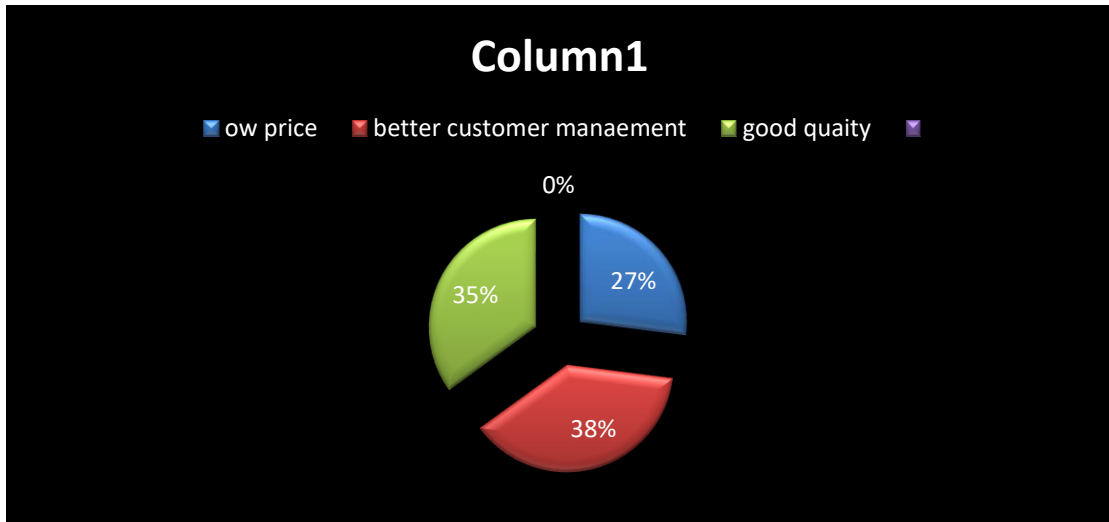
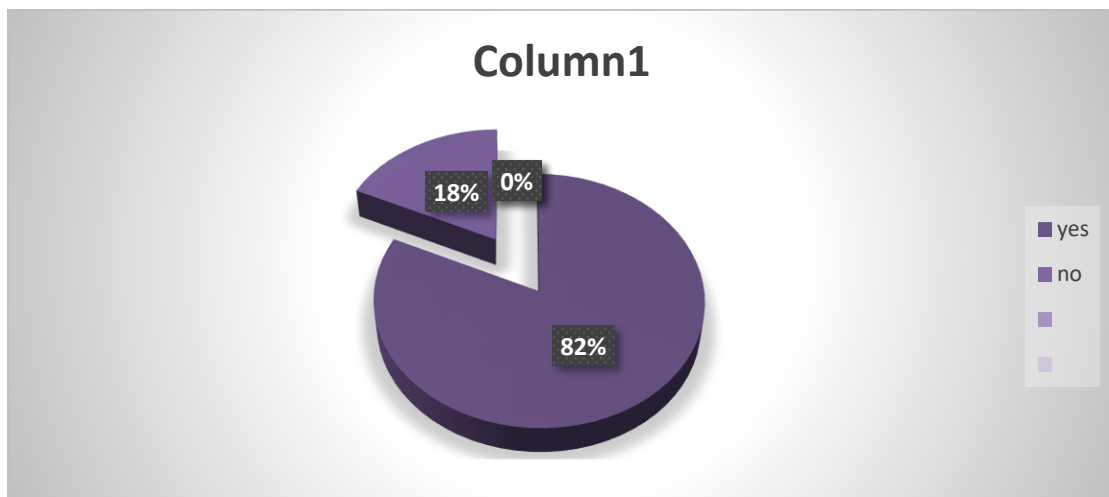


Table 11: It was easy for you to find Parking?

Particulars	Respondents	Percentages
yes	82	82%
no	18	18%

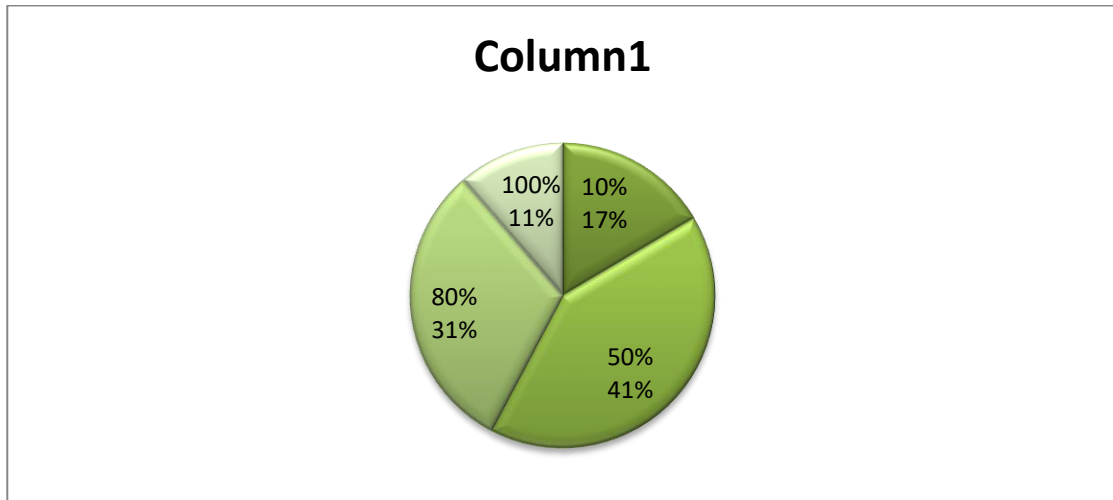


Interpretation

From the above diagram shows that yes respondent are more than no respondent.

Table 12: How Satisfied are you with the Selection in Product Category?

Particulars	Respondents	Percentages
10%	16	16%
50%	40	40%
80%	33	33%
100%	11	11%

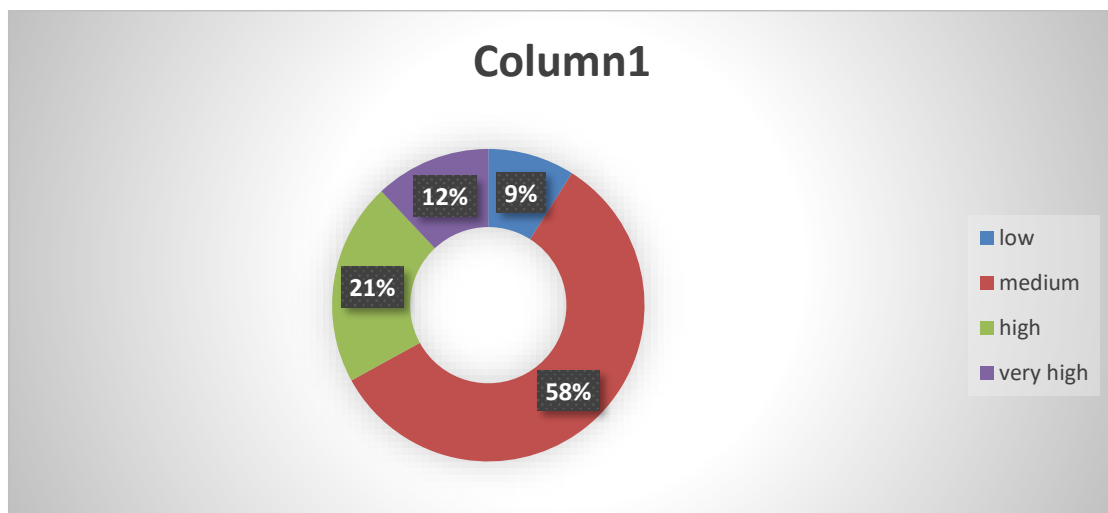


Interpretation

From the above diagram shows that satisfied respondent 10% are 16. 50% are 40. 80% are 31. 100% are 11.

Table 13: How friendly was the staff?

Particulars	Respondents	Percentages
low	9	9%
medium	58	58%
high	21	21%
Very high	12	12%



Interpretation

The above diagram shows that the respondents are 9. Medium are 58. high are 21 and very high are 12.

- **Recap of the results**

The purpose of this project is to analyze and ascertain the level of customer happiness and awareness among internet shoppers. A questionnaire is used to aid in the field work, and the following is a distinct description of the study's findings:

- Male respondents make up the majority (80%) of the sample.
- The responders are mostly (18–25) in age.
- The majority of responders (85%) work as students.
- The majority of responders—51 percent—are graduates.
- The majority of responders (63%) reported receiving their monthly income.
- The majority of responders (37%) recommend our store to those in the 0–6 range.
- The majority of responders, or 66%, express satisfaction.
- The majority, or 80%, have found what they desire.
- The majority of responders (79%) say they find it there.
- The majority of respondents (38%) believe that greater customer management will result in better service.
- The majority of responders (82%) think that it is easy to find.
- Of the responders, the majority (33%) are 80% happy.
- The majority of respondents (58%) state that staff was their medium.
- The majority of respondents (79%) reply "yes."
- The majority of respondents (59%) say the media has heard them.

Advice

- **Assure Connectivity via Many Channels**

Every retail establishment depends totally on employee collaboration and communication. With so many personnel, there needs to be efficient communication between store staff, management, and other departments. Inadequate communication can quickly result in insignificant problems like misheard announcements, unclear procedures, and poor logistical management.

- **2. Specify your Roles and Duties**

Making staff duties and responsibilities clear is another technique to guarantee efficiency in the retail setting. Because each person is aware of their exact role inside the company, it simplifies retail operations. Retailers must also continuously assess employee roles and responsibilities to make sure that their contributions meet the evolving and more general business needs.

- **Implement a Flexible Timetable**

One of the distinctive characteristics of a retail establishment is that its clientele frequently shifts during the course of the day and week. In order to properly handle these kinds of adjustments, merchants should think about introducing flexible scheduling alternatives.

In addition to helping to fulfill demand, flexible work schedules—such as part-time schedules—can also accommodate employees' individual preferences. You can guarantee that the appropriate number of employees is present during peak hours using flexible scheduling.

- **Make use of Rostering for Employees**

Creating an employee roster is an additional tactic to increase productivity in retail. You will require software like Truein that can assist in creating effective schedules in order to successfully deploy shift scheduling. These technologies offer extensive features that facilitate the best possible staffing levels.

- **Educate your Employees and Recognize Crisis Points**

There is a widespread misperception in the retail industry that employees in the grocery and retail sectors don't require training because the skill requirements are minimal. The foundation of retail productivity, on the other hand, is practical training.

- **Redesign the Store's Layout**

The store layout has a big impact on employee efficiency and client flow, even though this may not be the case. Marketing will get people in, but once they're inside, providing excellent customer service will keep them coming again.

Conclusion Upon completion of this research

- We **have** determined that BIG BAZAAR has an advantage over VISHALMEGAMART due to its superior product range and ideal location. A key component of obtaining sales promotion is advertising and customer happiness. Both have discussed a sizable portion of the Indian retail industry and will have an equal chance in the near future to expand their businesses there. A sizable percentage (40%) consider purchasing the company's product after seeing its advertisement. 55, 56, 61, Questionnaires 1. How frequently do you visit the store? HYPERLINK "<https://www.slideshare.net/slideshow/project-report-on-retail-management/29612152>" One time per week, twice per week, once per month, twice per month, or once per year are the possible scenarios. The survey's findings indicate that respondents can visit a maximum of twice.

11

An Analytical Study on Crypto Currency: A New Investment Opportunity

Ms. Bhagyashree Ginni*
Mr. Varun Patil**

Introduction

The advent of crypto currency has revolutionized the financial landscape, offering decentralized, secure, and efficient alternatives to traditional monetary systems. As digital currencies gain widespread acceptance, there is an increasing demand for innovations that address the limitations of current technologies, such as transaction speed, scalability, and security vulnerabilities.

This report introduces a new crypto currency project aimed at overcoming these challenges and setting a new standard in the digital currency space. The project is designed with a focus on enhancing transaction throughput, reducing latency, and improving overall network security. It leverages cutting-edge block chain technologies and advanced cryptographic techniques to create a more robust and scalable financial ecosystem.

We begin by outlining the project's core objectives, including its strategic approach to addressing key issues in existing crypto currencies. The introduction

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provides an overview of the technological advancements that underpin the project, as well as the rationale behind the chosen methodologies. Additionally, we highlight the project's potential impact on both the financial industry and broader economic activities, setting the stage for a detailed analysis of its architecture, market positioning, and implementation strategies.

This report aims to offer a thorough understanding of the project's scope and its potential to contribute to the evolution of digital currencies, paving the way for more efficient and secure financial transactions in the future.

Need for the Study

The study of cryptocurrency is increasingly vital due to its transformative impact on financial systems, technological advancements, and global economic structures. Here are several key reasons underscoring the necessity for in-depth research in this field:

- **Financial Inclusion and Accessibility:** Cryptocurrencies have the potential to provide financial services to unbanked and underbanked populations across the globe. By exploring how these digital assets can be leveraged to improve financial inclusion, we can address gaps in access to traditional banking services and empower underserved communities.
- **Technological Innovation:** Cryptocurrency technologies, particularly blockchain, are driving significant innovation across various sectors. Researching these technologies helps in understanding their broader applications, such as smart contracts, decentralized finance (DeFi), and digital identity management, which can revolutionize industries beyond finance.
- **Economic Impact and Market Dynamics:** The volatility and growth of cryptocurrency markets have profound implications for global economies. Studying market trends, investment behaviors, and the effects of regulatory policies helps in comprehending how cryptocurrencies influence financial stability, investment strategies, and economic development.
- **Regulatory and Security Challenges:** As cryptocurrencies become more integrated into mainstream financial systems, the need to address regulatory and security concerns becomes more pressing. Research is crucial for developing frameworks that balance innovation with compliance and protection against fraud, hacking, and other cyber threats.

Statement of the Problem

Despite the significant advancements and growing adoption of cryptocurrencies, several critical challenges remain that hinder their broader acceptance and integration into mainstream financial systems. These challenges include:

- **Scalability Issues:** Many existing cryptocurrencies face limitations in transaction throughput and processing speed, leading to network congestion and increased transaction costs during peak usage periods. This scalability problem affects the efficiency and usability of digital currencies for everyday transactions and large-scale applications.
- **Security Vulnerabilities:** Cryptocurrencies and their underlying technologies are susceptible to various security threats, including hacking, fraud, and exploitation of vulnerabilities in blockchain protocols. Ensuring the security of digital assets and safeguarding against potential attacks are major concerns that need to be addressed.
- **Regulatory Uncertainty:** The regulatory environment for cryptocurrencies remains fragmented and uncertain across different jurisdictions. Inconsistent and evolving regulations pose challenges for compliance, investment, and innovation, potentially stifling the growth and integration of cryptocurrencies into traditional financial systems.
- **Adoption and Integration:** While the use of cryptocurrencies is growing, widespread adoption remains limited. Factors such as technological complexity, lack of user-friendly interfaces, and resistance from traditional financial institutions contribute to the slow pace of integration into everyday financial practices and systems.
- **Environmental Impact:** The environmental impact of cryptocurrency mining, particularly for proof-of-work-based systems, raises concerns about energy consumption and sustainability. The high energy requirements of mining operations contribute to environmental degradation and increase the carbon footprint of digital currencies.

Objectives of the Study

The study of cryptocurrency aims to achieve several key objectives to better understand and advance the field. These objectives guide research efforts and inform strategies for addressing current challenges and leveraging opportunities within the cryptocurrency ecosystem:

- **Enhance Scalability Solutions**
 - Objective: Investigate and develop technologies and protocols that improve the scalability of cryptocurrency networks.
 - Goal: To increase transaction throughput and processing speed, reducing congestion and lowering transaction costs, making cryptocurrencies more viable for widespread use.
- **Strengthen Security Measures**
 - Objective: Analyze existing security vulnerabilities and develop advanced

cryptographic techniques to enhance the protection of digital assets.

- **Goal:** To safeguard against hacking, fraud, and other security threats, ensuring the integrity and trustworthiness of cryptocurrency systems.
- **Clarify Regulatory Frameworks**
 - **Objective:** Examine the current regulatory landscape and propose frameworks that balance innovation with compliance.
 - **Goal:** To provide clear guidance for policymakers and stakeholders, fostering a regulatory environment that supports cryptocurrency development while addressing legal and financial concerns.
- **Promote Adoption and Integration**
 - **Objective:** Identify barriers to cryptocurrency adoption and propose strategies to enhance user experience and integration with traditional financial systems.
 - **Goal:** To increase the acceptance and practical use of cryptocurrencies, facilitating their integration into everyday financial transactions and services.

Scope of the Study

The scope of studying cryptocurrency encompasses a broad range of topics and areas of investigation that are crucial for understanding and advancing the field. This study typically includes, but is not limited to, the following areas:

- Technological Foundations
- Cryptocurrency Design and Functionality
- Scalability and Performance
- Security and Privacy
- Regulatory and Legal Considerations
- Economic and Financial Implications
- Environmental Impact

Research Methodology Sources of Data

The study is based on primary and secondary data.

Primary Data

Primary information was obtained through questionnaires, personal interaction with investors etc.

Secondary Data

The secondary information was obtained from the annual reports of selected banks, reports of RBI, websites, journals, and magazines.

Limitations of the Study

Studying crypto currency, while crucial and informative, comes with several inherent limitations that can impact the comprehensiveness and applicability of the research findings. These limitations include:

- Rapid Technological Evolution
- Regulatory Uncertainty
- Data Privacy and Accessibility
- Market Volatility
- Security Concerns
- Limited Historical Data
- Complexity and Technical Nature
- Sample Bias
- Socioeconomic Factors

Analysis of Crypto Currency Market Condition

Crypto Currency is Known to be the Best Analysis

Crypto currency	Frequency	Percentage
Bit coin	45	45%
Ripple	27	27%
Doge coin	14	14%
Others	14	14%
Total	100	100%

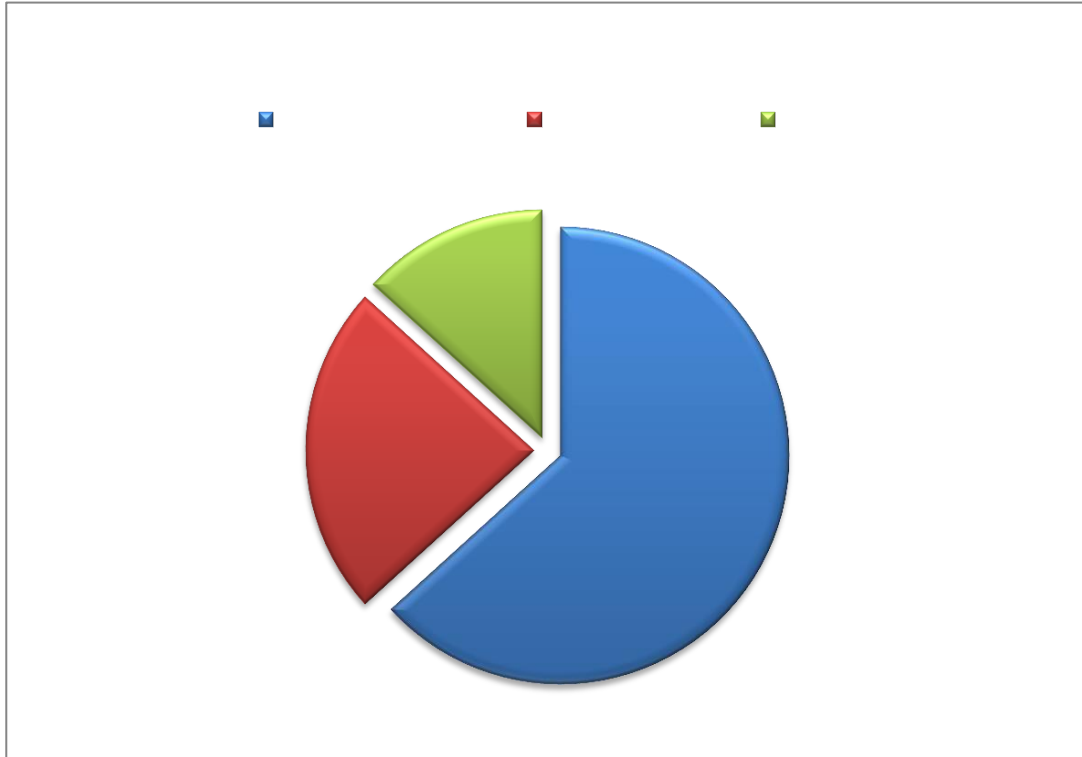
Bit coin was the only crypto currency in which the study's respondents had made significant investments, according to the data. displaying the 45-following frequency with 45%. The second-best currency based on response range is shown by ripple currency, which has a frequency of 27 and 27%. A doge coin's worth displays 14 frequencies with 14%. Furthermore, the frequency of 14 ends with 14% in other crypto currency currencies.

Analysis of Crypto Currencies Demand in the Next 5 Years

Demand	Frequency	Percentage
Increase significantly	62	63.3%
Remain the same	23	23.5%
Decline	13	13.3%
Total	98	100%

35 respondents, or 35.4% of the sample, think that investing in crypto currencies is more profitable than using traditional techniques, as seen in the accompanying table. The stock market's 29 frequency indicates that 29.3% of respondents believe it to be more profitable than other businesses and crypto

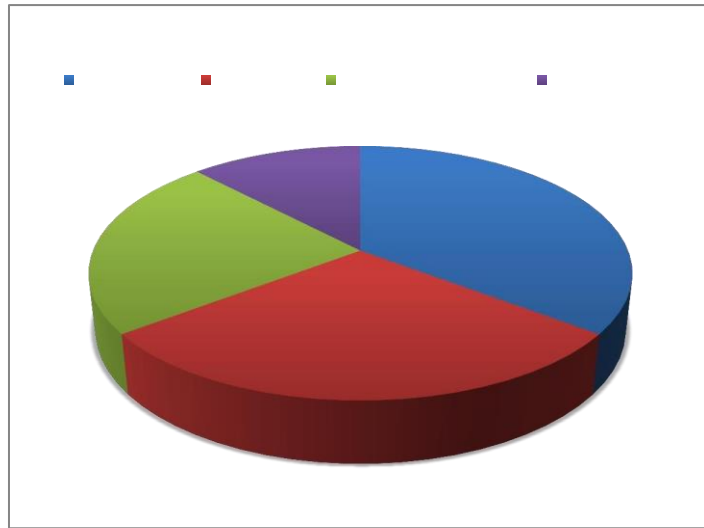
currency markets. Contrarily, the frequency of 23 shows that 23.2% of respondents think bit coin and stock gains are equal. Nonetheless, a small percentage of respondents (12 frequency, or 12.1% of the sample) think that bit coin and stock markets are not as profitable as other sectors of the economy.



Analysis of Which is More Profitable

Profitability	Frequency	Percentage
Crypto currency	35	35.4%
Stock market	29	29.3%
Both are equally profitable	23	23.3%
Other business	12	12.1%
Total	99	100%

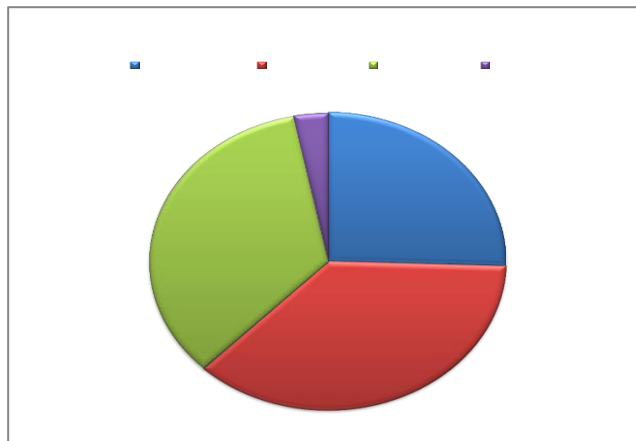
According to the following table, 35 respondents, or 35.4% of the sample, believe that investing in cryptocurrencies is more profitable than traditional methods. According to 29.3% of respondents, the stock market is more profitable than other enterprises and crypto currency marketplaces, as evidenced by its 29 frequency. The frequency of 23, on the other hand, indicates that 23.2% of respondents believe that profits from stocks and crypto currency are comparable. However, some respondents—12 frequency, or 12.1% of the sample—believe that other industries are more profitable than the stock market and crypto currency marketplaces.



Risk Analysis

Risks	Frequency	Percentage
Crypto currency	25	25.5%
Share market	36	36.7%
Both of them	34	34.7%
None	3	3.1%
Total	100	100%

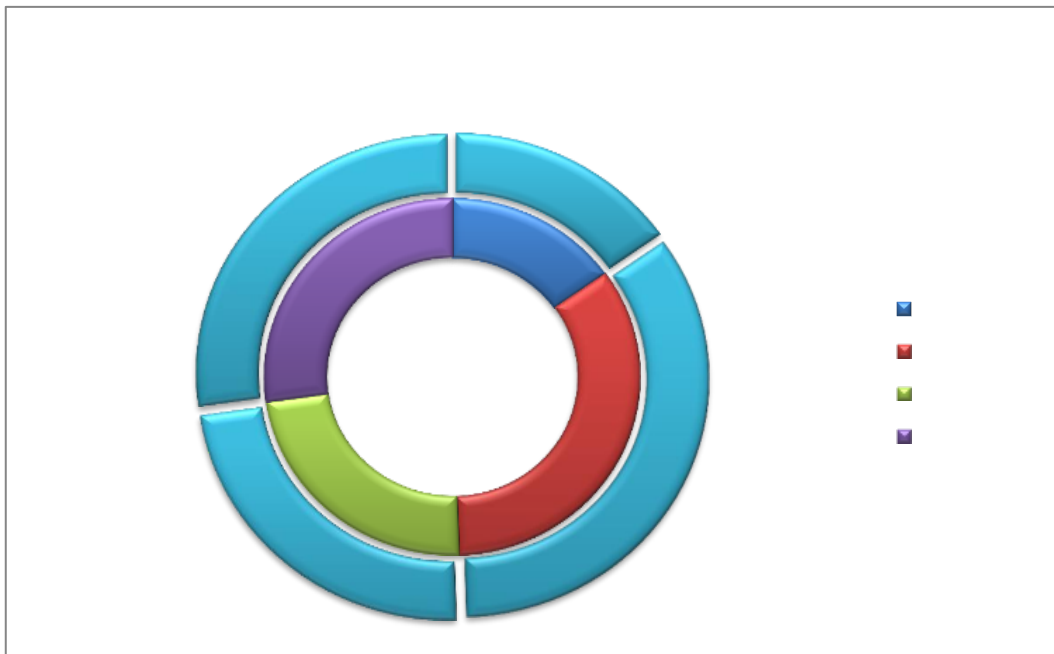
According to the risk analysis displayed in the above table, investment in crypto currency has a risk of 25.5%, with a frequency of 25. The share market indicates that 36 followed by 36.7% occurs frequently. It implies that the stock market is riskier than crypto currency. Conversely, a minority of participants believe that investing in the stock market and crypto currency markets has similar risks. It follows 34.7 percent with a frequency of 34. Furthermore, 3.1% of respondents, or some respondents, believe that none of them is very dangerous.



Analysis of How Likely People do Invest in Crypto Currency

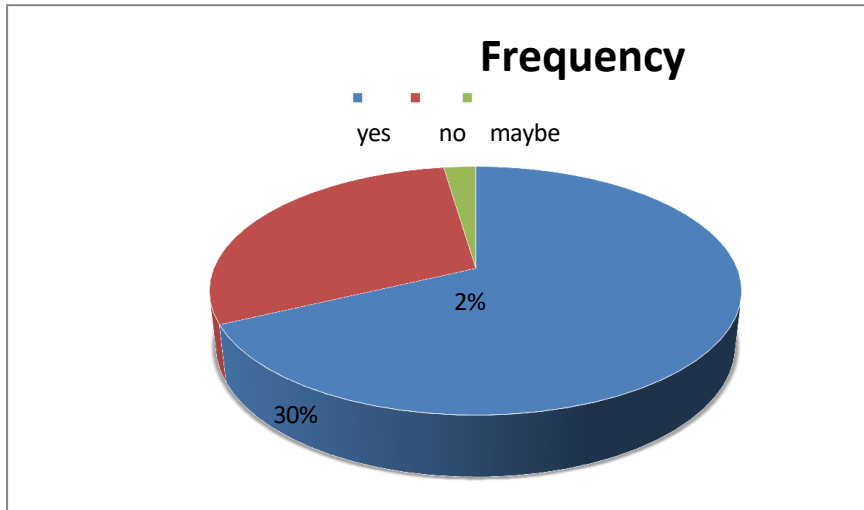
Investment	Frequency	Percentage
Daily	15	15.2%
Monthly	34	34.3%
Occasionally	23	23.2%
Never	27	27.3%
Total	99	100%

The aforementioned chart indicates that only a small percentage of respondents-between 15 and 15.2 percent-follow through on daily investments. A monthly investment frequency of 34 with a range of 34.3% is reported by certain respondents. Additionally, a small percentage of investors choose to make sporadic crypto currency investments (23.2% of all investors). The graph indicates that 27 respondents, with a range of 27.3%, would prefer to never invest in it. It is rare for them to make crypto currency investments.



Analysis of when crafting regulation policies, government will take into account their citizens attitude towards crypto currencies.

Citizens attitude	Frequency	Percentage
Yes	41	41.4%
No	18	18.2%
Maybe	40	40.4%
Total	99	100%

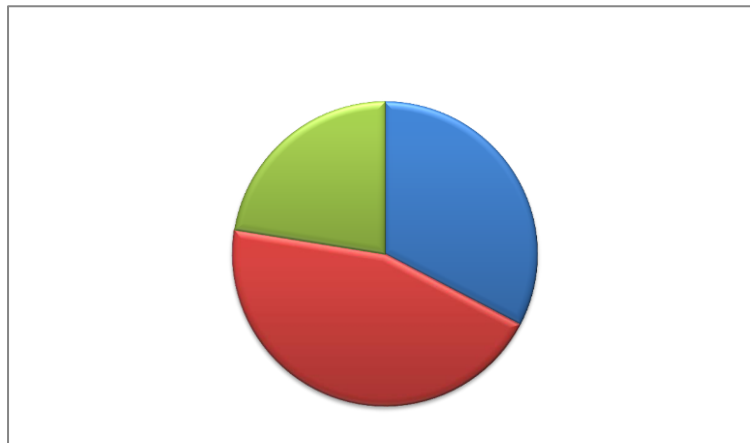


According to the survey, frequency of 41 and 41.4 percentage range of respondents believe that government takes into account citizens' attitudes regarding crypto currency currencies, while 18 of them believe that it does not, maybe as a result of ignorance were displaying the frequency of 40 concluding with 40.4%.

Analysis of Source behind Investing in Crypto Currencies

Source	Frequency	Percentage
Main source of income	32	32.7%
Part time source of income	44	44.9%
None of these	22	22.4%
total	98	100%

As per the research. It indicates that the primary source of income is invested in at frequencies of 32 and 32.7%, while 44 of them, with a range of 44.9%, engage in part- time income sources. The non- compliant responder displays a frequency of 22 and ends up with 22.4%.



Findings

Investing in crypto currency also appears to have a significant risk component; most of them believe that there is a danger involved, and very few believe that investing in any crypto currency market is not risky. Investing in crypto currencies is often seen as a secondary source of income, not to be used as the primary source like other investments. The way citizens feel about investing in crypto currency is something that governments are not well aware of. Both the stock and crypto currency markets have a similar level of risk when investing, mostly due to the need for thorough market study and comprehension of market trends and general conditions. Very few of them make daily investments in crypto currency; instead, most of them do so on a monthly and yearly basis since it's better to make monthly or yearly investments in accordance with market fluctuations. The study predicts that within five years, there will be a considerable demand for crypto currency, and that demand will only rise in the future due to increased public knowledge of the virtual currency industry. Out of all the crypto currency, Bit Coin, ripple and Doge Coin appear to be more profitable to invest in, as their market values also outpace those of the other virtual currencies. Because they are more trustworthy in the market, the stock and crypto currency markets appear to be equally beneficial. The market for virtual currencies is expected to grow significantly in the next 5 years, as will public awareness of it. Furthermore, there is no government or central body in charge of them. This does not, however, negate the need for tax payment on crypt investments.

Suggestions

Since the survey indicates that certain businesses are taking Bit Coin, an inquiry has been launched into the transparency, business model, and Bit Coin dealers of those businesses.

The legalization of crypto currencies has the potential to place Indians and the country on a trajectory of progressive development.

Certain nations' currencies exhibit instability due to various factors including inflation. In such circumstances, crypto currency, which is decentralized and available almost anywhere in the globe, would be a safer option?

It can take several days for several common methods of money transfer to process, especially when sending money abroad. Crypto currencies can provide a more efficient system without the need for the same kinds of checks and balances.

They may therefore make it possible for transfers to happen more quickly. Facilitating scientific breakthroughs should become easier in the process.

Conclusion

More people than ever believe that crypto currencies exist. Consequently, investors and economists alike are becoming more and more interested in

comprehending economics and pricing processes. Additionally, it began raising awareness of the various crypto currency currencies. Using price data from the

five most popular crypto currencies, I looked at what influences prices and if they follow a random walk. In addition, I explained how prices are set in the market and examined fundamental economics using microeconomic concepts.

Although it's a remarkable technological advancement, crypto currency is still only a financial experiment. Crypto currency may not entirely replace fiat money, even if they do endure. As we have attempted to demonstrate in this piece, they provide a fascinating new angle on which to examine economic issues related to the nature of currency rivalry, the political economy of financial intermediaries, the features of money, and currency regulation.

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12

Consumer Behaviour towards Financial Services Provided by Financial Institutions

Mr. Prashant Paithan*
Mr. Rakesh Biradar**
Mr. Pavankumar Lalasangi***

Introduction

Consumer behavior towards financial services provided by financial institutions is a Multifaceted the area of study that encompasses how individual selects, use, and perceive financial products and Services. The financial landscape evolves with technological advancement and changing economic conditions, understanding consumer behavior has become increasingly vital for financial institutions aiming to cater to diverse and dynamic consumer needs.

Financial institutions, including banks, credit unions, investment firms, and insurance companies, offer a wide array of services ranging from basic checking and savings accounts to complex Investment products and insurance plans. The decision-making process of consumers in selecting these services is influenced by numerous factors such as trust, convenience, product variety, rising, customer service, and the broader economic environment.

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Need for Study

The study of consumer behavior towards financial services provided by the financial institutions is essential for service several reason.

- Product development and innovation .
- Improving customer Experience.
- Effective market strategy.
- Risk management.
- Enhancing financial inclusion.

Review of Literature

Consumer behavior towards financial services is a critical area of study that has garnered significant attention from researchers and practitioners alike. This literature review examines various studies and theories that explore how and why consumers interact with financial services offered by financial institutions.

Statement of Problem

Financial services industries facing rapid transformation driven by technology means regulatory changes and shifting consumer expectations. Despite these advancements continue to struggle with understanding and selecting consumer behavior, which significant test ability to deliver affect to financial production services.

Key issues

- **Limited Financial Literacy:** Many consumers lag than necessary financial literacy to make inform decision about complex financial products and services. This gap in understanding leads to sub optimal financial behaviors such as poor saving habits in Adobe investment process and higher levels of Indebt Ness.
- **Trust and Reputation Challenge:** struggle with maintaining customer trust in the week of financial crisis and scandal. Consumers maybe hasn't to engage with certain financial services due to a lack of trust in the institutions providing them.
- **Barriers to Financial Inclusion:** socio economic disparities result in unequal access to financial services. Lover income individuals and those in undesirable communities face significant barriers, including limited physical access to banking facilities lack of tailor and financial products and digital divide issues.
- **Adoption to Technological Changes:** the rapid pace of digital transformation presents a challenge for a both consumers and financial institutions. Consumer maybe resistant or slow to adaptor new technology is due to concerns about security privacy and usability.

Research questions

- What aspects of financial institutions do customers consider when selecting one for basic banking services such as checking and savings accounts?
- What is the consumer's perception of the dependability and credibility of various financial organizations when it comes to stocks and mutual funds?
- For services like loans or mortgages, what are the main motivators for customers to transfer from one financial institution to another?
- How do customers' choices for traditional or digital banking services provided by financial institutions depend on demographic variables like age, income, and education?
- How much does the quality of customer service, especially when it comes to addressing problems and offering tailored financial guidance, influence customers' loyalty to a particular financial institution?

Objective of the Study

- **Understanding Consumer Preferences:** Identify the factors influencing consumer choices in selecting financial products and services.
- **Analyzing Decision-Making Processes:** Examine how consumers make decisions regarding different financial services.
- **Assessing Satisfaction Levels:** Evaluate customer satisfaction with existing financial services and identify areas for improvement.
- **Identifying Trends:** Recognize current trends in consumer behavior towards financial services, including the adoption of digital banking.
- **Evaluating Marketing Strategies:** Analyze the effectiveness of marketing strategies.

Scope of the Study

Understanding how people choose and use the items that financial institutions offer is at the center of the study of consumer behavior toward financial services. It seeks to pinpoint the major determinants of consumer preferences, including convenience, trust, and brand reputation. The study sheds light on the factors that influence consumers' decisions to choose financial services by looking at these components.

Examining adoption patterns of digital banking and financial technologies is another facet. The study examines customer behavior on online and mobile platforms, emphasizing the increasing trend of digital involvement. Adoption constraints including security worries and technology literacy are also taken into account. One important area of study is the consumer decision-making process. Analyzing consumer information gathering, option evaluation, and financial decision-making processes is part of this.

Research and Methodology

The present study is designed as an Exploratory Research is the research conducted to know the nature of problem and does not intend to provide a conclusion but a better idea.

Source of data

Under this study both primary and secondary data are used. The primary data is collected by filling the questionnaire from the consumer of Karnataka.

Sampling

- Sample size: Sample of 100 respondents were taken for carrying out research
- sample area: all over Karnataka

Sampling Method: Google forms method

Tools used

Data Collection Tools

- **Primary data:** Questionnaire on Customers satisfaction Among business men, job holders, students, farmers etc.
- **Secondary data:** Books, journals, websites, online platforms.

Data Analysis Tools

- **Data Analytic Tools:** For the purpose of analysis, the information obtained through primary data the tools used are percentages, weighted average, chi-square test.

Data Presentation Tools

The tools used for presentation are tables, graphs, charts, and diagrams.

Data analysis Tools

For the purpose of analysis, the information obtained through primary data the tools used are percentages, weighted average, chi-square test.

Limitations of the Study

- Some time's respondents did not response well
- The time limitations are one of the factors which influence the study.
- Some of the respondents did not read questionnaire carefully and a result they may have been mark some of the answers incorrectly.
- The accuracy is not true.
- The study based on the consumer behavior towards financial services provided by financial institutions.

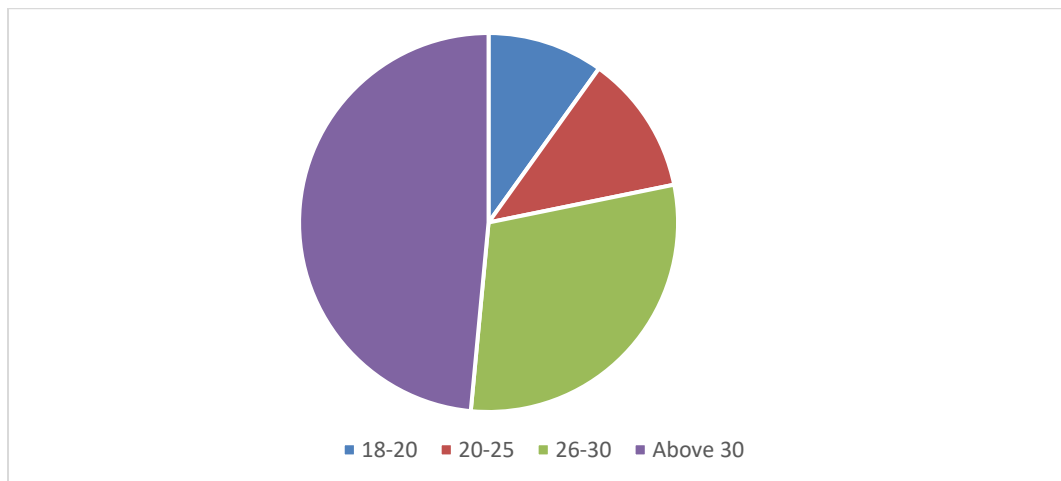
Scope for Future Study Research

- Future studies on how customers behave toward financial services can examine how new technologies like block-chain and artificial intelligence are affecting the market. Understanding how these technologies affect consumer trust and acceptance will be essential as the digital transformation picks up speed. Examining the usage of crypto currencies and digital wallets may provide light on changing consumer preferences and spending patterns.
- The investigation of ethical and sustainable banking is another exciting field. Consumer interest in green financing and socially conscious investments is rising as environmental.

Data Analysis and Interpretations

Age Group Distribution

Age group	Number of Responses	Percentage (%)
18-20	10	9.9%
20-25	12	11.9%
26-30	30	29.7%
Above 30	49	48.5%

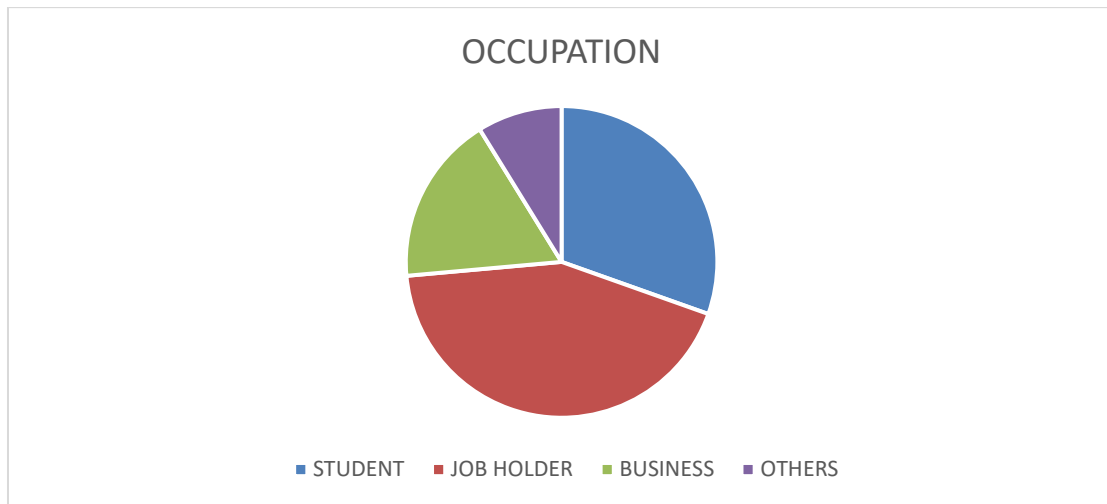


Interpretation

- **Dominant Age Group:** The majority of respondents 48.55% fall within the above 30 age group indicating that this is the most represented age group in the survey.
- **Second Largest Group:** The 26-30 age group makes up 29.7% of the respondents, making it the second-largest group.
- **Other Groups:** Respondents age range between 20-25 constitute 11.9%, while those aged 18-20 make up 9.9%, showing that these groups are less represented compared to the above 30 and 26-30 age ranges.

Occupation of Respondents

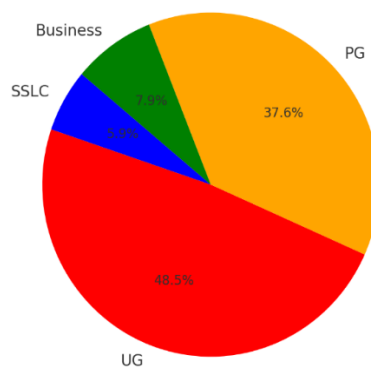
Occupation	Percentage	Number of Responses
Student	30.4%	44
Job holder	43.1%	31
Business	17.6%	18
Others	8.8%	9
Total	100%	102



Interpretation

- The largest group of respondents are Job holders , making up 43.1% of the total.
- students are the second largest group, accounting for 30.4%.
- Business professionals represent 17.6% of the respondents.
- The smallest group is "Others," with 8.8%.

Qualification Distribution



Qualifications of the respondents

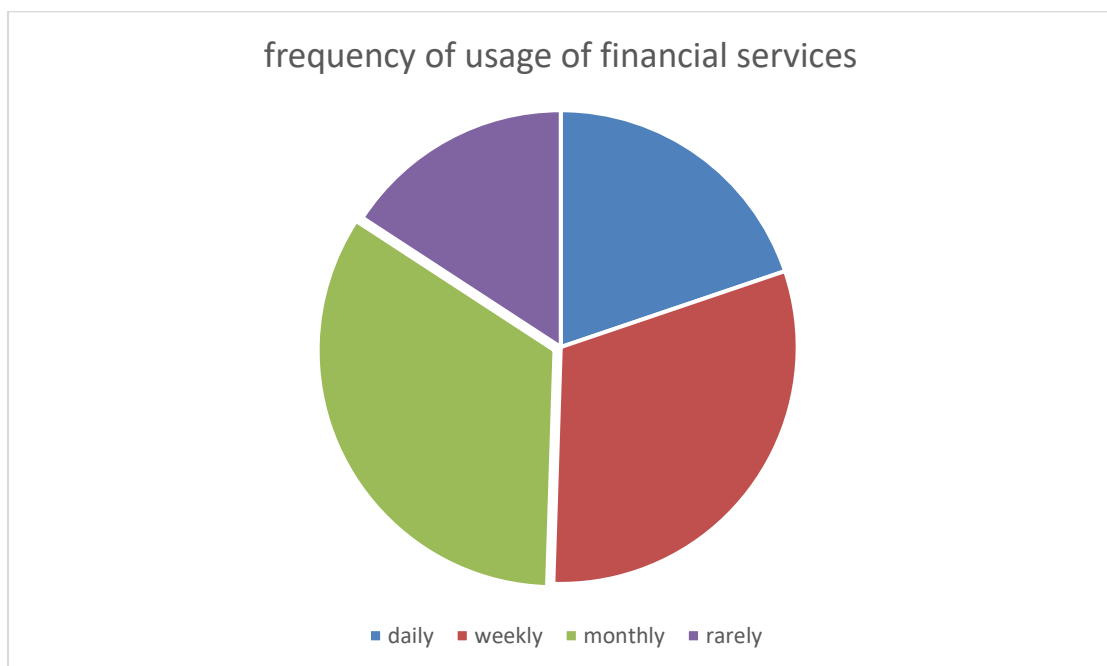
Qualification	Percentage	No of Respondents
SSLC	5.9%	6
UG	48.5%	49
PG	37.6%	38
BUSINESS	7.9%	8

Data Interpretation

- 48.5% of respondents, or 49 people, have an undergraduate degree, making it the most prevalent.
- 37.6% holding a PG (Postgraduate) qualification, it is the second most prevalent.
- Business qualification is possessed by 7.9% of participants, or 8 people in total.
- The least prevalent qualification is the Secondary School Leaving Certificate (SSLC), held by 5.9% or 6 people.

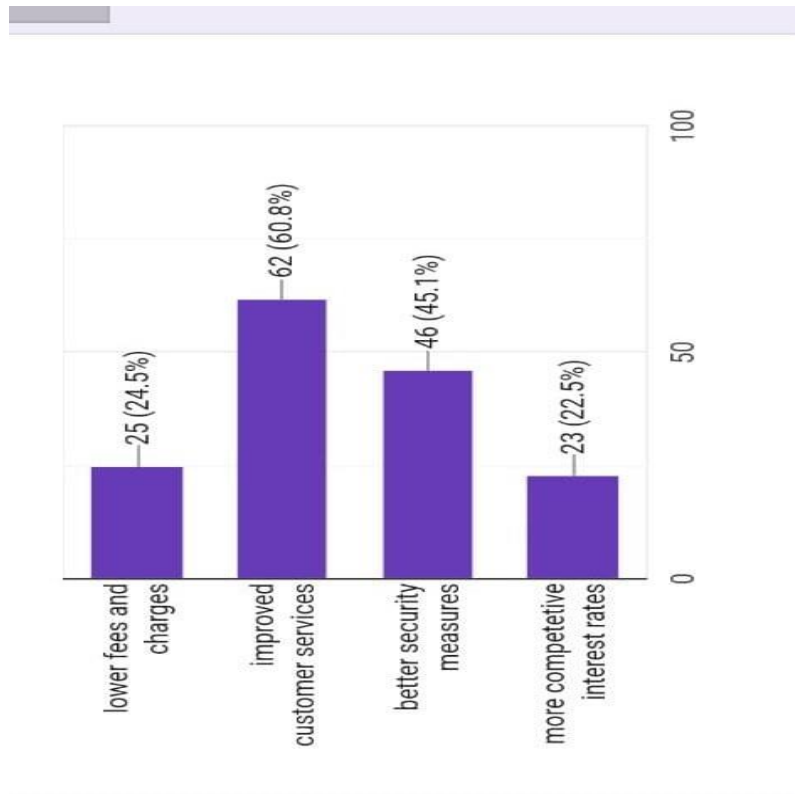
Frequency of Financial Services Usage

Frequency	Percentage	No of respondents
Daily	19.8%	20
Weekly	30.7%	31
Monthly	33.7%	34
Rarely	15.8%	16



Data Interpretation

- **Daily Usage:** Of the 101 respondents, 33.7% reported using financial services every day.
- **Monthly Usage:** The monthly usage of these services is about 30.7%.
- **Weekly Usage:** The weekly usage of financial services is approximately 19.8%.



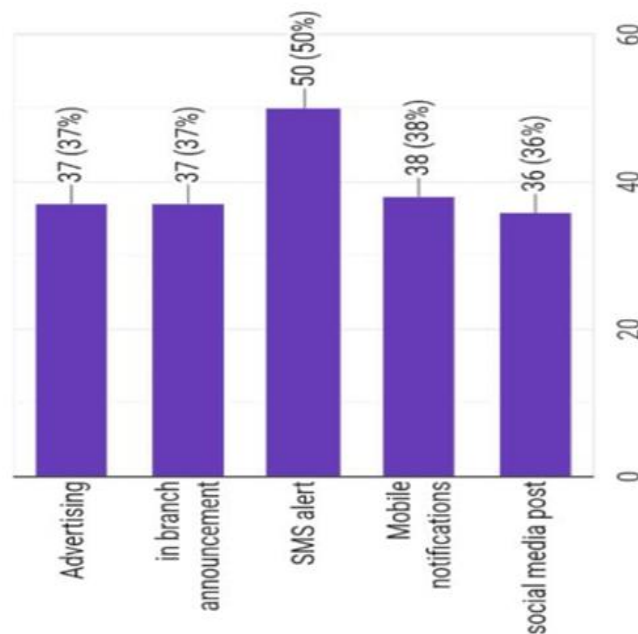
Improvements to see in the financial services

Improvements	Percentage	No of respondents
Lower fees and charges	24.5%	25
Improved customer services	60.8%	62
Better security measures	45.1%	46
More competitive rates	22.5%	23

Interpretations

- **Reduced Fees and Charges:** 24.5% as a percentage A large number of respondents favor reduced fees and charges for financial services. This implies that consumers are cost-sensitive.

- **Improved customer services:** 60.8% is the percentage. Improved customer service is ranked as the top priority by most respondents. For them, prompt, courteous, and attentive service is important.
- **Better security measures:** 45.1% as a percentage. Consumers stress how crucial strong security measures are for financial services. It's critical to safeguard their data and assets.
- **Interest rates that are more competitive:** 22.5% as a percentage. Certain respondents would prefer lower interest rates on loans or greater rates on savings. The financial sector is one where competition is important.



Updates of new services to its customers

Particulars	No of respondents	Percentage
Advertisement	37	37%
In branch announcement	37	37%
SMS alert	50	50%
Mobile notifications	38	38%
Social media post	36	36%

Data Interpretation

- In-branch announcements and advertising are of similar importance. A value of 37 for each indicates 37% of the total.
- The most efficient or widely used alert type is SMS: Its value is 50, which stands for fifty percent.

- When it comes to effectiveness, mobile alerts outperform advertising and in-branch announcements by a little margin.
- Its value is 38, which is equivalent to 38%. Posts on social media are the least valuable.

Findings

The majority of respondents, 48.5%, are aged above 30, and 43.1% are job holders. Most respondents, 48.5%, hold an undergraduate degree. A significant portion, 33.6%, are monthly users of financial services, with 36.3% accessing these services via mobile devices. A notable 60.8% of respondents feel that customer services need improvement, while 50% update their new services through SMS alerts. Satisfaction with current financial institutions stands at 34.7%. The primary goal for 58.4% of respondents is saving money for major purchases, and 57% report a moderate impact on their choices. Personalization has a positive impact on 53.5% of respondents, while satisfaction with security measures is neutral for the same percentage. The influence on financial decisions is moderate for 45.5% of respondents, and 44.9% frequently use online banking. Lastly, 36.6% of respondents cite cost as their primary reason for using financial services.

Suggestion

- **Tailor Financial Products to Different Age Groups**

Given the diverse age range of your respondents, financial institutions should consider creating or promoting products specifically tailored to different life stages. For instance, for the 26-30 age group, products that support family planning, home purchases, or investment opportunities might be attractive. For those above 30, retirement savings plans and wealth management services could be more relevant. Additionally, with a significant portion of respondents indicating the need for better security measures and personalized advice, there's an opportunity for institutions to offer educational resources. Workshops, webinars, or online courses focusing on financial literacy, investment strategies, and digital security could empower customers to make more informed decisions, enhancing their trust and loyalty.

Conclusion

From the research it was found that consumers' behavior of financial services in Karnataka is very volatile in nature. Though they consult their friends and relatives for the financial services but while choosing the company they choose the company who share a good image in the market. Further, though they prefer returns as the core service of the product but they expect company to give security for their money. Thus, it can be concluded from the research that consumer behavior in the Karnataka is not stable and uniform in buying financial services. May be due to lack of information of

the company and lack of trust on financial services offered by these company's consumers relies on friends and relatives in buying the financial services.

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13

Problem of Marketing Agricultural Products in Rural Area

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Introduction

Marketing agricultural produce in rural areas is fraught with significant challenges that can impact the efficiency of the supply chain and the health of the farmer. The biggest challenge is the lack of infrastructure, such as inadequate roads, storage, and transportation. This infrastructure often leads to high marketing costs, increased spoilage of perishable goods, and difficulties in accessing the wider market, ultimately limiting farmers' capital. Nature sells its products well. Rural farmers face limited availability. These farmers often face difficulties in accessing larger, more profitable markets due to their isolation, limiting their ability to secure loyal prices for their produce. Furthermore, lack of market information, including current prices and consumer preferences, plays a significant role in exacerbating the problem by preventing farmers from making

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g decisions about production and marketing. Many rural farmers have limited access to credit and financial services, which can prevent them from investing in resources, technology and intellectual property. The lack of these funds not only affects their productivity, but also their ability to expand their business and increase their bargaining power. Intermediaries, such as middlemen, can control price and distribution inequalities, often to the detriment of farmer.

Need for the Study

- Understanding community issues.
- policy and investment.
- Improve business efficiency.
- Farmer Empowerment.
- Sustainable Agricultural Growth.
- Importance of Technology Adoption.
- Rural Economic Development.

Review of Literature

The study was conducted in districts under the government of Tamil Nadu. According to the National Population Commission, the total land area of Tamil Nadu is 130,058 square kilometres and the total population is 621,969 people [19]. A large portion of the population of the region derives most of their income from agriculture. Some people also decide to take up non-standard jobs such as retail sales, vocational training, civil service, or crafts. The area under the administration of Tamil Nadu is bordered by the Indian Ocean to the south, Kerala to

the west, the Bay of Bengal to the east, and Andhra Pradesh to the north. Participants from all central government small business owners in Tamil Nadu participated in this study. The market management group is currently responsible for 277 market management, 108 rural areas and 108 sorting areas [20]. This study is limited to small scale enterprises operating in Tamil Nadu

Asian Journal of Applied Science and Technology (AJAST) Volume 7 Issue 3, Pages 138-149, July-September 2023 ISSN: 2456-883X 141 Government to pay time and money constraints. The researchers used random sampling to select 50 smallholder farmers whose main source of income was trading. The source of income for these farmers is trade. Data were collected from the participants and analysed using percentages, frequency lists, and averages. The agricultural sector is important especially for farmers working on smallholders to achieve basic goals such as food security, poverty reduction, and sustainable agriculture. These goals are intertwined and incomplete [21]. Researchers have identified several barriers that hinder smallholder farmers from participating in the market.

Statement of Problem

There are many problems in the marketing of agricultural products in rural areas that affect the functioning of the agricultural chain and the sustainability of farmers' businesses. One of the main problems is the lack of infrastructure, including poor connectivity, inadequate storage facilities and lack of transportation options. These shortages lead to high market prices and damaged products, reducing farmers' ability to access large markets and receive fair prices for their products. Addressing this problem will require significant investment in rural infrastructure to improve connectivity and reduce logistics problems. Due to their remote location, farmers often have difficulty accessing more profitable markets, limiting their chances of getting better prices. This isolation also leads to a lack of market information, making it difficult for farmers to understand price differences, demand patterns and consumer preferences. This information inequality prevents farmers from making decisions about what to grow and when to sell, increasing their competitive markets. Many rural farmers have limited access to credit and financial services, limiting their ability to invest in suitable products, technology and business ideas. This lack of funding affects their overall business performance, affecting their productivity and ability to manage changes in supply and demand. Solving these financial problems is important for the development of the economy and business world for farmers. These intermediaries often control prices and distribution, which can disadvantage farmers and reduce their profits. In addition, many farmers lack the resources or knowledge to engage in value-added or marketing activities that could help them diversify their crops and gain better market value.

Research Questions

- **Trade and Access to Markets**
 - How does lack of transportation in rural areas affect farmers' access to commercial agriculture?
- **Supply Chain and Distribution**
 - What are the main challenges facing agricultural supply chains in rural areas and how do these challenges affect the quality and price of this product?
- **Storage and post-harvest**
 - How are agricultural products lost after harvest in rural areas and how can solutions be developed to reduce these losses?
- **Technology Adoption**
 - How does the use of modern agricultural equipment in rural areas affect the production and marketing of field agricultural products?

- **Financial Assistance and Services**
 - How is access to finance affected for smallholder farmers in rural areas and what are the related problems?
 - What will be their ability to produce and market agricultural products?

Objectives of Study

- To Identify economic problems faced by rural farmers.
- To Analyse business dynamics and supply chains in rural areas.
- To Review and improve existing marketing pipeline.
- To Promote strategies to increase farmers' income and market access.
- To Providing legal advice to the permaculture industry.

Scope of the Study

Examining rural agricultural issues may include:

- **Area Focus:** Identify a rural area or region to be examined, including products such as agriculture, market access, and manufacturing real estate.
- **Stakeholders:** Key stakeholders in this study include farmers, local merchant, cooperatives, government agencies, and medium-sized businesses.
- **Marketing Channel:** Evaluate different marketing channels, such as local marketing, wholesale, affiliate marketing, and digital platforms.
- **Key Challenge:** Examine issues such as transportation, storage, pricing, business information, and the role of intermediaries.
- **Solutions:** Research and test interventions such as improving infrastructure, improving business information, and establishing links with agricultural cooperatives or directly with the business community. form the basis for problems encountered and recommendations.

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Limitations of the Study

- **Limited data access**

Accurate and up-to-date information on rural markets, prices and supply chains may be difficult to obtain, which may result in differences in comparative controls.

- **Representative sample:** Sample size may be limited due to resource constraints, and the areas selected may not be representative of all rural areas, introducing bias into the research.
- **Respondent Bias:** Farmers and other stakeholders may not provide the answers desired by the community or disclose all information due to distrust or fear of being influenced, which may affect the reliability of the data.
- **Regional and Logistical Challenges:** The remoteness and fragmented nature of rural areas can make data collection difficult, particularly in poor regions, resulting in slow or incomplete data
- **Changing Business:** Agribusiness is dynamic and affected by many external factors such as climate change, government policies and international market, which can impact the time and validity of research findings.

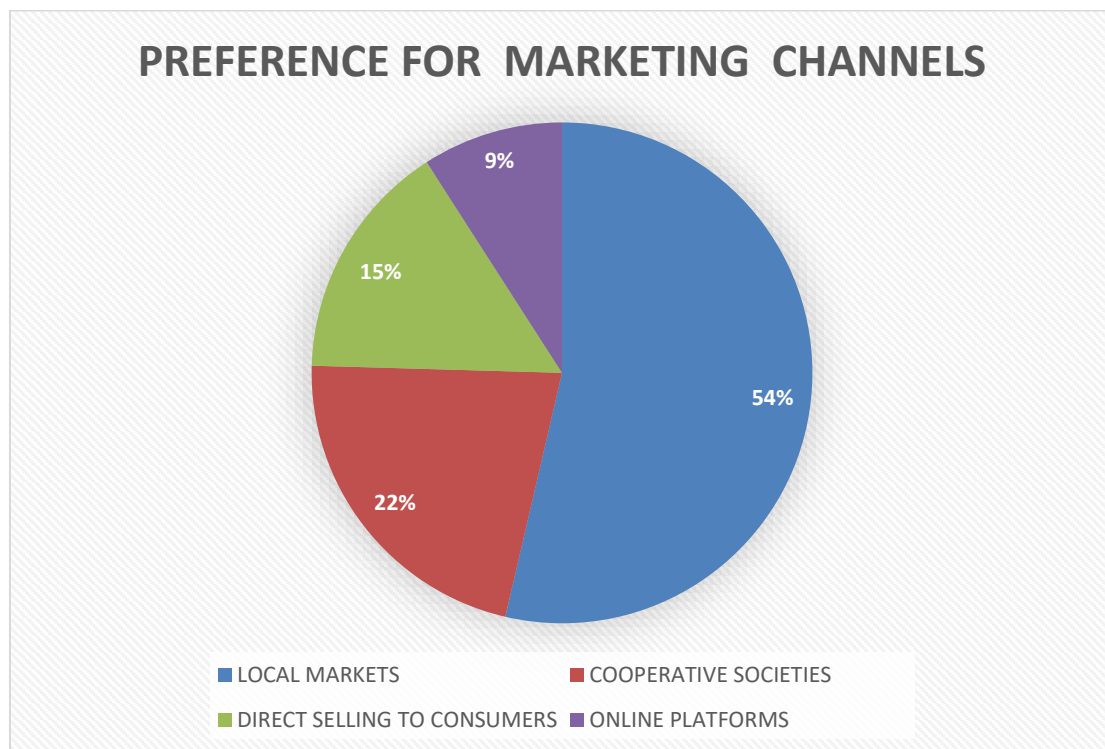
Scope for Future Research

- Market Information Systems.
- Supply Chain Optimization.
- Digital Marketing.
- Financial Access and Risk Management.
- Role of Cooperatives and Farmer Groups.
- Policy and Government Interventions.
- Value Addition and Argo-Processing.
- Climate Change Impact.
- Consumer Behaviour and Demand.
- Gender and Youth Inclusion.

Data Analysis and Interpretation

Preference for Marketing Channels

Particulars	Respondent	Percentage
Local markets	59	59%
Cooperative societies	24	24%
Direct selling to consumers	17	17%
Online platforms	10	10%
Total	100	100%

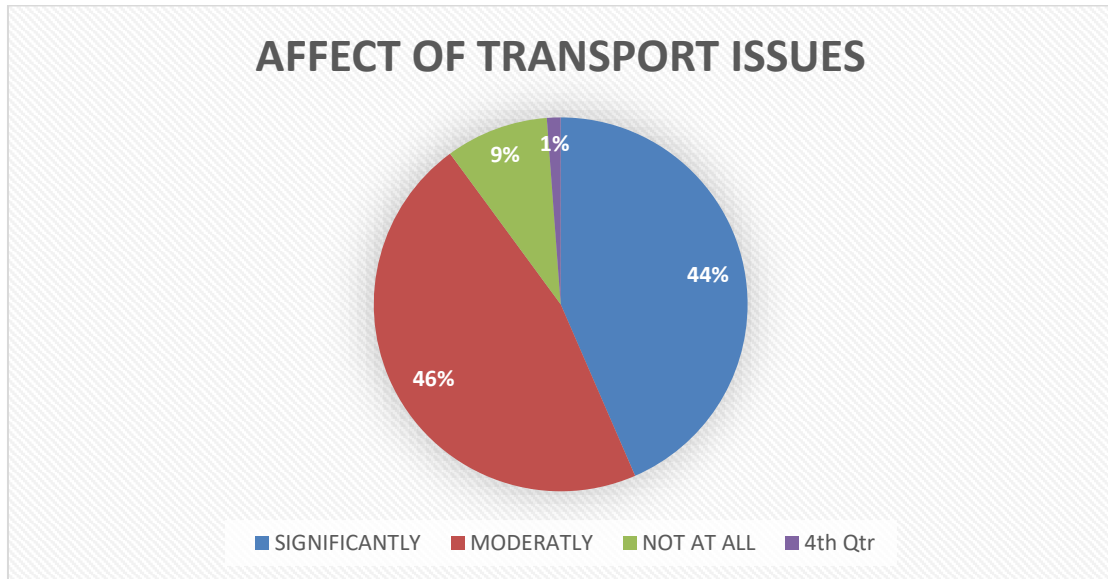


Interpretation

From the above pie chart, we can see that 54% people use Local marketing channels. and 22% of people use Cooperative marketing channels and 15% of people use direct selling to consumers and 10% of people use Online Platforms for marketing channels.

Affect of Transport Issues

Particulars	Respondent	Percentage
Significantly	44	44%
Moderately	47	47%
Not at All	9	9%
Total	100	100%

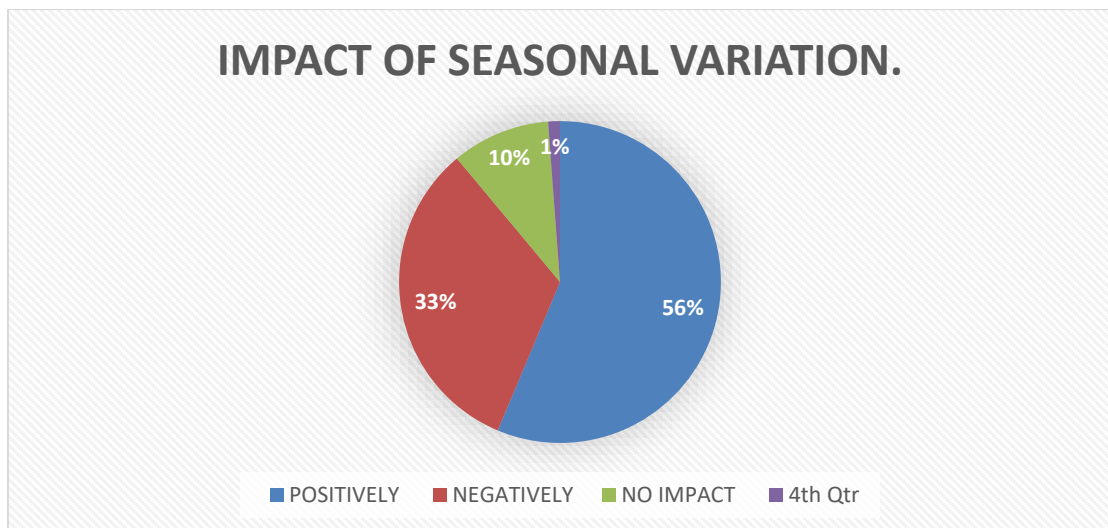


Interpritation

From the above pie chart, we can see that 44% of people are Significantly Affected by the Transport issues. and 46% people are moderately affected and 9% of people are not at all effected

Impact of Seasonal Variation

Particulars	Respondent	Percentage
Positively	57	57%
Negatively	33	33%
No Impact	10	10%
Total	100	100%

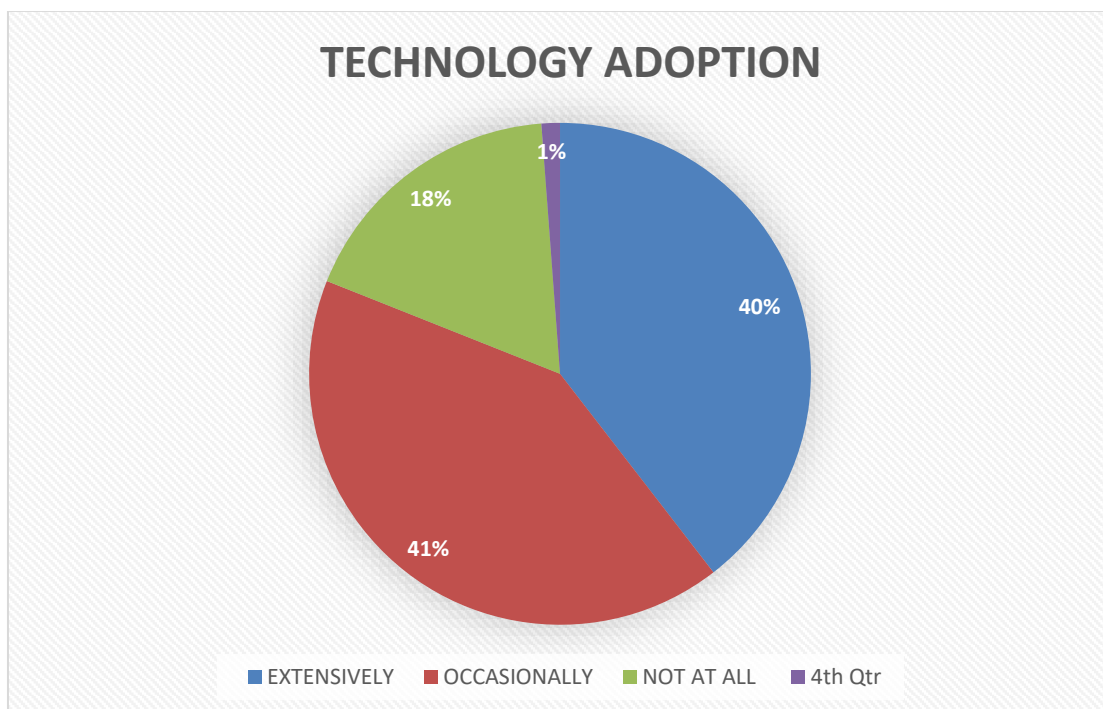


Interpretation

From the above pie chart 56% of people are positively affected by the seasonal variation. And 33% of people are negatively affected by the seasonal variation and 10% of people are not affected

Technology Adoption

Particulars	Respondent	Percentage
Extensively	40	40%
Occasionally	42	42%
Not at all	18	18%
Total	100	100%

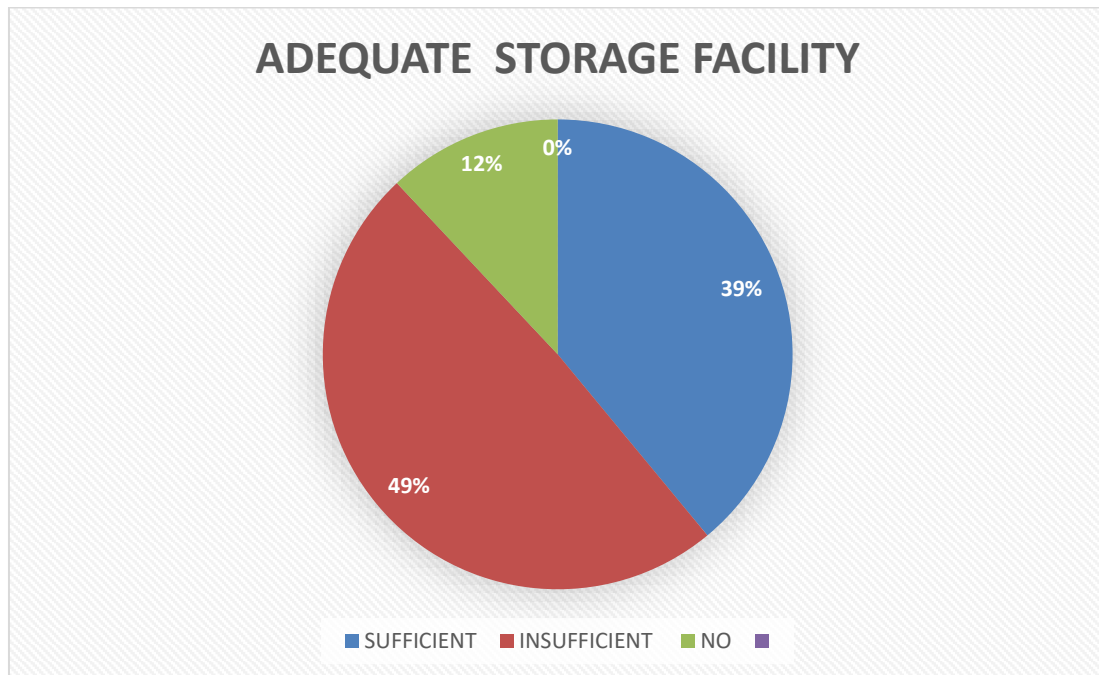


Interpretation

From the above pie chart, we can see that 40% of people are Extensively adopted on technology and 42% of the people are occasionally and not at all adopted on technology

Adequate Storage Facilities

Particulars	Respondent	Percentage
Yes, Sufficient	39	39%
Yes, but Insufficient	49	49%
No	12	12%
Total	100	100%



Interpretation

From the above pie chart, we can see that 39% people have sufficient storage facility. And 49% of people have don't and 12% of people are not having any storage facility.

Conclusion

The marketing of agricultural products in rural areas in the regions is faced with serious problems that limit farmers' access to the wider market and reduce their profits. The main problems identified include weak systems, lack of business data, inadequate storage facilities and limited budgets.

In addition, farmers are often exploited by middlemen due to the lack of direct access to the market, which results in low prices for their products. Improving rural infrastructure such as roads and transportation can facilitate better access to business.

Findings

- **Inadequate Infrastructure:** Poor road networks, lack of transportation facilities, and insufficient storage facilities are major barriers that lead to high post-harvest losses and limit access to markets.
- **Limited Market Access:** Farmers in rural areas often face challenges accessing lucrative markets due to geographical isolation, resulting in dependency on local markets or middlemen who offer lower prices.

- **Lack of Market Information:** A significant gap exists in farmers' access to timely and accurate market information, including pricing, demand trends, and buyer preferences, leading to uninformed decision-making.
- **Exploitation by Intermediaries:** The presence of multiple intermediaries in the supply chain often results in reduced earnings for farmers, as they receive only a small fraction of the final market price.
- **Low Adoption of Technology:** Many farmers lack access to modern technologies, such as mobile apps or digital platforms, that can facilitate direct marketing and improve market information flow.

Suggestion

We need to strengthen the infrastructure to solve the economic problems of agricultural products in rural areas. Transportation improvements, such as roads and bridges, can reduce the time and cost of transporting products from farm to market, reduce post-harvest losses, and enable new products to reach consumers.

Additionally, investing in adequate storage facilities, including cold storages, can prevent poor quality produce from spoiling and enable farmers to sell their produce when market prices are at their best. Rural farmers often do not have access to real business information, making it difficult for them to make informed decisions.

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14

A Study on Customer Behaviour towards Life Insurance Corporation of India

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Mr. Pramodagouda Annasaheb Mailagond**
Mr. Chidanand Sondi***

Introduction

The Life Insurance Corporation of India (LIC) is the largest state-owned insurance group and investment company in India. It was founded in 1956 when the Parliament of India passed the Life Insurance of India Act that nationalized the private insurance industry in India.

LIC offers a wide range of insurance products and services including life insurance, health insurance, pension plans, and investment management. It has a significant presence across the country with numerous branches and has played a crucial role in promoting insurance and financial inclusion in India.

Need for Study

The Life Insurance Corporation of India study is crucial for several reasons, reflecting its significant impact on the lives of individuals as well as the wider socio-economic environment of India.

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LIC plays a key role in promoting financial inclusion by offering affordable insurance products to various sociology-economic segments including the rural population. Studying LIC helps understand how insurance penetration can be further improved to reach underserved communities.

Literature Review

A literature review on LIC usually covers various aspects of its operations, impacts, challenges and contributions to the Indian insurance sector and economy. Here are some key themes and topics commonly covered in LIC literature reviews:

- **Historical Development:** Studies often trace the historical development of LIC since its inception in 1956. They examine how LIC grew from a state monopoly to its current position as India's largest life insurer, influencing policies and market dynamics.

Problem Statement

LIC faces increasing competition from private insurers offering diverse and innovative insurance products. Understanding how LIC navigates this competitive landscape is critical. There is a paradigm shift in customer expectations for service delivery, digital engagement and personalized insurance solutions. Examining LIC strategies to meet these evolving demands is essential. Changes in regulatory policies and compliance requirements impact LIC's operations and strategic decisions.

Research Questions

Life Insurance Corporation of India research questions can cover a wide range of topics depending on the specific focus of your research. Here are some potential research questions to guide your investigation:

- How has LIC's financial performance evolved over the last decade?
- What factors contribute to the financial stability of LIC in the insurance industry?
- How does LIC manage investment portfolios to ensure financial resilience?
- How do macroeconomic factors such as GDP growth and inflation affect LIC's business performance?
- How is LIC integrating new technologies like AI and blockchain into its insurance operations?
- How does LIC contribute to social welfare and community development through its CSR initiatives?

Study Objectives

The objectives of Life Insurance Corporation of India study may vary depending on the specific research focus and context. However, some common goals include:

- Analyze and understand LIC's financial performance over time, including factors affecting profitability, solvency and investment strategies.
- To evaluate LIC's market share, competitive position in the insurance industry and its strategy to maintain its dominant position in the Indian market.
- To assess the level of customer satisfaction, preference and perception of LIC products, services and customer support.

Scope of the Study

The scope of a study on LIC (Life Insurance Corporation of India) can be quite wide and multifaceted depending on the specific focus and objectives of the research.

Analysis of LIC financial statements, profitability, solvency ratios, investment portfolios, overall financial health. Examining trends in premium income, insurance ratios and investment strategies. An Assessment of LIC's Market Share in the Indian Insurance Industry A Comparison of LIC's Products, Pricing, Distribution Channels and Customer Service across Private Insurers.

Research and Methodology

Research methodology in LIC (Life Insurance Corporation) usually involves the study of various aspects related to the functioning, policies, customer behaviour, financial performance and regulatory aspects of life insurance companies. Here are some key areas of research methodology that may be relevant.

Limitations of the Study

LIC (Life Insurance Corporation), several limitations may affect the research process and interpretation of findings. Here are some common limitations that researchers may encounter.

- **Availability and access to data:** Access to detailed and specific data from LIC, particularly regarding financial performance, customer demographics and claims data, may be restricted for confidentiality or regulatory reasons. This limitation can affect the depth and breadth of the analysis.

Scope for Future Research

LIC's competitiveness, improving customer outcomes and meeting the challenges of the evolving regulatory and technology environment. Collaboration with industry stakeholders, policy makers and academic institutions can also enrich the depth and applicability of research findings in the life insurance sector.

Analysis and Interpretation

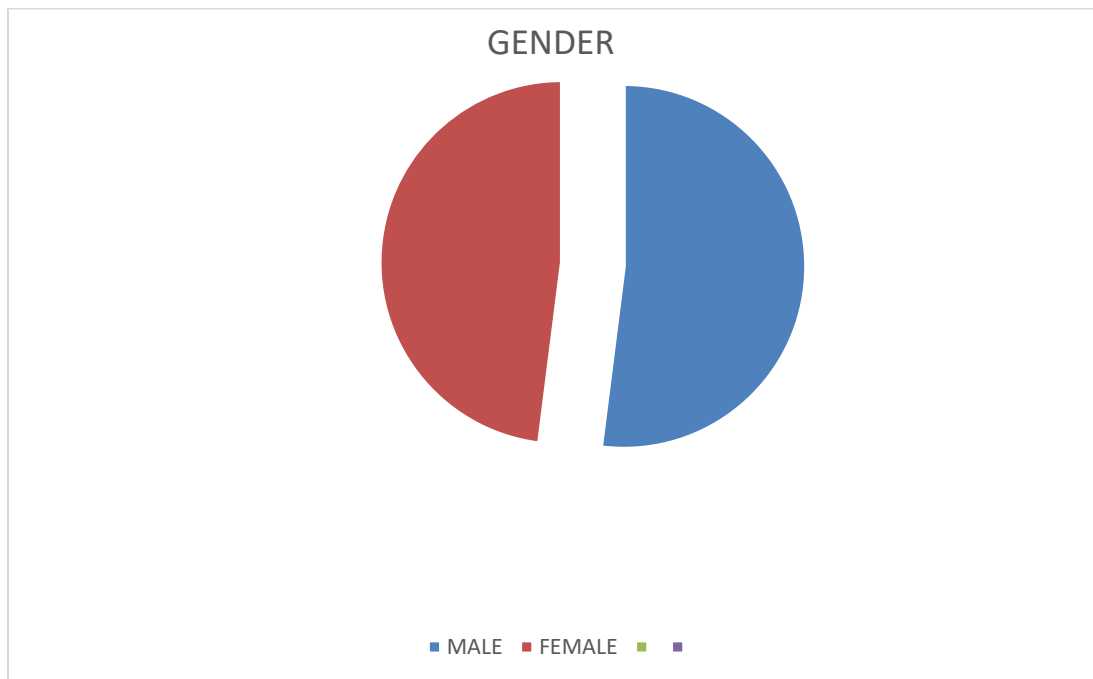
Data Analysis

Data interpretation is the process of analyzing and explaining the meaning and significance of data results and translating them into understandable and actionable insights that can guide decision making and shape conclusions.

- **Data Interpretation:** Data interpretation involves understanding the results obtained from data analysis by understanding what the data reveals and how it relates to the problem or question at hand. It requires analyzing the patterns, trends, and relationships uncovered during the analysis and translating those findings into meaningful insights. This step is critical to drawing conclusions, making informed decisions, and providing actionable recommendations based on data. Effective data interpretation ensures that results are understood in context and are clearly communicated to stakeholders.

Table 1: Gender

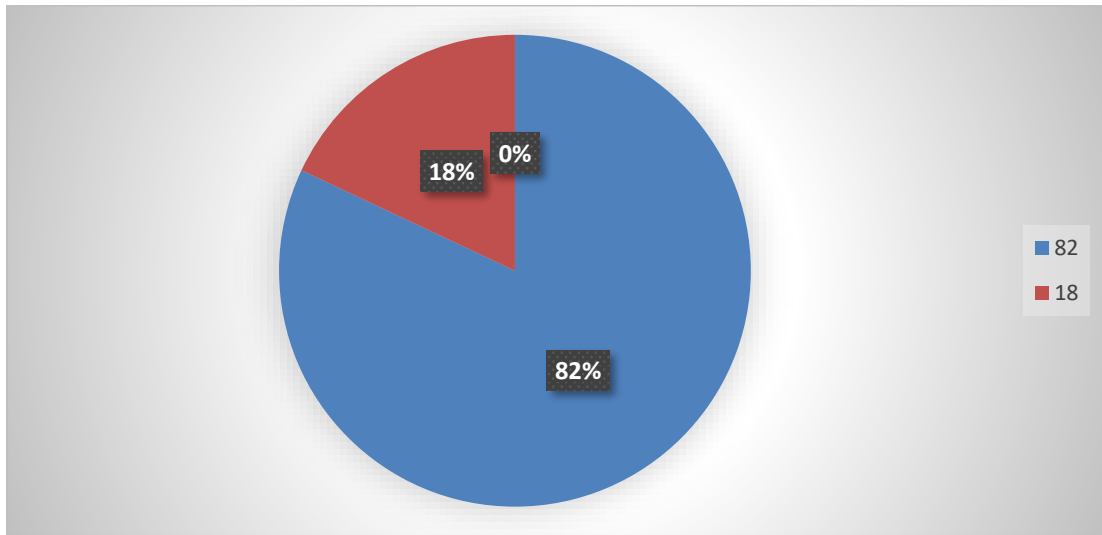
Particulars	Respondents	Percentage
Male	52	52%
Female	48	48%
Total	100	100%

**Interpretation**

From the above pie chart, we can analysis that a greater number of customers are male with 52% of result and female are 48%

Table 2: Agent Recommend about Insurance

Particulars	Respondents	Percentage
Yes	82	82
No	18	18
Total	100	100

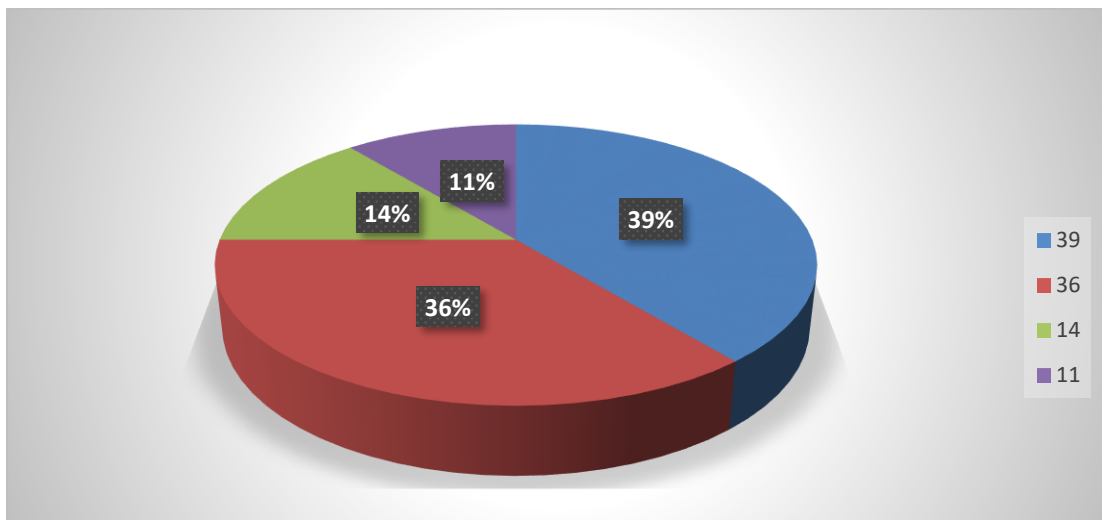


Interpretation

- 82% of the respondents answered "Yes," indicating a strong majority in favor of whatever question or statement was posed.
- 18% of the respondents answered "No," showing a smaller minority who disagreed or were not in favor.

Table 3: Income Level of Respondents

Particulars	Respondents	Percentage
0-25000	39	39
25000-40000	36	36
40000-60000	14	14
Above 60000	11	11
Total	100	100

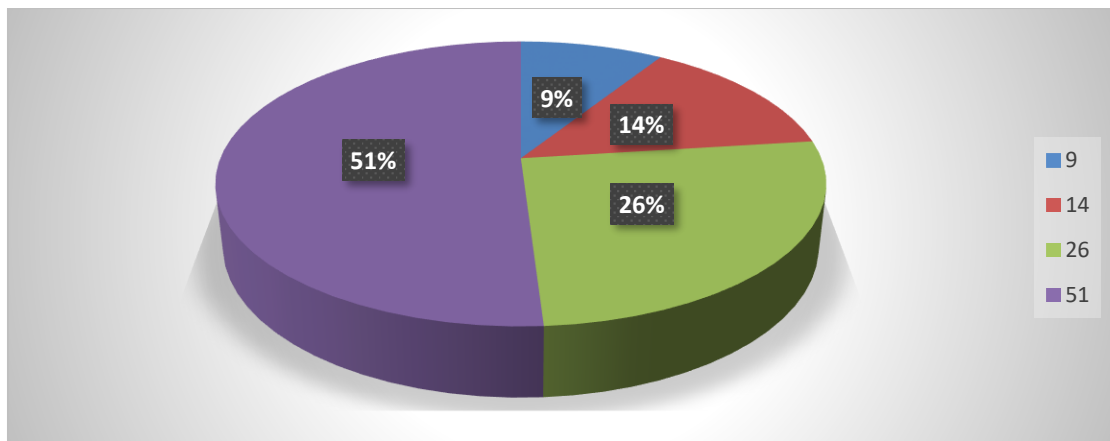


Interpretation

The data shows that 39% of respondents have an income between ₹0-25,000, while 36% fall within the ₹25,000-40,000 range. A smaller proportion, 14%, earn between ₹40,000-60,000, and only 11% earn above ₹60,000. This distribution highlights that the majority of respondents have lower to middle incomes, with only a small segment earning higher amounts.

Table 4: Premium Insurance

Particulars	Respondents	Percentage
Monthly	9	9
Quarterly	14	14
Half yearly	26	26
Yearly	51	51
Total	100	100



Interpretation

The data shows a clear preference for annual reporting, with 51% of respondents favoring a yearly frequency. Half-yearly reports follow at 26%, while quarterly and monthly reports are less popular, with 14% and 9%, respectively. This suggests that most respondents prefer less frequent, more comprehensive updates, indicating a possible focus on long-term trends over immediate details.

Proposal Findings and Conclusions

Findings

- Customer behaviour towards Life Insurance Corporation of India (LIC) may vary depending on various factors such as demographics, economic conditions and cultural influences. Here are some general insights and trends
- LIC is often perceived as a trusted and reliable brand. Many customers prefer LIC because of its long-standing reputation and government support which gives them a sense of security.

Suggestions

- **Improving Digital Presence:** Continue to invest in user-friendly digital platforms for easier policy management, online shopping and customer support.
- **Education campaigns:** Conduct awareness programs to inform customers about the benefits of various LIC policies and financial planning.

Conclusion

In conclusion, understanding customer behaviour towards LIC reveals foundations built on trust, reliability and long-term financial planning. Customers appreciate LIC for its assured returns, cultural significance as a savings vehicle and the wide reach of its agent network. Embracing digital transformation, improving customer service, offering innovative products and maintaining competitive pricing are key strategies for maintaining and enhancing customer engagement. By continuously adapting to changing demographics and evolving customer preferences, LIC can consolidate its position as a trusted insurer while catering to the diverse needs of its clientele in India's dynamic insurance market.

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15

A Study on Analysis of Stock Prices of Automobile Sector

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Introduction

The network of organizations that makes up the Indian financial system includes banks, insurance providers, stock exchanges, and other establishments that let lenders and borrowers trade money. Independent bodies that monitor a number of industries, including financial markets, banking, and insurance, control this system. The financial system is essential to promoting economic growth because it mobilizes excess capital and allocates it wisely to beneficial purposes. It includes the frameworks, policies, and procedures that control the distribution of resources, the identity of funders, and the conditions of financial contracts while conducting business on a local, national, and international scale.

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Meaning of Financial System

Progress in a country is mostly dependent on how well-functioning its economic system is, which is largely dependent on how well-functioning its financial system is. The progress of diverse economic entities, broadly classified into the business, government, and household sectors, is indicative of economic development. It is possible for these units to operate in a balanced, surplus, or deficit budget. In the financial system.

Definition of Financial System

H.R. Machiraju: It is a collection of markets, institutions, and tools that encourage saving and direct funds toward their most effective usage.

Van Horne: An economy's financial system efficiently distributes savings to its final consumers or investors in tangible assets."

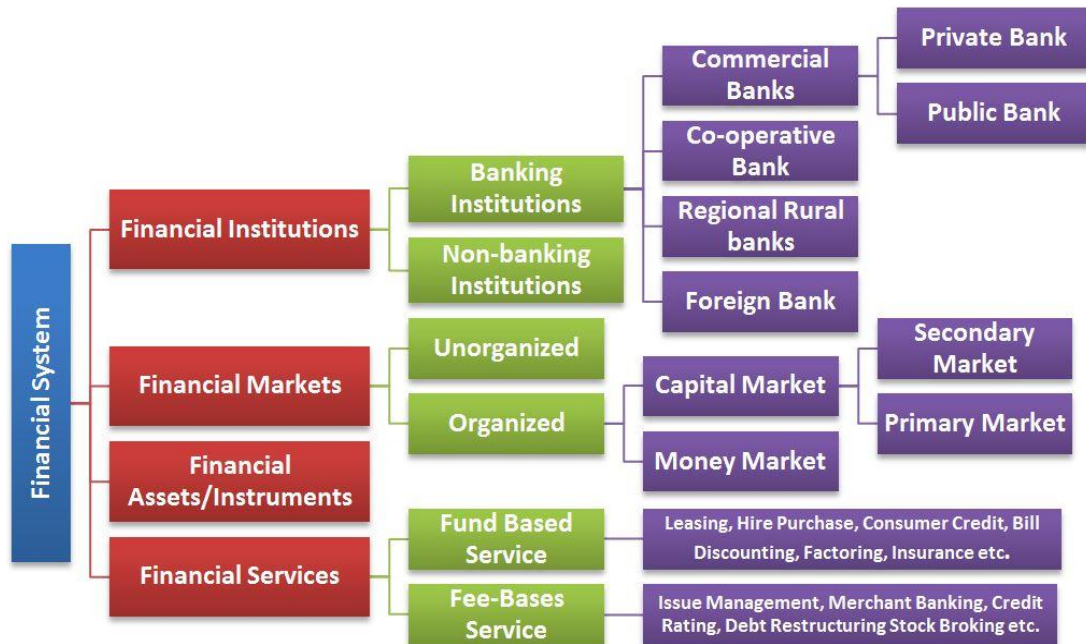
Prasanna Chandra: The primary method by which savings are converted into investments is through the financial system, which is made up of a range of organizations, markets, and instruments connected in an organized way.

Features of Indian Financial System

- It is essential to a nation's economic development.
- It encourages investing as well as saving.
- It facilitates the creation of capital.
- It facilitates the division of risk.
- It helps the financial markets expand.

Structure of Indian Financial System

A financial system is a structure that makes it easier for investors, lenders, and borrowers to trade money. These systems, which function at the national, international, and firm-specific levels, comprise a variety of interrelated markets, services, and establishments intended to effectively connect depositors and investors. Unlike bartering, money, credit, and finance function as means of exchange in financial systems, giving transactions a consistent value. Financial markets, financial instruments, banks (public or private), and financial services are the usual components of a contemporary financial system. It makes it possible for money to be allocated, invested in, and transferred between various economic sectors, letting people and companies to share the risks involved.



Organized Sector

Capital Market

- Industrial Securities Market:
- Government Securities Market:

Money Market

- Call Money Market
- Commercial Bills Market
- Treasury Bills Market
- Short - Term Loan Market

1)The Tata Motor Company.
2) Maruti Suzuki India Ltd.
3)Mahindra and Mahindra Ltd.
4)Hero MotoCorp Ltd.
5)Bajaj Auto Ltd.
6)Ashok Leyland Ltd>

Research Methodology

Collection of Data and Interpretation

Which industry among the chosen industries is the most volatile and something that new investors should be aware of is the study's research topic. Yahoo! Finance provides the secondary data on stock prices. The study's chosen time frame

was from January to December of 2023. The top 3 businesses in the finance and automotive sectors have been chosen for the survey. The sectors are distinguished based on how much each contributes to the GDP of the nation:

Automobile Sector

- **Simple Moving Averages (SMA):** Simple moving average is the most commonly used tool in technical analysis to understand the price movement of securities. The moving average helps the investor to make decisions whether to buy or sell a particular stock at a particular point of time. The average value is taken for a pre- determined time period is considered for analysis of the selected stocks. They create buy or sell signals when the move across the historical prices of those stocks. Downward penetration of the raising average indicates a possibility of further fall in the price of a particular stock. It creates a sell signal. Upward penetration of the falling average indicates the possibility of further raise in the price of a particular stock. It creates a Buy Signal.
- **Auto Regressive Integrated Moving Average (ARIMA):** A popular and widely used statistical method for time series forecasting is the ARIMA model. ARIMA is an acronym that stands for Auto Regressive Integrated Moving Average. It is a class of model that captures a suite of different standard temporal structures in time series data. A statistical model is autoregressive if it predicts future values based on past values. For example, an ARIMA model might seek to predict a stock's future prices based on its past performance or forecast a company's earnings based on past periods. An autoregressive integrated moving average model is a form of regression analysis that gauges the strength of one dependent variable relative to other changing variables. The model's goal is to predict future securities or financial market moves by examining the differences between values in the series instead of through actual values.
- **Bull Call Spread:** In a bull call spread strategy, an investor simultaneously buys calls at a specific strike price while also selling the same number of calls at a higher strike price. Both call options will have the same expiration date and underlying asset. This type of vertical spread strategy is often used when an investor is bullish on the underlying asset and expects a moderate rise in the price of the asset. Using this strategy, the investor is able to limit their upside on the trade while also reducing the net premium spent (compared to buying a naked call option outright).
- **Bear Put Spread:** The bear put spreads strategy is another form of vertical spread. In this strategy, the investor simultaneously purchases put options at a specific strike price and also sells the same number of puts at a lower strike price. Both options are purchased for the same underlying asset and have the

same expiration date. This strategy is used when the trader has a bearish sentiment about the underlying asset and expects the asset's price to decline. The strategy offers both limited losses and limited gains.

Data Analysis and Interpretation

TATA Motors Ltd.

Table 1: Moving Average of TATA Motors Ltd. From 1st January 2023 to 31st December 2023

Date	Open	High	Low	Close	Adj Close	OHLC	MA (3)
01/01/2023	12.97	20.14	12.67	17.81	17.81	15.9	#N/A
02/01/2023	18.77	23.38	18.77	21.99	21.99	20.73	#N/A
03/01/2023	22.46	23.7	19.26	20.79	20.79	21.55	19.39333
04/01/2023	21.04	21.24	18.56	19.35	19.35	20.05	20.77667
05/01/2023	19.57	22.39	19.1	21.73	21.73	20.7	20.76667
06/01/2023	21.86	24.27	21.69	22.78	22.78	22.65	21.13333
07/01/2023	22.92	23.14	19.07	19.68	19.68	21.2	21.51667
08/01/2023	19.84	20.64	18.48	19.68	19.68	19.66	21.17
09/01/2023	20.09	22.95	19.64	22.41	22.41	21.27	20.71
10/01/2023	22.5	34.53	22.11	31.58	31.58	27.68	22.87
11/01/2023	32.76	35.38	30.02	30.54	30.54	32.18	27.04333
12/01/2023	31.96	32.88	28.87	32.09	32.09	31.45	30.43667

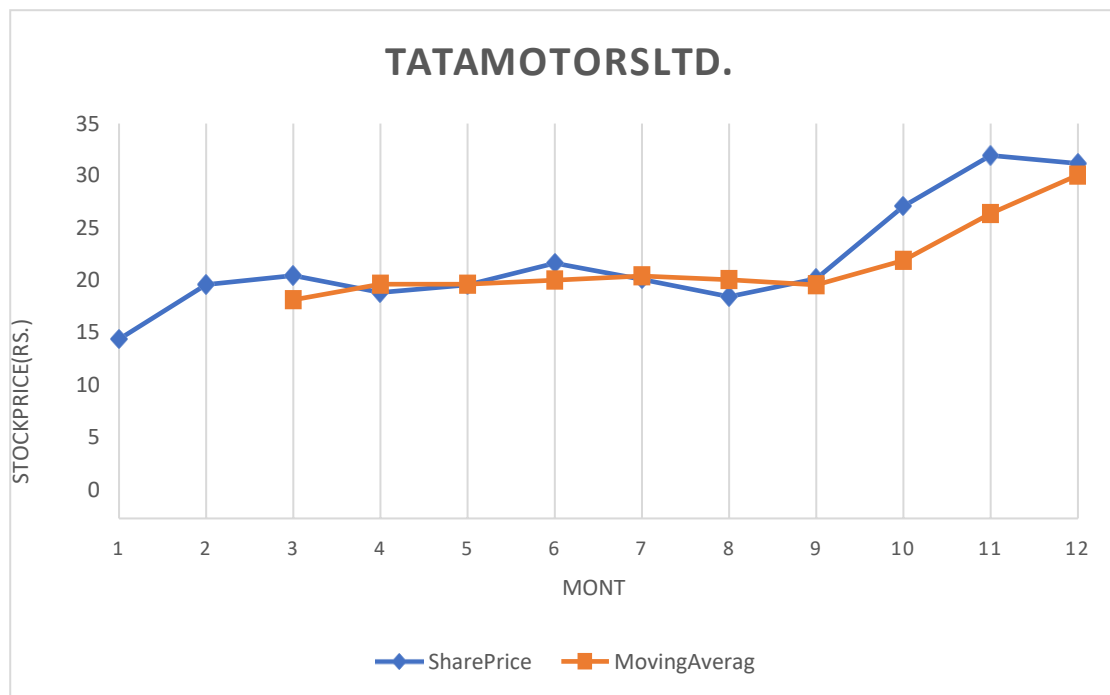


Figure 1: Simple Moving Average for TATA Motors Ltd.

In the figure, a possible decrease in the share price is indicated by the SMA trend line for TATA Motors Ltd. crossing the share price line from below in July. Investors may think about selling their shares in order to prevent more losses. On the other hand, a buy signal is suggested when the trend line crosses the share price line from above in October, suggesting that now is a good time for investors to acquire shares and maybe make money.

Mahindra & Mahindra Ltd.

Table 2: Moving Average of Mahindra & Mahindra Ltd. From 1st January 2023 to 31st December 2023.

Date	Open	High	Low	Close	Adj Close	OHLC	MA (3)
01/01/2023	725	843.21	723	749.6	741.258	760.36	#N/A
02/01/2023	753	952.06	741.55	806.4	797.58	813.25	#N/A
03/01/2023	821	876.2	783	795.84	786.63	818.36	797.49
04/01/2023	801.5	837.41	738.2	752.4	744.17	782.56	804.69
05/01/2023	744.9	853	731.5	807.6	798.87	784.83	795.13
06/01/2023	813	821.2	762.54	777.77	769.04	793.12	786.23
07/01/2023	778	798.8	724.65	743.1	734.25	761.47	779.14
08/01/2023	750	803.87	744.6	793.5	793.5	772.58	775.28
09/01/2023	793.3	822	729.69	803.87	803.9	786.19	773.94
10/01/2023	800	971.15	787	884.69	884.14	860.54	806.87
11/01/2023	884.25	979	828.35	835.74	835.25	881.77	843.97
12/01/2023	836	868.7	797	837.15	837.15	834.52	859.36

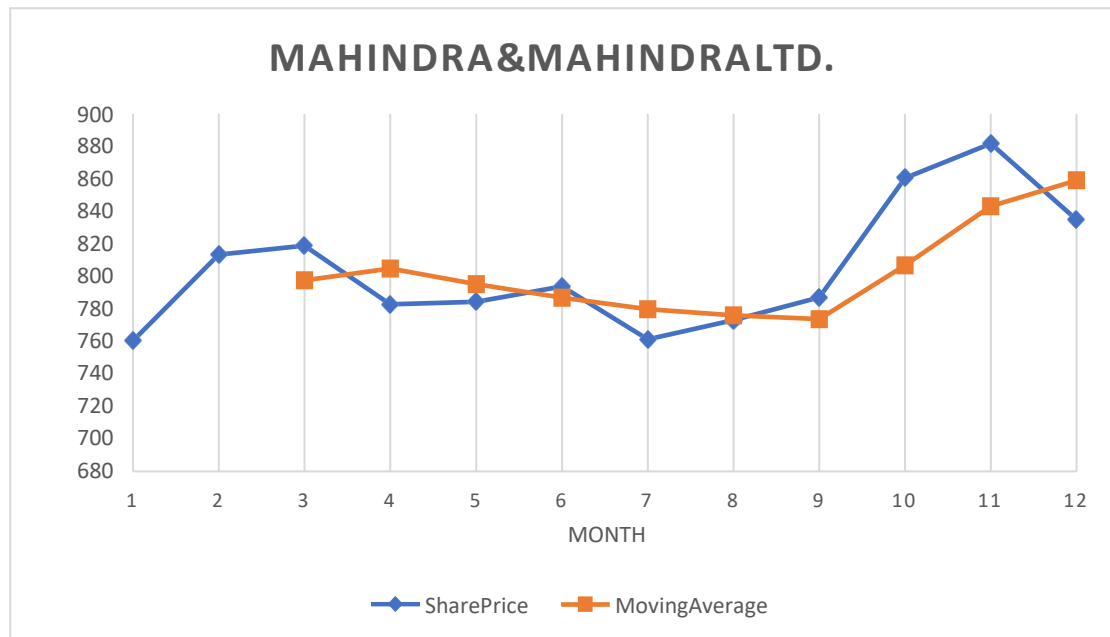


Figure 2: Simple Moving Average of Mahindra & Mahindra Ltd.

The SMA for Mahindra and Mahindra Ltd. is displayed in the graph above, and it shows an upward crossover with the share price line. Investors are given a buy signal as a result, indicating a high probability of further price gains. As a result, the investor chooses to move through with the purchase

Hero Moto Corp Ltd.

Table 3: Moving Average of Hero MotoCorp Ltd. From 1st January 2023 to 31st December 2023.

Date	Open	High	Low	Close	Adj Close	OHLC	MA (3)
01/01/2023	3115	3520.15	3031	3256.10	3239.9	3230.5	#N/A
02/01/2023	3300	3629.05	3199.6	3224	3208.0	3381.21	#N/A
03/01/2023	3255	3510.9	2902	2913.6	2903.3	3415.3	3238.04
04/01/2023	2949	3009	2741.8	3007.5	2809.2	2879.5	3121.05
05/01/2023	2779.5	3033.4	2766.65	2902	2996.9	2896.8	2973.9
06/01/2023	3016.95	3090	2852	2763	2892.3	2965.2	2913.9
07/01/2023	2905	2968.95	2740	2741.8	2753.5	2844.3	2902.1
08/01/2023	2770.1	2865.2	2636	2832.5	2741.8	2753.4	2854.3
09/01/2023	2759	2954.3	2702.9	2657.1	2832.5	2812.1	2803.3
10/01/2023	2827.2	2950	2639	2449.3	2657.1	2768.3	2777.9
11/01/2023/	2675	2784.05	2424.05	2462.1	2449.3	2583.2	2721.2
12/01/2023	2480	2552	2310	2819.5	2462.1	2451.03	2600.8

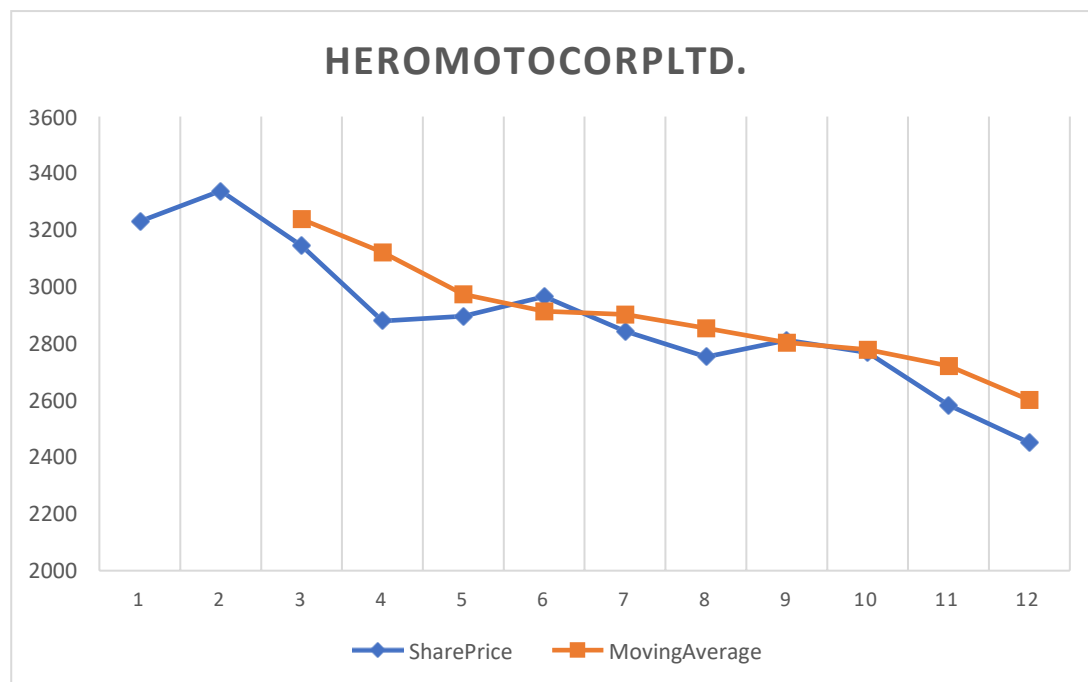


Figure 3: Simple Moving Average for Hero MotoCorp Ltd.

The graph displays the Hero MotoCorp Ltd. SMA trend line, which crosses the share price line downward. This suggests a sell signal because there is a good chance that the stock price will drop in the future. Even though the share price has recently increased little, the return during the holding period may become negative. As a result, the investor ought to think about selling now and possibly buying again later.

Bajaj Auto Ltd.

Table 4. Moving Average of Bajaj Auto Ltd. From 1st January 2023 to 31st December 2023.

Date	Open	High	Low	Close	Adj Close	OHLC	MA (3)
01/01/2023	3446	4236.6	3428.2	4005.8	3871.8	3779.1	#N/A
02/01/2023	44064	4361.4	3773.05	3798.7	3671.7	3999.2	#N/A
03/01/2023	3798.7	3985	3497	3670.6	3547.9	3737.8	3838.7
04/01/2023	3704	3966.3	3447	3833.7	3705.6	3737.7	3824.9
05/01/2023	3815	4274	3784.1	4192.8	4052.6	4016.4	3830.6
06/01/2023	4204.5	4347	4030	4133.8	3995.6	4178.9	3977.7
07/01/2023	4141	4250	3750	3892.6	3701.5	3992.6	4062.6
08/01/2023	3874	3898.9	3647.1	3727.8	3727.8	3786.9	3986.1
09/01/2023	3754	3944.8	3680	3832.6	3832.6	3802.8	3860.8
10/01/2023	3820	4050	3665	3707.2	3707.2	3810.5	3800.1
11/01/2023	3721.8	3845	3223.05	3240.3	3240.3	3507.5	3706.9
12/01/2023	3280	3372.4	3027.1	3249.2	3249.2	3232.1	3516.7

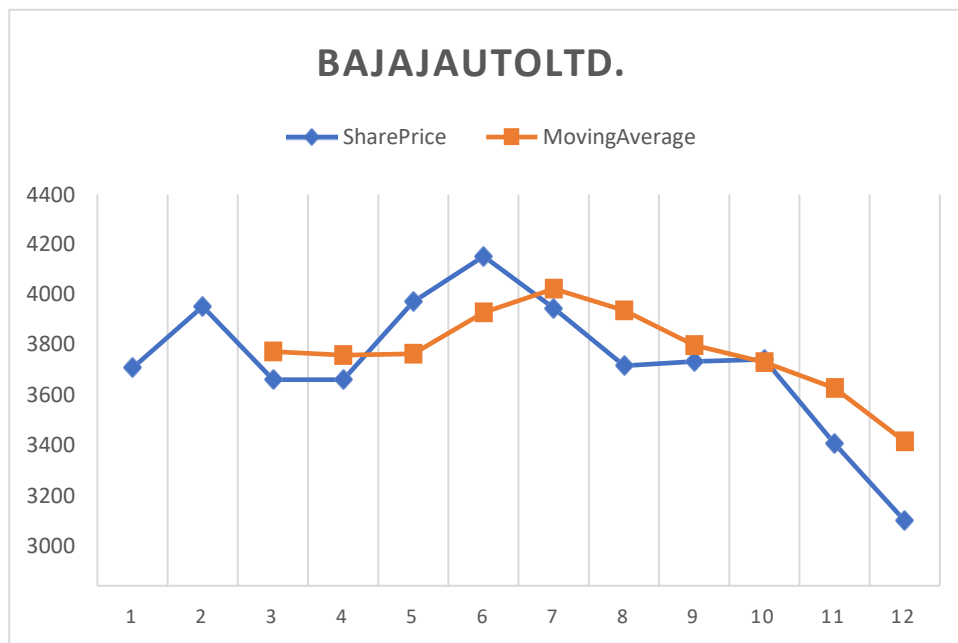


Figure 4: Simple Moving Average for Bajaj Auto Ltd.

The SMA trend line for Bajaj Auto Ltd. is displayed in the above figure, indicating a downward crossover with the share price line. Investors receive a sell signal as a result, indicating a high likelihood of more price drops. The share price has recently increased little, but the holding period return could turn negative. As a result, the investor ought to think about selling now and possibly buying again later.

Findings

- The majority of finance corporations should sell their shares now and buy them back later.
- In contrast, shares of the majority of automobile firms should be purchased now and sold subsequently.
- The share prices of Bajaj Finance Ltd., Muthoot Finance Ltd., Tata Motors Ltd., and Ashok Leyland Ltd. have increased significantly.
- The share prices of Hero MotoCorp Ltd. and Bajaj Auto Ltd. are rapidly declining.
- Share prices of Cholamandalam Investment and Finance Company Ltd. and Maruti Suzuki India Ltd. fluctuated significantly during the tumultuous year of 2021.
- The growing mean and standard deviation in the aforementioned graph indicate that the series is not stationary.
- Because the p-value is higher than 0.05, we are unable to reject the null hypothesis.

Suggestions

- The stock of IDFC Bank has a great chance of rising in the near future in the finance industry. Investors have the option of increasing their investments or holding onto their current shares.
- In the near future, Mahindra & Mahindra Ltd., Maruti Suzuki, and TATA Motors have a great deal of room to grow within the automotive industry.
- These stocks' climb, which ranges from 30 to 70, suggests that neither overbought nor oversold conditions exist.
- For Finance Ltd., Muthoot Finance Ltd., Mahindra & Mahindra Financial Services Ltd., HDFC Bank Ltd., and Cholamandalam Investment and Finance Company Ltd., investors could think about selling now and purchasing later.
- Shares of Hero MotoCorp Ltd., Bajaj Auto Ltd., and Ashok Leyland Ltd. should be sold now and bought later in the automobile industry.
- Statistical methods and computational intelligence approaches are the two basic categories into which time series forecasting techniques are typically

divided. Neural networks (NN) and genetic algorithms are two examples of computational intelligence techniques (GA). There are many categories of statistical time series forecasting techniques, including:

- Among the fundamental categories of statistical time series forecasting methods are exponential smoothing techniques, which comprise the following kinds:
- Statistical time series forecasting approaches that fall under the heading of regression methods.
- Statistical time series forecasting approaches that fall under the category of Autoregressive Integrated Moving Average (ARIMA) methods.
- Statistical time series forecasting approaches falling under the threshold method category comprise the following.
- Statistical time series forecasting approaches that fall under the heading of Generalized Autoregressive Conditionally Heteroskedastic (GARCH) methodologies include.

Conclusion

In the counterintuitive world of the market, extreme volatility is sometimes interpreted by observers as a sign of investor fear, which can be interpreted as a bullish indicator. Companies that are emerging from overbought or oversold levels may be ripe for a trend reversal, therefore investors should think about investing in these stocks. Additionally, investors should hang onto equities that fluctuate as long as they don't clearly indicate a bullish or bearish trend. Investors should confirm signals with numerous indicators rather than relying only on one in order to optimize results.

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7. Education textbook
8. Thesis papers and dissertations.
9. Internet searches and libraries
10. Journals and newspapers



16

Guddodagi Pharmaceutical Distributor

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Introduction

This study explores Guddodagi Pharmaceutical Company, a prominent player in the pharmaceutical industry known for its commitment to developing innovative healthcare solutions. The company focuses on producing a diverse range of pharmaceutical products, including prescription medications, vaccines, and over-the-counter drugs. It emphasizes quality assurance, regulatory compliance, and patient safety while investing heavily in research and development (R&D) to advance medical innovation. This introduction highlights the company's role in addressing global health challenges, its sustainability efforts, and strategies for maintaining a competitive edge in a rapidly evolving market.

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Literature review

The literature on the pharmaceutical industry highlights the critical role of research and development (R&D) in driving innovation and addressing global health needs. Studies emphasize the importance of quality assurance and regulatory compliance in ensuring the safety and efficacy of pharmaceutical products. In particular, regulatory frameworks such as those established by the FDA and EMA are frequently discussed in the literature for their stringent guidelines on drug approval and patient safety. Furthermore, research explores the growing focus on sustainability within the industry, with pharmaceutical companies increasingly adopting eco-friendly practices to reduce their environmental impact. The competitive nature of the industry, fueled by rapid advancements in biotechnology and personalized medicine, is also a key theme, as companies invest heavily in R&D to stay ahead. Literature suggests that, while innovation is crucial, challenges such as high costs, long development timelines, and complex regulations present significant hurdles for pharmaceutical firms.

Need for the Study

The need for this study arises from the critical role pharmaceutical companies play in global healthcare and the increasing demand for innovative, safe, and effective treatments. By examining [Pharmaceutical Company Name]'s approach to research and development, regulatory compliance, and sustainability, this study aims to provide insights into how the company addresses current healthcare challenges. Additionally, with growing competition and evolving regulations, understanding the company's strategies is essential for identifying key factors that contribute to success and advancement in the pharmaceutical industry.

Statement of the Problem

The problem addressed in this study is the growing complexity and challenges faced by pharmaceutical companies in developing and delivering innovative healthcare solutions. [Pharmaceutical Company Name] must navigate stringent regulatory requirements, rising R&D costs, and increasing competition, all while maintaining high standards of quality, safety, and sustainability. Despite advancements in medical science, the company faces pressure to accelerate drug development timelines and improve accessibility to life-saving treatments. This study aims to analyze how the company addresses these challenges and adapts to the rapidly changing landscape of the pharmaceutical industry.

Objective of the Study

- Analyze [Pharmaceutical Company Name]'s R&D strategies for innovative healthcare solutions.
- Examine the company's approach to quality assurance, regulatory compliance, and patient safety.

- Explore its integration of sustainability initiatives.
- Assess its competitive strategies in navigating market challenges and regulations.

Hypothesis

The hypothesis for this study is that [Pharmaceutical Company Name] effectively leverages its research and development strategies, stringent quality assurance practices, and sustainability initiatives to maintain a competitive edge in the pharmaceutical industry and successfully navigate regulatory challenges.

Research Methodology

This study will use a descriptive and analytical approach to examine [Pharmaceutical Company Name]'s practices. Primary data will be collected through interviews with key company stakeholders and surveys of employees and industry experts. Secondary data will involve reviewing company reports, industry publications, and relevant academic literature. Data will be analyzed using statistical methods for quantitative insights and thematic analysis for qualitative insights. Findings will be cross-checked with industry benchmarks to ensure accuracy and reliability.

Limitations of the Study

The limitations of this study include potential biases in self-reported data from interviews and surveys, which may not fully represent the company's practices or industry trends. Access to proprietary information and internal data may be restricted, limiting the depth of analysis. Additionally, the study's findings may not be generalizable to other pharmaceutical companies due to differences in practices and market conditions. The rapidly evolving nature of the pharmaceutical industry may also affect the relevance of the study's conclusions over time.

Scope of Future Research

The scope of future research could include exploring the impact of emerging technologies, such as artificial intelligence and blockchain, on pharmaceutical R&D and regulatory compliance. Investigating how global trends and regulatory changes influence pharmaceutical practices and sustainability initiatives could provide additional insights. Future studies might also examine comparative analyses between different pharmaceutical companies or regions to identify best practices and areas for improvement. Additionally, research could focus on the long-term effects of sustainability practices on company performance and industry standards.

Mission and Vision

- **Mission**
 - Guddodgi pharmaceutical's mission is to protect the public health by effectively supporting the health care quality section and the environmental and consumer safety Section in their regulator Activities.

- To make availability of any required medicines of company marketing in in
- Karnataka As per the requirements of the chemists.
- To mark the organizations' presence in the society.
- Prioritizing consistency in quality management.
- **Vision**
 - To become the leading pharmaceutical distributors by assuring high quality standards And cost-effective products at all times.
 - Company wants to grow as per the average of national growth in pharmaceutical Business

SWOT Analysis

- **Strength**
 - Consistent availability of high-quality goods
 - Availability of all types of medicines such as allopathic, Ayurveda, veterinary and Fast-moving consumer goods
 - Bar-coding facility in distribution channel
 - Online booking and billing services.
- **Weakness**
 - Labor issues, lack of stability in them
 - Electricity failure disturbs and delays the process at times.
- **Opportunity**
 - Supplying goods and services outside of Bijapur city i.e., in villages and other cities Such as Bagalkot and Belgaum.
 - Adding new materials, products in marketing and adapting changes
- **Threats**
 - High competition from other developing firms
 - To balance price with high quality products
- **Causes of Conflict**
 - Unfair treatment
 - Poor communication
 - Lack of opportunities
 - Personality clashes
 - Unresolved issues
 - Increased worked
 - Resources scarcity

- **Types of Conflicts**

- Interpersonal (existing between people)
- Intrapersonal (existing within the mind of individual)
- Intergroup (conflict between two or more groups)
- Intragroup (conflict between two or more members of the same group)

Theoretical Background Of The Study

The theoretical foundation of retailer satisfaction with pharmacies can be examined using a variety of frameworks, including theories of planned behavior, customer relationship management (CRM), and service quality models (such as SERVQUAL). These theories identify major determinants of retailer satisfaction in the pharmacy environment as elements including service quality, trust, perceived value, convenience, and client loyalty. For instance, the SERVQUAL model places a strong emphasis on aspects that affect customer satisfaction, such as tangibles, dependability, responsiveness, assurance, and empathy. CRM theories also emphasize the value of tailored interactions and clear communication in raising retailer satisfaction. According to the idea of planned behavior, behavioral patterns are influenced by attitudes, subjective standards, and perceived behavioral control.

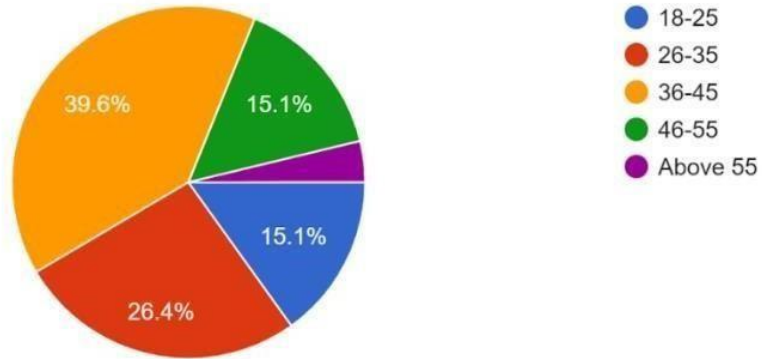
- **Retail Service Quality (RSQ):** Model, highlights the significance of factors that contribute to service quality, including dependability, assurance, tangibles, empathy, and responsiveness. Retailers' opinions of these service quality aspects may have an impact on how satisfied they are with pharmacies. Retailers are more likely to be happy if the pharmacy regularly provides a good level of service across these parameters
- **Expectancy-Disconfirmation Theory:** Customer satisfaction among retailers is impacted by the contrast between their expectations and their actual interactions with the pharmacy. The pharmacy will receive positive confirmation and more pleasure if it exceeds merchants' expectations. On the other hand, if the pharmacy doesn't meet expectations, it leads to dissatisfaction and negative confirmation.

Data Analysis and Interpretation

Particular	%
18-25	15.1%
26-35	26.4%
36-45	39.6%
46-55	15.1%
Above 55	26.7%

Age

53 responses



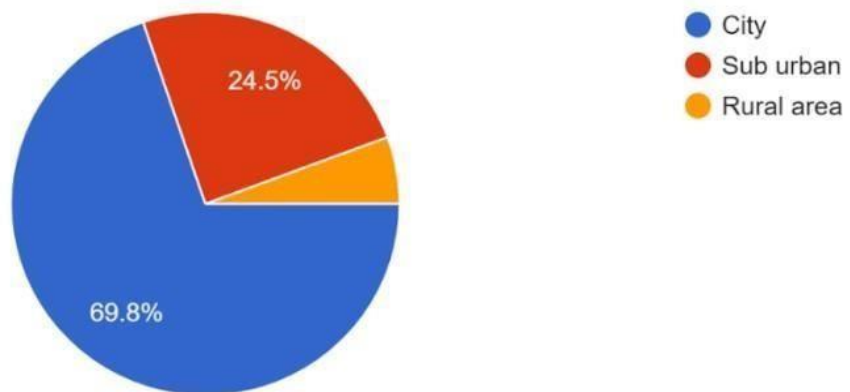
Interpretation

From the above graph we understand that 15.1% were people from adult age and middle age people and 26.4% people are around middle age and 39.5% people are around 36-45.

Particular	%
City	69.8%
Sub urban	24.5%
Rural area	5.7%

Location

53 responses



Interpretation

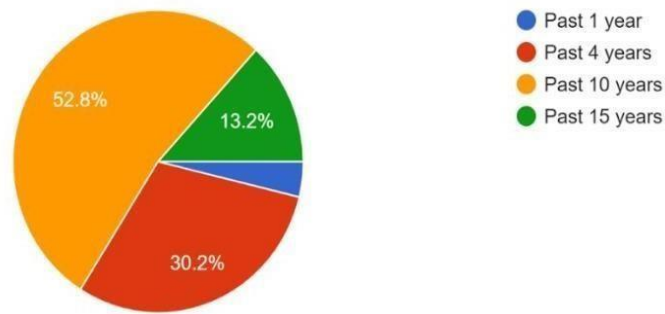
From the above graph we understand that around 69.8% of people are taking medicine from city and 24.5% people are from urban and rural

How long you have been taking medicine from guddodgi pharmaceutical distributors?

Particular	%
Past 1 year	3.8%
Past 4 year	30.2%%
Past 10 year	52.8%
Past 15 year	13.2%

How long you have been taking medicine from guddodgi pharmaceutical distributors?

53 responses



Interpretation

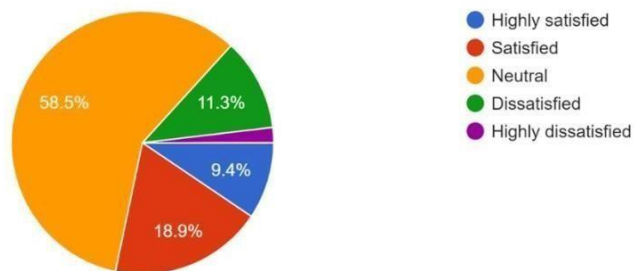
From the above graph we understand 52.8% people were taking medicine from guddodgi pharmaceutical distributors past 10 years and 30.2% from past 4 years and 13.2% from past15 years.

Are you satisfied with the deliver of medicines on the time?

Particular	%
Highly satisfied	9.4%
Satisfied	18.9%
Neutral	58.5%
Dissatisfied	11.3%
Highly dissatisfied	1.9%

Are you satisfied with the deliver of medicines on the time?

53 responses



Interpretation

From the above graph we understand 9.4% people were highly satisfied delivery of guddodgi medicine and 11.3% people were dissatisfied and 18.9% were satisfied and 58.5% were neutral.

Findings

- 69% of people were satisfied by the location of guddodgi
- 52.8% people were taking medicine from past 10 years.
- 58.5% people were satisfied of delivery medicine on time.
- Most of the people were highly satisfied of discount given by guddodgi pharmaceutical.
- 47.2% were highly satisfied of credit facility of guddodgi .
- Most of the people very satisfied of behavior of sales executives of guddodgi .
- 34.4% people were satisfied of complaint handling procedure of guddodgi
- Most of the people were satisfied of apps/software of guddodgi

References

Website

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3. Patel, S., & Barad, K. (2012). A critical review: Study about the Indian Pharmacy Retail Chain Stores. *International Journal of Management, IT and Engineering*, 2(11), 139.
4. Patel, G. N., & Pande, S. (2013). Measuring the performance of pharmacy stores using discretionary and non-discretionary variables. *Opsearch*, 50, 25-41.
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17

A Study on Consumer References towards the Role of Artificial Intelligence in Personalized Customer Experiences with Special Reference to Vijayapur City

Ms. Aishwarya Shahapur*
Dr. Bharati Math**

Introduction

Understanding Customer Personalization

Customer personalization is the practice of tailoring products, services, and content to individual user needs and preferences.

The Importance of Customer Personalization

Every customer is unique, with varying tastes, preferences, and a different path to purchase. Personalization is the key to enhancing customer satisfaction, building brand loyalty, and ultimately boosting sales.

Needs for the Study

- AI can analyze vast amounts of data to discern individual customer preferences, behaviors, and purchasing patterns.
- AI enables businesses to predict customer needs and behaviors, allowing for proactive and personalized engagement strategies.
- AI-powered chatbots and virtual assistants can handle routine customer queries, freeing up human agents for more complex issues.
- AI helps businesses gain deeper insights into customer sentiment and feedback through sentiment analysis and natural language processing (NLP).

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Review of Literature

- **Indra Kurnia** - is a Digital Marketer and work location - WP.Kualalumpur, Federal Territory of Malasia. [https://: www.cxtoday.com/wp-content/2022/04/cx-framework.jpg](https://www.cxtoday.com/wp-content/2022/04/cx-framework.jpg).
- **KOEENIG** - Today, Koenig is a reputed global training company. We serve a global clientele ranging from fortune 500 companies to government agencies.

Statement of the Problem

"In the era of digital transformation, businesses face the challenge of leveraging artificial intelligence (AI) effectively to deliver personalized customer experiences. While AI offers unprecedented capabilities in analyzing vast amounts of customer data and predicting behaviors, there remains a critical gap in understanding how businesses can ethically and optimally harness AI to enhance customer satisfaction, loyalty, and competitive advantage. Key issues include balancing automation with human touchpoints, addressing concerns over data privacy and algorithmic biases, and optimizing AI applications to ensure consistent, contextually relevant interactions across diverse customer segments. This study aims to explore these complexities and propose strategies for businesses to maximize the benefits of AI in achieving truly personalized customer experiences."

Research Questions

- How to evaluate the effectiveness using AI technology?
- What is the ethical implication and strategies in decision making?
- What is predictive analysis on consumers using AI?
- How to identify the best practices?

Objectives of the Study

- **To evaluate the effectiveness of AI technologies** in analyzing customer data to personalize products, services, and interactions.
- **To assess the ethical implications** of AI-driven personalization, including issues of data privacy, transparency, and fairness in algorithmic decision-making.
- **To investigate the impact of AI-enabled predictive analytics** on customer retention, loyalty, and satisfaction through anticipatory service and proactive engagement.
- **To identify best practices** for businesses in leveraging AI to deliver consistent and contextually relevant personalized experiences across diverse customer segments.
- **To understand customer perceptions and attitudes** towards AI-powered personalized experiences, including benefits, concerns, and preferences.

Scope of the Study

The role of artificial intelligence in personalized customer experiences is expansive and transformative. AI enables businesses to analyze vast amounts of customer data in real-time, allowing for hyper-personalized recommendations, targeted marketing campaigns, and tailored customer service interactions. By understanding individual preferences and behaviors, AI helps enhance customer satisfaction, loyalty, and overall engagement, ultimately driving business growth and competitiveness in the digital era.

Research Methodology

Sources of Data

Both primary and secondary data were used for data collection.

- **Primary Data:** First-hand data gathered throughout the time of this research. The aim of the primary data is to build basic knowledge about the impact of AI on customer experience using accurate, relative, and updated information. These new data are collected through interviews and questionnaires
- **Secondary Data:** Secondary data has been collected from standard reference book, magazines and various websites.

Period of Studying (for Secondary Data)

Typically spanning the last decade to capture recent advancements and trends in AI-driven personalized customer experiences.

Sampling Design

Sampling is a process used in the statistical analysis in which a predetermined number of observations are taken from a large group. The sampling technique used in this study.

Sample Size

Convenient selection of businesses and customers within each based on their engagement with AI technologies in customer interactions. The sample size is limited to 100 users.

Framework Analysis

Utilize a thematic analysis approach to categorize and interpret qualitative data (interview transcripts, open-ended survey responses) regarding the impact of AI on personalized customer experiences.

Questionnaire (for Primary Data)

Structured questionnaire covering aspects such as customer preferences for personalized experiences, satisfaction levels with AI-driven interactions, and perceived benefits or concerns.

Limitations of the Study

- The study is time bound.
- The area of study is limited to Vijayapura city.
- Study is limited to 100 respondents of which are customer. So, findings and suggestions given on the basis of the study cannot be extrapolated to the entire population.
- The primary data collected may be biased.
- Getting responses from the users in between their busy schedule was a very difficult task.

Scope for the Future Research

Future studies on the role of artificial intelligence in personalized customer experiences will likely delve deeper into refining AI algorithms for more accurate predictive analytics and personalization. Researchers will explore ethical considerations around data privacy and transparency in AI-driven customer interactions. Moreover, advancements in machine learning and natural language processing will continue to shape how businesses create seamless and intuitive customer journeys.

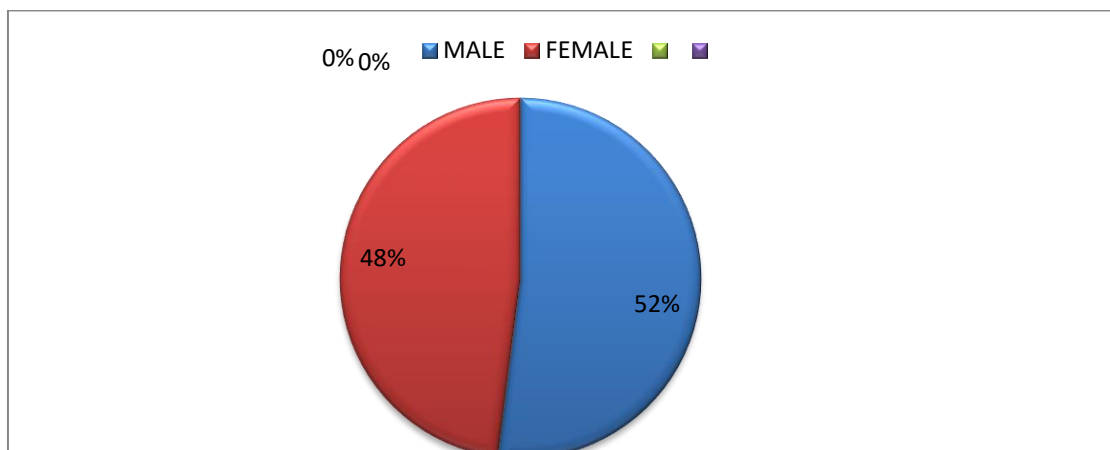
Analysis and Interpretation

Part I: Social-demographic Information

The demographic profile of the respondents is summarized below:

Table 1: Gender of the Respondents

S.no	Gender	Frequency	Percent
1	Male	52	52%
2	Female	48	48%
	Total	100	100%

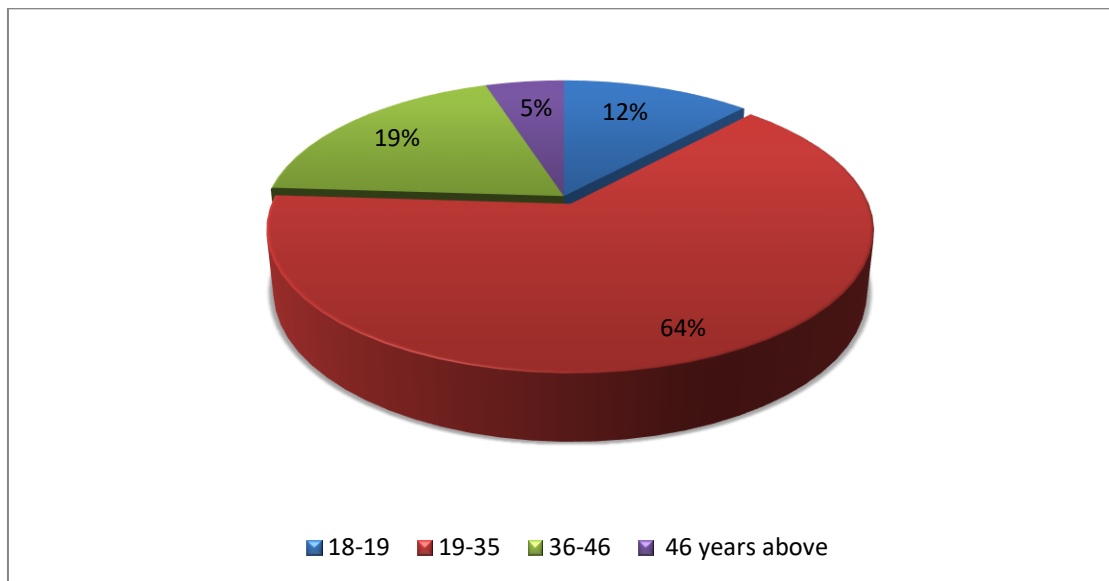


Interpretation

Fig 1 shows, that majority of the respondents are male. They accounted for 52% of the total respondents. It was found that 48% of the respondents are female. It is clear from the table that majority of the respondents are male.

Table 2: Age of the Respondent

S.no	Age	Frequency	Percent
1	18-19	12	12%
2	19-35	64	64%
3	36-46	20	19%
4	46 years above	4	5%
	Total	100	100%

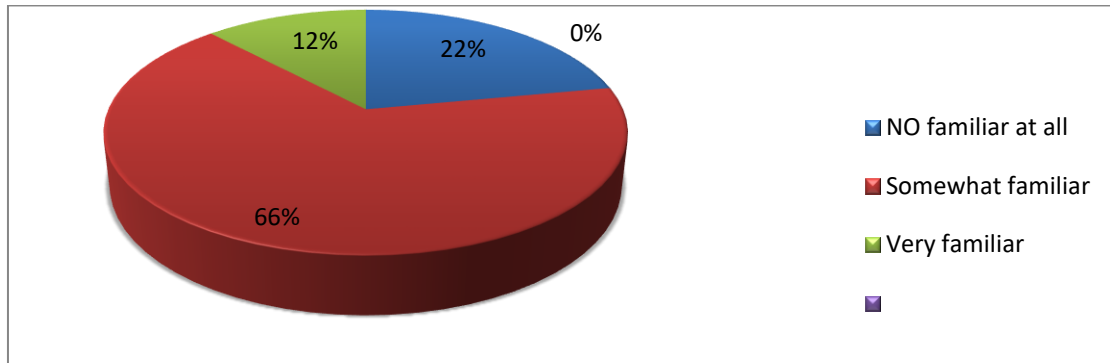


Interpretation

Fig 2 reveals that, majority of the respondents are in the age between 19-35. They accounted for 64% of the total respondents. It is shown that 36-46 they accounted for 19% of the total respondents. It is shown that 46 above they accounted for 5% of the total respondents. It is shown that 18-19 they accounted for 12% of the total respondents. From this table majority of the respondents are in the age group of 19-35.

Table 3: How Familiar are you with AI

S.no	Familiar with AI	Frequency	Percent
1	No familiar at all	22	22%
2	Somewhat familiar	66	66%
3	Very familiar	12	12%
	Total	100	100%

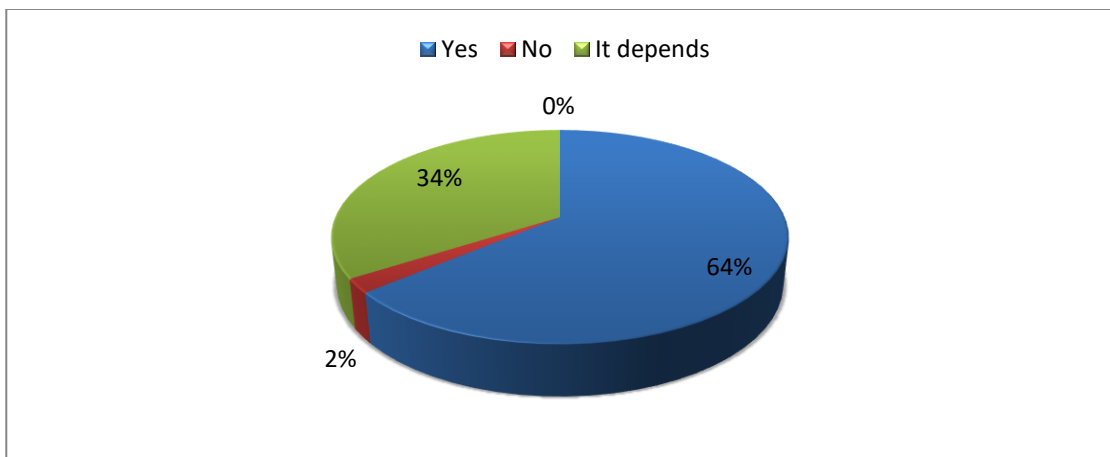


Interpretation

Fig 3 reveals that majority of the respondents are in the Somewhat familiar. They accounted for 66% of the total respondents. It is shown that no familiar they accounted for 22% of the total respondents. It is shown that very familiar they accounted for 12% of the total respondents. From this table majority of the respondents are in the Somewhat familiar.

Table 4: Do you Believe AI can help Solve Complex Problems

S.no	Believe problem solve in AI	Frequency	Percent
1	Yes	60	60%
2	No	2	2%
3	It depends on	32	32%
	Total	100	100%

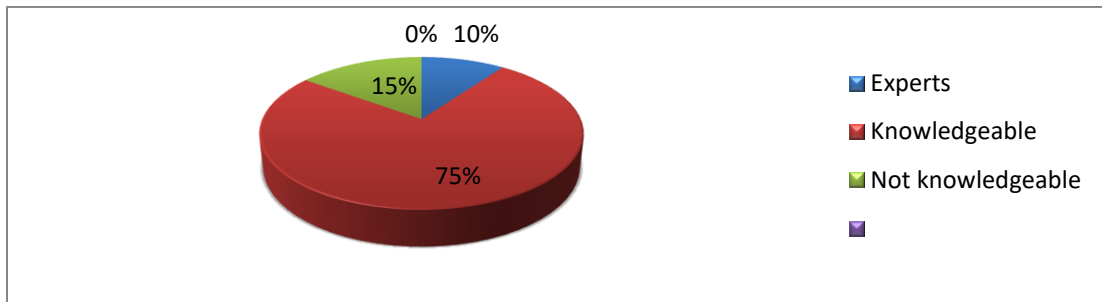


Interpretation

Fig 4 shows, that majority of the respondents are Yes. They accounted for 64% of the total respondents. It was found that 34% of the respondents are It depends, It was found that 2% of the respondents are No, It is clear from the table that majority of the respondents are Yes.

Table 5: How knowledgeable do you consider yourself about AI enabled technology.

S.no	Knowledgeable of AI	Frequency	Percent
1	Experts	10	10%
2	Knowledgeable	75	75%
3	Not knowledgeable	15	15%
	Total	100	100%

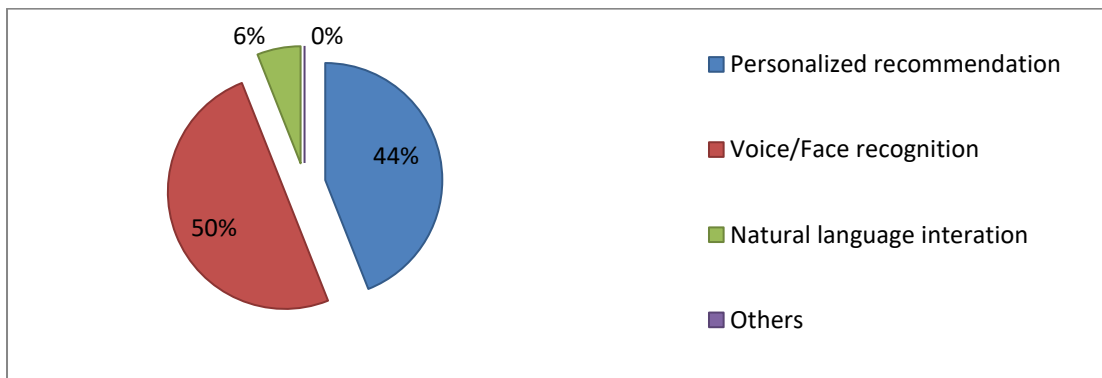


Interpretation

Fig 5 shows, that majority of the respondents are Knowledgeable. They accounted for 75% of the total respondents. It was found that 15% of the respondents are Not knowledgeable, It was found that 10% of the respondents are Experts, It is clear from the table that majority of the respondents are Knowledgeable.

Table 6: Which AI enabled technology applications do you find most beneficial for customer experience.

S.no	Customer experience about AI experiences	Frequency	Percent
1	Personalized recommendation	44	44%
2	Voice/Face recognition	50	50%
3	Natural language interaction	6	6%
4	Others	0	0%
	Total	100	100%

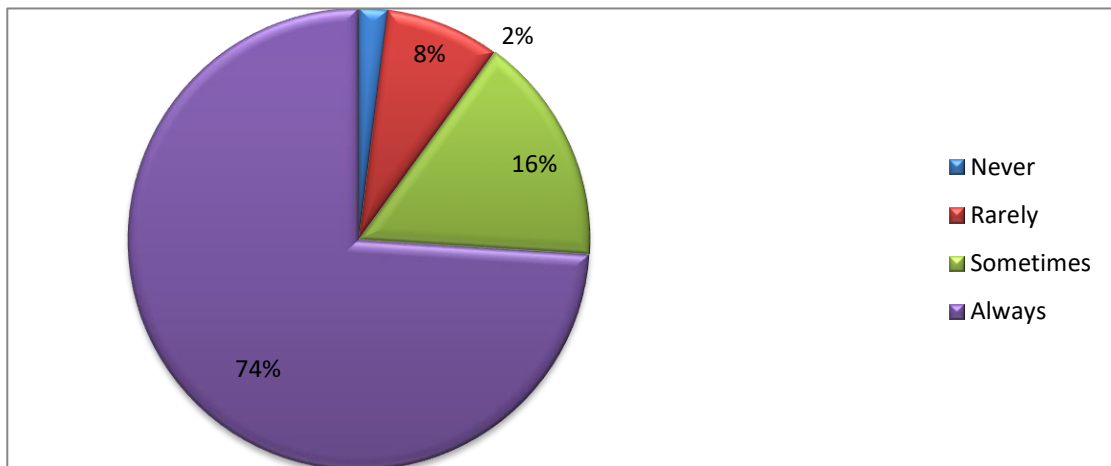


Interpretation

Fig 6 reveals that majority of the respondents are in the Voice/Face recognition of 50% of the total respondents. It is shown that Personalized recommendation they accounted for 44% of the total respondents. It is shown that Natural language interaction they accounted for 6% of the total respondents. It is shown that Others they accounted for 0% of the total respondents. .

Table 7: How often do you use AI enabled technology in your daily life

S.no	AI Used In Daily Life	Frequency	Percent
1	Never	2	2%
2	Rarely	8	8%
3	Sometimes	16	16%
4	Always	74	74%
	Total	100	100%

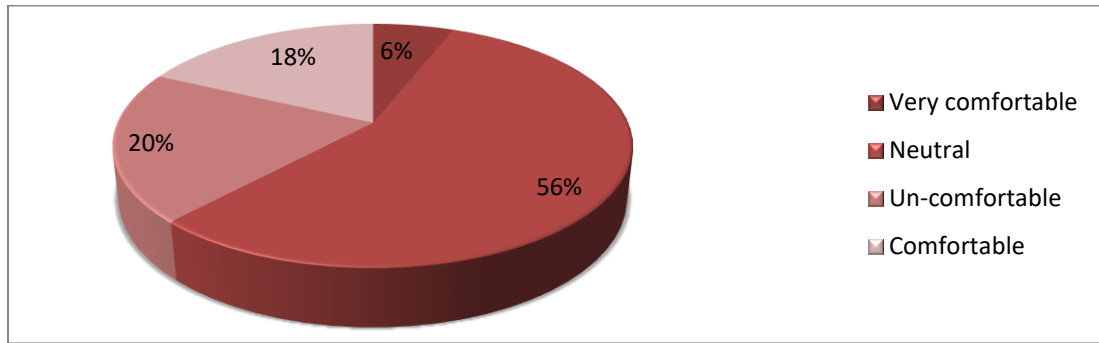


Interpretation

Fig 7 reveals that majority of the respondents are in the Always. They accounted for 74% of the total respondents. It is shown that sometimes they accounted for 16% of the total respondents. It is shown that rarely they accounted for 8% of the total respondents. It is shown that never they accounted for 2% of the total respondents.

Table 8: How comfortable are you with sharing personal information with AI system

S.no	Sharing with Personal Information in AI	Frequency	Percent
1	Very comfortable	6	6%
2	Neutral	56	56%
3	Un-comfortable	20	20%
4	Comfortable	18	18%
	Total	100	100%

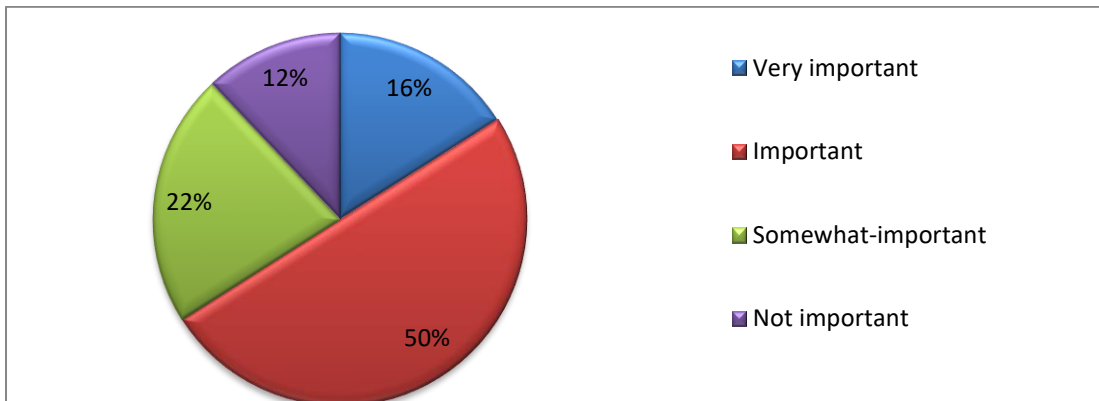


Interpretation

Fig 8 reveals that majority of the respondents are in the Neutral. They accounted for 56% of the total respondents. It is shown that Un-comfortable they accounted for 20% of the total respondents. It is shown that Comfortable they accounted for 18% of the total respondents. It is shown that not Very comfortable they accounted for 6% of the total respondents.

Table 9: In your opinion, how important is personalized AI driven customer experience

S.no	Importance of AI	Frequency	Percent
1	Very important	16	16%
2	Important	50	50%
3	Somewhat important	22	22%
4	Not important	12	12%
	Total	100	100%

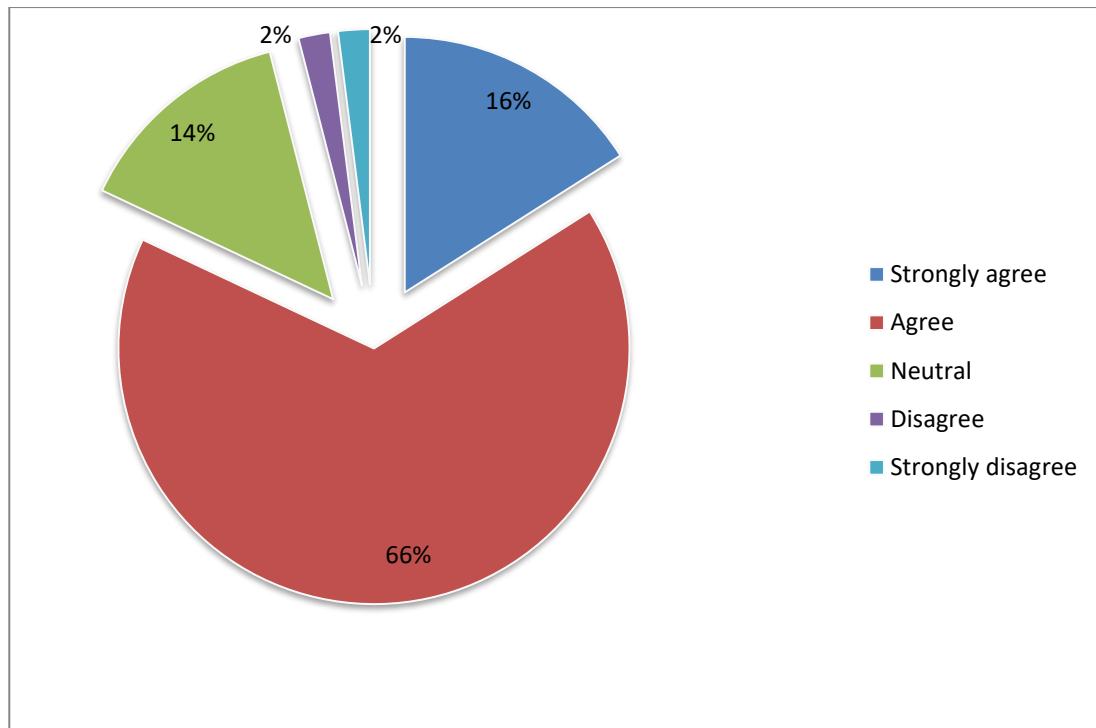


Interpretation

Figure 9 shows that the majority of respondents considered the issue important, comprising 50% of the total. Those who found it somewhat important accounted for 22%, while 16% rated it as very important. Respondents who deemed it not important made up 12% of the total.

Table 10: Do you trust AI enabled technology to provide accurate recommendations

S.no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	16	16%
2	Agree	66	66%
3	Neutral	14	14%
4	Disagree	2	2%
5	Strongly disagree	2	2%
	Total	100	100%

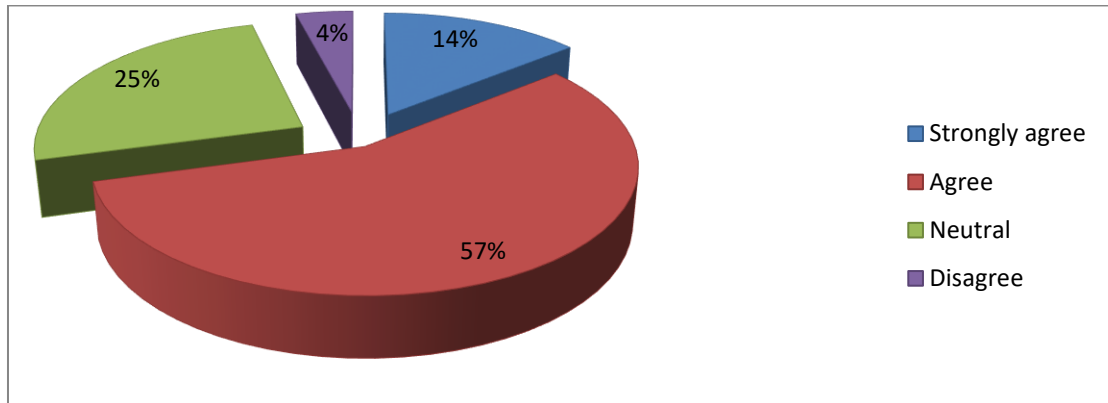


Interpretation

The above graph shows that 66% of the respondents are agree, 16% are strongly agree, 14% are neutral, 2% are disagree, 2% are the Strongly disagree.

Table 11: Do you think AI enabled technology can understand your needs and preference accurately

S.no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	14	14%
2	Agree	56	56%
3	Neutral	25	25%
4	Disagree	4	4%
5	Strongly disagree	1	1%
	Total	100	100%

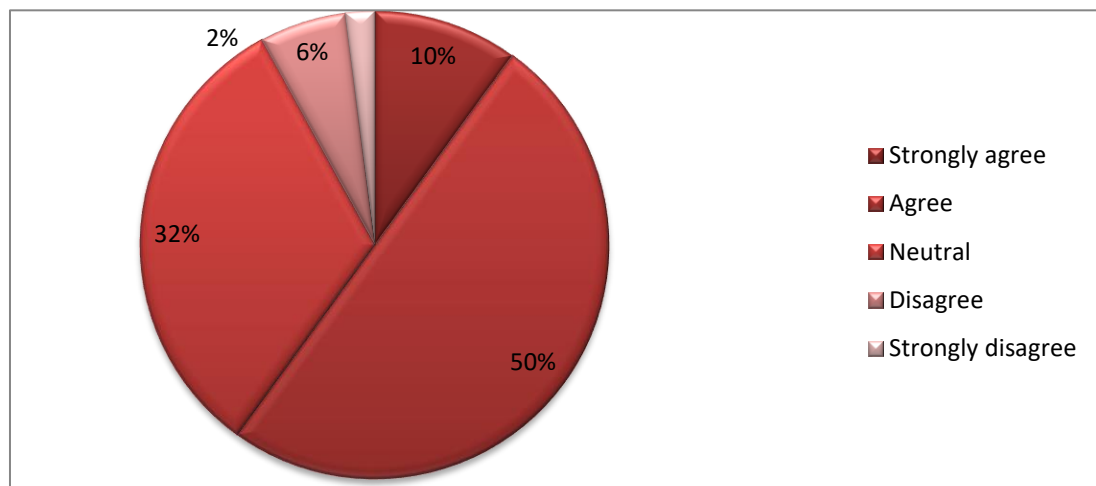


Interpretation

The above graph shows that 57% of the respondents are agree, 14% are strongly agree, 25% are neutral, 4% are disagree, 0% are the Strongly disagree.

Table 12: I feel comfortable with AI collecting and analyzing my data to provide personalized experiences.

S.no	Overall Satisfied Performance of AI	Frequency	Percent
1	Strongly agree	10	10%
2	Agree	50	50%
3	Neutral	32	32%
4	Disagree	6	6%
5	Strongly disagree	2	2%
Total		100	100%

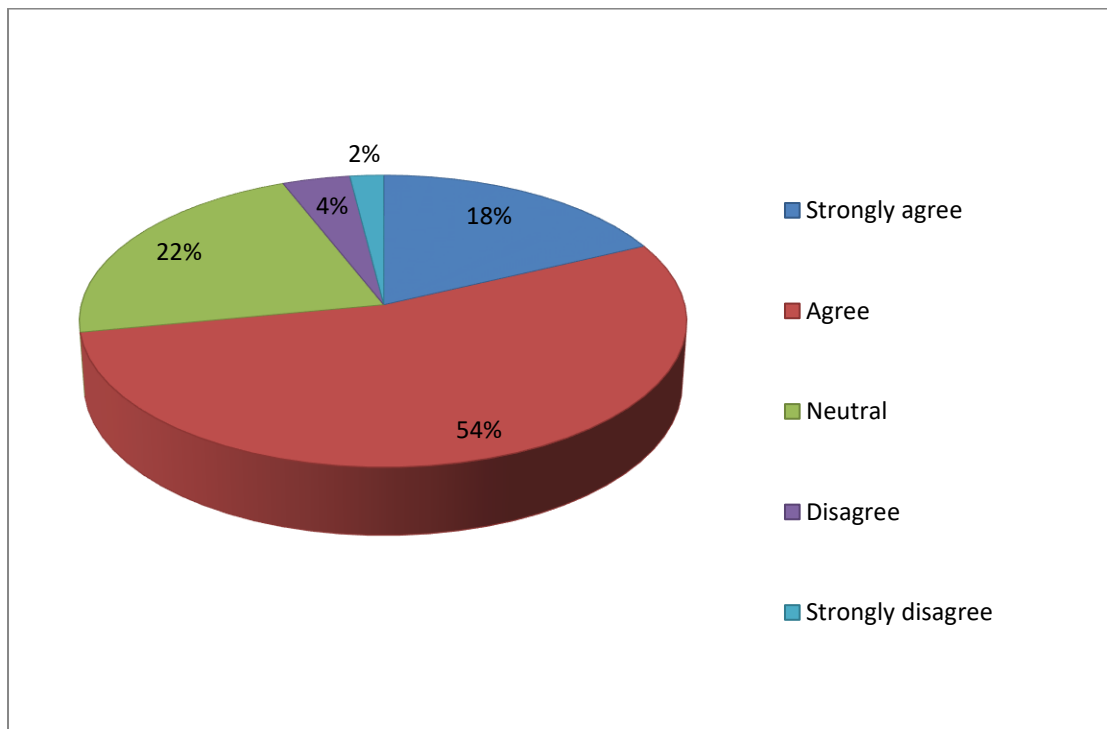


Interpretation

The above graph shows that 50% of the respondents are agree, 10% are strongly agree, 32% are neutral, 6% are disagree, 2% are the Strongly disagree.

Table 13: Personalized advertisement based on my browsing history and preferences are useful to me

S.no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	18	18%
2	Agree	54	54%
3	Neutral	22	22%
4	Disagree	4	4%
5	Strongly disagree	2	2%
	Total	100	100%

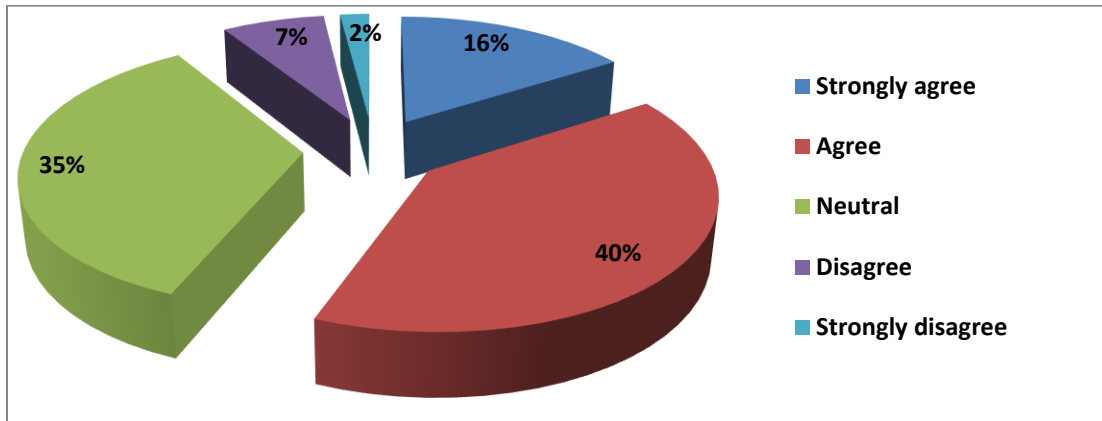


Interpretation

The above graph shows that 54% of the respondents are agree, 18% are strongly agree, 22% are neutral, 4% are disagree, 2% are the Strongly disagree.

Table 14: I trust AI generated recommendation as much as recommendation from human expert

Sl.no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	16	16%
2	Agree	40	40%
3	Neutral	35	35%
4	Disagree	7	7%
5	Strongly disagree	2	2%
	Total	100	100%

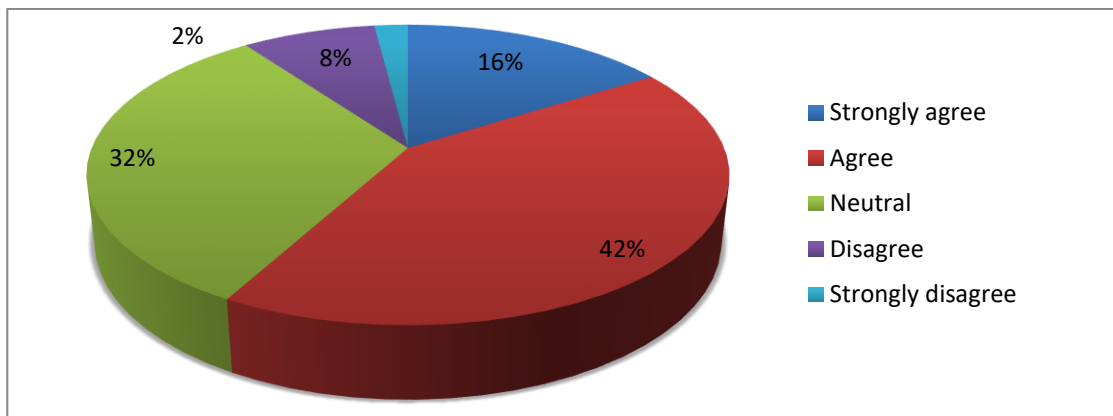


Interpretation

The above graph shows that 40% of the respondents are agree, 16% are strongly agree, 35% are neutral, 7% are disagree, 2% are the Strongly disagree.

Table 15: How agree are you with the customer service provided by AI enabled technology

S. no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	16	16%
2	Agree	42	42%
3	Neutral	32	32%
4	Disagree	8	8%
5	Strongly disagree	2	2%
	Total	100	100%

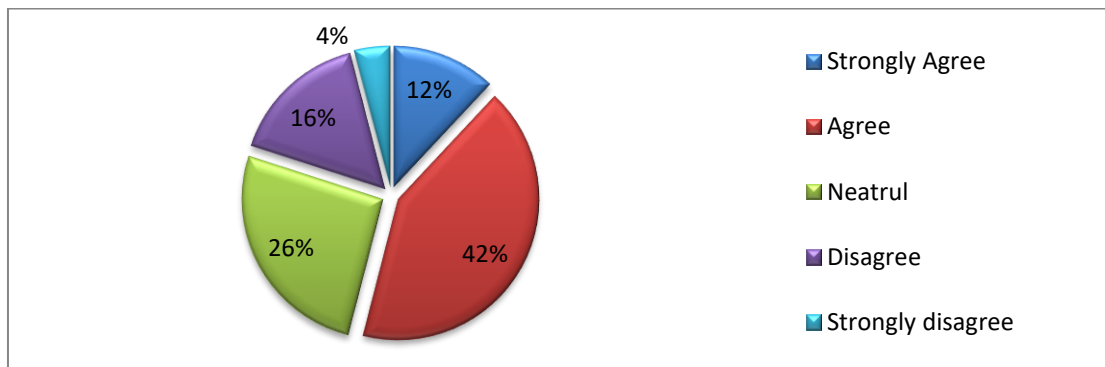


Interpretation

The above graph shows that 42% of the respondents are agree, 16% are strongly agree, 32% are neutral, 8% are disagree, 2% are the Strongly disagree.

Table 16: AI driven recommendations and personalization might lead to customer feeling manipulated misunderstood by business

S.no	Overall satisfied performance of AI	Frequency	Percent
1	Strongly agree	12	12%
2	Agree	42	42%
3	Neutral	26	26%
4	Disagree	16	16%
5	Strongly disagree	4	4%
	Total	100	100%



Interpretation

The above graph shows that 44% of the respondents are agree, 13% are strongly agree, 27% are neutral, 17% are disagree, 0% are the Strongly disagree.

Findings Suggestions and Conclusion

Findings of the Study

The study aims to find the consumer preference towards The Role of Artificial Intelligence in Personalized Customer Experiences with the special reference to Vijayapura city. Findings were based on the collected data and information.

- Majority of the respondents are Males.
- Majority of the respondents are in the AGE between 19-35 and 36-46 they accounted 64% and 46 years above they accounted 4%.
- Familiar are you with AI is the majority of the is Somewhat Familiar 66%, No Familiar at AI is 22% and Very Familiar is 12%.
- Do you believe AI can help solve complex problems is Majority of the respondents Yes is 60%, It depends on is 32% and no is 2%.
- Importance in personalized AI driven customer experience, Majority of the respondent are important 50%, Somewhat important 22%, Very important 16%, not important is 12%.

- AI enabled technology application is most beneficial for customer experience is Majority of the respondents is Voice/ Face recognition 50%, Personalized recommendation 44%, Natural language interaction 6% and Others 0%.
- Knowledgeable for AI enabled technology, of the Majority of the Knowledgeable is 75%, Not knowledgeable 15% and Experts 10%.
- Comfortable with sharing personal information with AI system of the, Majority of the Neutral is 60%, Uncomfortable is 20%, Comfortable is 18% and Very comfortable.
- Majority of the respondents are in the Overall satisfied with the AI enabled technology to provide accurate recommendations is 66% stratified.
- Majority of the respondents are AI enabled technology can understand of customer needs and preference accurately of the agree is 56%.
- Majority of the respondents are in the feel comfortable with AI collecting and analyzing the data to provide personalized experiences is Agree 50% is stratified.
- Majority of the respondents are in the Advertisement based on browsing history and preferences are useful to me is 54% Agree.
- You are trusting AI generated recommendation as much as recommendation from human expert is Majority of the overall satisfied is 40% (Agree), and Strongly disagree is 2%.
- Most of the respondents are AI driven recommendation and personalization might lead to customer feeling manipulated misunderstood by business is 42% satisfied (Agree).
- Most of the respondents are expecting an improved service provided by AI enabled technology.
- Majority have a satisfactory opinion about the high performance of role of AI personalized experience.

Suggestions of the Study

Artificial Intelligence (AI) can significantly improve personalized customer experiences by analyzing data to customize recommendations and offers according to individual preferences. AI-driven chatbots can deliver real-time, tailored customer support, while predictive analytics enable businesses to anticipate and address customer needs proactively. Dynamic content personalization, based on user behavior, further enhances engagement. To maximize AI's effectiveness and maintain trust, it's crucial to implement strong data privacy measures and balance automation with human interaction

Conclusion

In summary, artificial intelligence significantly enhances personalized customer experiences in Vijayapura City by delivering tailored interactions and

recommendations. By analyzing customer data, AI tools uncover individual preferences and behavior patterns, allowing businesses to provide highly customized products and services. This level of personalization boosts customer satisfaction and loyalty, as offerings become more relevant and engaging. AI-driven systems, such as chatbots and virtual assistants, also enhance service efficiency and responsiveness, addressing customer needs in real-time. Moreover, AI aids local businesses in refining marketing strategies by targeting specific demographics and trends. As technology advances, AI's role in personalizing customer experiences will be increasingly vital, fostering stronger customer relationships and driving economic growth in Vijayapura City. Overall, AI's impact on personalized experiences is crucial for enhancing business efficiency and competitiveness, making it an essential tool for growth in the city.

Annexure

A.S.Patil College of Commerce (Autonomous), Vijayapura

The Role of Artificial Intelligence in Personalized Customer Experiences

A Study on Vijayapura

Dear responded I Aishwarya R Shahapur you are student of B.com 6th Sem BLDEA'SA.S. Patil college of commerce (Autonomous), Vijayapur Conducting the survey for project work entitled Consumer preference towards The Role of Artificial Intelligence in Personalized Customer Experiences. A Study on Vijayapur city. You since would be valuable to me and would definitely help me to arrive at a conclusion as per research. Object these information would be confidential only be used for research purpose.

Consumer demographic profile

1) Name: _____

2) Address: _____

3) Mobile No: _____

4) Email id: _____

Part I: Social -demographic information.

1) Gender

a) Male b) Female c) Others

2) Age

a) Below 18 years b) 19-35 years c) 36-46 years d) 46 years above

3) How familiar are you with AI?

a) No familiar at all b) Somewhat familiar c) Very familiar

- 4) Do you believe AI can help solve complex problems?
a) Yes. b) No. c) It depends
- 5) How knowledgeable do you consider yourself about AI enabled technology?
a) Experts b) Knowledgeable c) Not knowledgeable
- 6) Which AI enabled technology applications do you find most beneficial for customer experience?
a) Personalized recommendation. b) Voice / face recognition.
c) Natural language interaction. d) Other
- 7) How often do you use AI enabled technology in your daily life?
a) Never b) Rarely c) Sometimes d) Always
- 8) How comfortable are you with sharing personal information with AI system?
a) Very comfortable b) Natural c) Uncomfortable d) Comfortable
- 9) In your opinion, how important is Personalized AI driven customer experience?
a) Very important b) Important
c) Somewhat important d) Not important

Part II: Customer satisfaction about the AI Experiences

Sl. No	Quality dimensions in AI Customer Experiences	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Do you trust AI enabled technology to provide accurate recommendations					
2	Do you think AI enabled technology can understand your needs and preference accurately					
3	I feel comfortable with AI collecting and analyzing my data to provide Personalized experiences.					
4	Personalized advertisement based on my browsing history and preferences are useful to me					
5	I trust AI generated recommendation as much as recommendation from human experts.					
6	How agree are you with the customer service provided by AI enabled technology					
7	AI driven recommendations and personalization's might lead to customer feeling manipulated misunderstood by businesses.					

18

A Study on Consumer Awareness and Satisfaction Towards E-Banking Services with Special Reference to Vijayapur City

Ms. Akshata Rathod*
Dr. Bharati Math**

Introduction

An Overview Customers all over the world now have access to unexampled levels of convenience and skillfulness thanks to electronic banking, or e-banking. In the Indian state of Karnataka, the city of Vijayapur is a microcosm of the growing popularity of e-banking services among its residents. The purpose of this study is to look into consumer awareness and satisfaction with e-banking services in Vijayapur City. The rapid development of digital technology in recent years has significantly altered customary banking procedures, encouraging customers to use online financial transaction platforms. Financial institutions need to know how customers feel about and interact with e-banking services in order to accommodate their offerings to meet changing customer require. In the city of Vijayapur, this study will investigate a variety of aspects of consumer behavior and satisfaction with e-banking. The research intent to uncover visual image that can inform strategies to improve e-banking services by analyze aspects like accessibility, security, user interface, and customer support. A extensive understanding of the various factors that influence e-banking adoption in Vijayapur City will be stipulate by the study's assessment of the impact of

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demographic variables such as age, income, and education level on consumer perceptions. In the end, the goal of this study is to add valuable modality to the academic literature as well as practical implications for financial institutions working in Vijayapur City to improve customer satisfaction and optimise e-banking services.

Need for the Study

The following are the requirements for research into awareness and contentment: Certainly! The following points highlight the need for a study on customer awareness and satisfaction with e-banking services, particularly in Vijayapur:

- Evaluate consumer awareness levels of e-banking services in the local area.
- Determine the factors that influence how satisfied customers in Vijayapur are with e-banking.
- Recognize the demographic differences in e-banking acceptance and satisfaction.
- Offer banks insight into how to improve e-banking services that are tailored to local requirements. e. Include localized data in the larger body of research on e-banking adoption.
- Contribute to policy decisions aimed at expanding access to digital financial services.

A Literature Examination

According to Amutha D (2016:1), the majority of bank customers are aware of all banking services. In addition, the banks must take the necessary steps to educate customers about the new technology and other bank services. Customers may have their meetings with bank officials extended, and a friendly approach is required.

According to Uppal (2012)², the study found that customers of all bank groups were interested in E-Banking services, but they were also confronted with additional issues related to E-Banking services, such as a lack of computer knowledge, inadequate Internet, inadequate infrastructure, the installation of ATMs in inappropriate locations, the improper use of ATM cards, and difficulties opening accounts.

Pallavi (2012) found that customers were aware of electronic banking services, as well as the issues bank customers face and ways to improve electronic banking services. The study revealed that, despite customers' low awareness of electronic banking products, public sector, private sector, and foreign banks offer electronic banking services. Inadequate computer knowledge, unresponsive bank staff, a lack of internet banking options, forgetting ATM PINs, and language barriers were among the additional issues encountered by customers. Customers are more satisfied with public sector banks than with private sector banks

According to a study by Malarvizhi (2011)⁴. It suggested that customers are more familiar with how to use each new e-banking technology. Overall, E-Banking improves customer satisfaction, operational efficiencies, and cost savings while also providing a platform for appealing services. According to Khan and Fozia (2011)⁵, the researcher came to the conclusion that informational, modified, and self-service assistance enhanced the traditional banking function. Compared to traditional retail banking, online services were differentiating to

- Banking. Traditional banking's technological expertise is rendered obsolete by e-banking. Finally, traditional banking and e-banking clearly differ in terms of technological expertise and business model. Therefore, it is necessary to determine whether customers in the Corporation of Karnataka are sensible of the e-banking services offered by commercial banks.

Statement of the Problem

In the city of Vijayapur, this study investigate customer awareness and satisfaction with e-banking services. It target to assess factors influencing customer satisfaction, consider service quality, security concerns, and ease of use, as well as the levels of consumer awareness respect of e-banking options offering by local financial institutions. The research aims to provide insights that can be used to improve e-banking services that are bespoke to the requirements and expectations of customers in Vijayapur City by examining these prospect.

Questions for Research

- How well-informed are customers in Vijayapur City about the e-banking services offered by financial institutions?
- In the city of Vijayapur, what major factors influence consumers' decisions to use e-banking services or not?
- In what ways are customers in the city of Vijayapur pleased with the dependability, ease, and overall quality of e-banking services?
- In what ways do consumer awareness and satisfaction with e-banking services differ depending on demographic factors like age, income level, educational background, and occupation?
- Based on consumer feedback and perceptions, what suggestions can be made to improve e-banking services in Vijayapur City?

The Study's Objectives

The following are the goals of the study on customer awareness and satisfaction with e-banking services in the city of Vijayapur:

- Find out how much people in Vijayapur City know about the e-banking services substance by financial institutions.

- Determine the factors that influence consumers' acceptance or rejection of e-banking services in the city of Vijayapur.
- In Vijayapur, look at how satisfied customers are with the reliability, ease, and overall quality of e-banking services.
- Examine the ways in which consumer mental attitudes and actions toward e-banking services are influenced by demographic factors like age, income, education, and occupation.
- Render financial institutions and policymakers with recommend that can be implemented to improve e-banking services and customer satisfaction in Vijayapur.

Purpose of the Research

- The goal of this study is to find out how long-familiar and popular e-banking services are among Vijayapur City residents. It consists of:
- Examining the level of consumer awareness of local financial institution-provided e-banking options.
- Analyzing the factors that influence consumer adoption of or aversion to e-banking services.
- Examining how satisfied customers are with aspects of an e-banking service like dependability, convenience, security, and customer support taking into account demographic variations in e-banking-related consumer perceptions and actions, such as age, income level, educational background, and occupation.
- The study concentrates primarily on Vijayapur City residents and aims to provide display that can be used in local strategies to amend customer satisfaction and e-banking services.

Methodology of Research

The term "research method" simply refers to the specific "how" of any given study. It concerns the method by which a researcher systematically designs a study to guarantee reliable and valid results that satisfy the objectives of the research. A. Data Collection Sources Primary and secondary data are used to collect the necessary data for the study.

- **Primary Data:** The primary instrument for gathering primary data is the questionnaire. The questionnaire was created in a methodical way and contains sufficient and pertinent questions that cover all aspects of the study. In many economic and business surveys, it is the most widely used method.

- **Secondary Data:** The study's review of the literature and a few other points were gathered from a variety of sources, including books, journals, websites, and other related research.

Study Period

The research will be carried out over the course of study of four months. During this time period, the primary focus of the data collection will be on obtaining information from Vijayapur city residents regarding their awareness of and satisfaction with e-banking services. To get a complete picture of consumer attitudes, inaction, and levels of satisfaction, the study will use both quantitative surveys and qualitative interviews. Following the phase of data collection, data analysis and interpretation will be performed with the intention of render timely modality and suggestions for improving e-banking services in Vijayapur.

Sampling Methods

The pattern of the study will be cross-sectional. Associates will be chosen from various residential areas in Vijayapur City using a random sampling method. The deliberate sample size will be just about 100 adults over the age of 18 who are current or potential e-banking service users. Structured questionnaires will be used to collect data offline, all demographics, including age, gender, income level, and educational background, are represented. Questions about awareness of e-banking services, factors that causing adoption, customer satisfaction with service features, and demographics will be included in the survey. The results will be analyzed using numerical data analysis methods like descriptive statistics and inferential tests to make meaningful inferences about consumer attitudes and actions toward e-banking services in Vijayapur City.

Sample Selection

Participants from Vijayapur will be chosen for the study through a method known as random sampling. The city's geographical locations will be used to stratify a list of residential areas. A organized sampling strategy will be used to select households at random from each layer. In order to ensure that respondents come from a mixture of age groups, income levels, educational levels, and professional backgrounds, the intended sample size will be roughly 100. In order to obtain a variety of view on e-banking services, participants will be recruited from both the city's urban and suburban areas. A comprehensive comprehension of consumer awareness and satisfaction with e-banking services in the local context will be made easier by this strategy.

Framework

A questionnaire-based approach and quantitative accounting methods will be used for data analysis in the research framework for deciding consumer awareness and satisfaction with e-banking services in Vijayapur City. The format of the

questionnaire will be planned to collect demographic data, assess levels of e-banking service awareness, examine usage patterns, measuring satisfaction with various aspects of the service, identify sensed benefits and challenges, and solicit suggestions for betterment. Testing will use a likelihood inspecting technique, with a not entirely settled through power investigation to guarantee measurable dependability. Diachronic statistics will be used to summarize the findings, inferential statistics like correlation and regression will be used to analyze relationships, factor analysis will be used to identify key satisfaction drivers, and Chi-square tests will be used to examine associations. Respondent confidentiality and advised consent will be given priority in ethical considerations. The findings will shed light on the habits of customers, facultative the development of proposition for raising public awareness and satisfaction with e-banking services in Vijayapur City.

Statistical Technique

For the research project on consumer awareness and satisfaction towards e-banking services in Vijayapur city, statistical techniques will focus on descriptive and inferential analysis. Descriptive statistics, including the mean and standard deviation, will provide a clear summary of the average levels of awareness and satisfaction, along with the variability in responses. Inferential techniques will involve hypothesis testing to determine if observed differences in satisfaction levels are statistically significant. The mean will offer insight into the general satisfaction levels, while the standard deviation will measure the dispersion of consumer opinions, helping to identify the consistency of responses. This approach will facilitate a comprehensive understanding of consumer perceptions and satisfaction with e-banking services.

The Study's Conditions

- A small sample size
- Language barriers in responses to surveys.
- seasonal shifts in consumer conduct.
- The customer's response may not be accurate.
- Constrained study time.
- Relying on personal information

Potential for Further Research

- Longitudinal studies to observe how awareness and contentment change over time.
- Studies that compare cities or regions to determine the differences between them.
- Qualitative research focuses on the in-depth perceptions and experiences of customers.

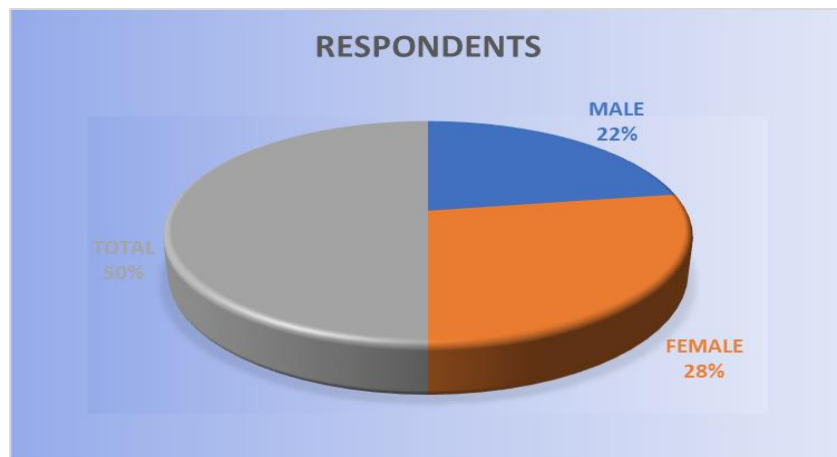
- Investigation into how satisfaction with e-banking is affected by technological advancements.
- Analyses of demographic factors that influence the acceptance and satisfaction of e-banking

Analysis and Interpretation

Part-1: Social-Demographic Information and Consumer Awareness and Satisfaction

Gender Basis Analysis

Particulars	Respondents
Male	45
Female	55
Total	100

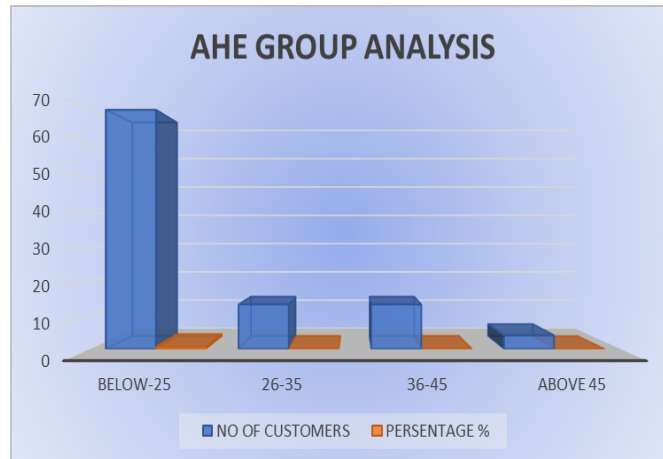


Interpretation

In analyzing gender-based differences in consumer awareness and satisfaction towards e-banking services in Vijayapur, the higher number of female respondents (55) compared to male respondents (45) suggests a potentially significant gender disparity in e-banking engagement. This imbalance might reveal varying levels of awareness and satisfaction between genders, with women possibly exhibiting either higher engagement or specific concerns about e-banking services compared to men.

Age Basis Analysis

Age	No of Customers	Percentage %
Below-25	70	70%
26-35	13	13%
36-45	13	13%
Above 45	4	4%

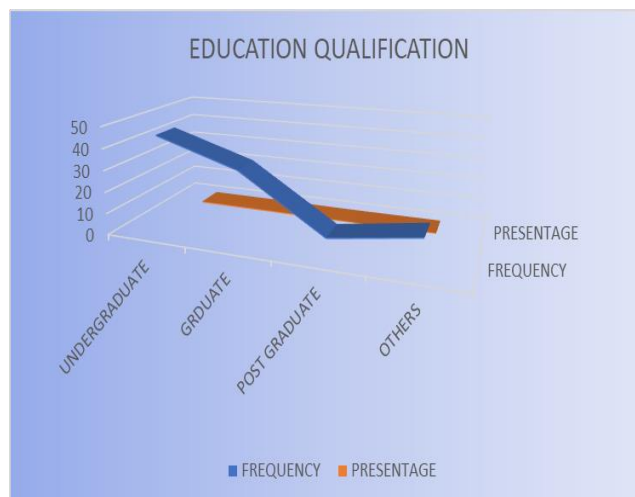


Interpretation

The analysis shows a strong preference for e-banking services among respondents under 25, with 70 individuals in this group, indicating high engagement from younger users. In contrast, the lower number of respondents in the older age brackets (26-35, 36-45, and above 45) suggests a decline in e-banking adoption and potentially varying needs or barriers among older age groups. This highlights a need for targeted strategies to improve e-banking appeal and accessibility for different age demographics.

Education Basis Analysis

Educational Qualities	Frequency	Present age
Undergraduate	45	45%
Grduate	33	33%
Postgraduate	8	8%
Others	14	14%

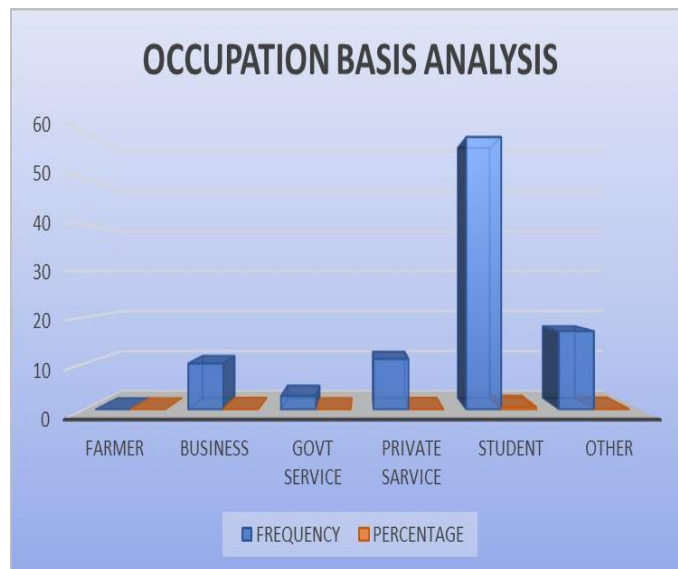


Interpretation

The education-based analysis shows that the majority of respondents are undergraduates (45), followed by graduates (33), indicating higher engagement with e-banking among those with at least some college education. The relatively small number of postgraduates (8) and those with other educational backgrounds (14) suggests that e-banking services may be more popular among individuals with lower to mid-level education, highlighting a potential area for targeted outreach or tailored features to better serve highly educated users.

Occupation Basis Analysis

Occupation	Frequency	Percentage
Farmer	0	0%
Business	10	10%
Govt service	3	3%
Private service	11	11%
Student	59	59%
Other	17	17%

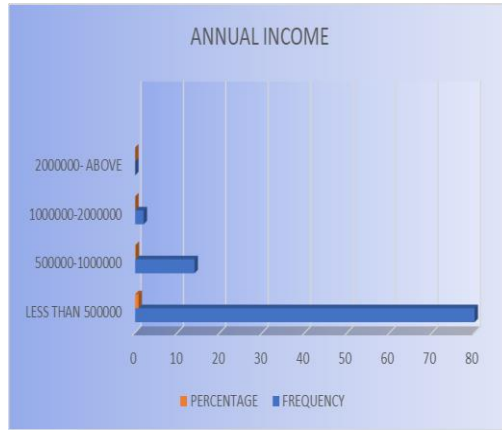


Interpretation

The occupation-based analysis reveals that e-banking services are predominantly used by students (59 respondents), with minimal engagement from farmers (0 respondents) and low representation from government service (3 respondents) and business professionals (10 respondents). The higher number of users in private service (11) and others (17) suggests that e-banking is more accessible or appealing to students and those in varied or non-traditional job roles, indicating a potential need to address barriers for other occupational groups.

Annual Income Basis Analysis

Prsentage	Frequency	Percentage
Less Than 500000	80	80%
500000-1000000	14	14%
1000000-2000000	2	2%
2000000- ABOVE	0	0%

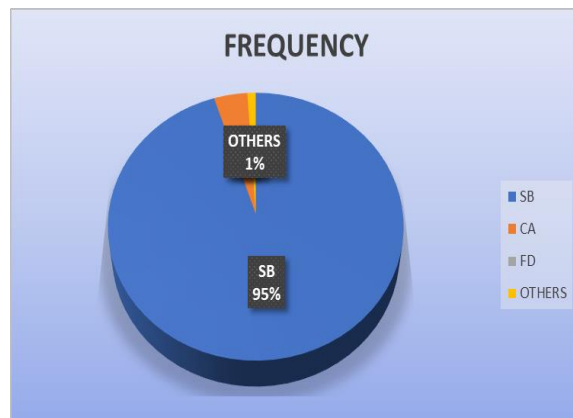


Interpretation

The majority of respondents (80 out of 96) have an annual income below 500,000, indicating a predominance of lower-income individuals in the sample. Only a small fraction earn between 500,000 and 2,000,000, with no respondents earning above 2,000,000.

Type of Account Basis Analysis

Particulars	Frequency	Percentage
SB	95	95%
CA	4	4%
FD	0	0%
Others	1	1%

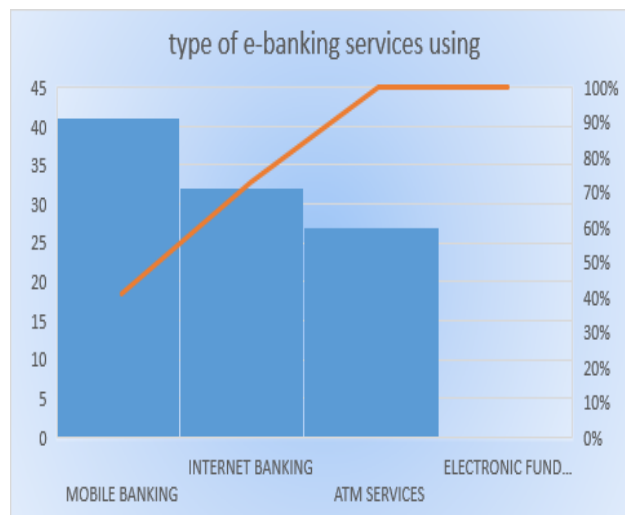


Interpretation

The analysis shows that savings accounts are overwhelmingly preferred, with 95% of respondents using them, reflecting their popularity due to their convenience and interest benefits. The low usage of current accounts (4%) and the absence of fixed deposits suggest limited interest in these options, while the single "other" category indicates minimal diversification beyond the primary account types.

Type of E-Banking Service Basis Analysis

Particulars	Frequency	Percentage
Internet banking	32	32%
Mobile banking	41	41%
Atm services	27	27%
Electronic fund transfer	0	0%

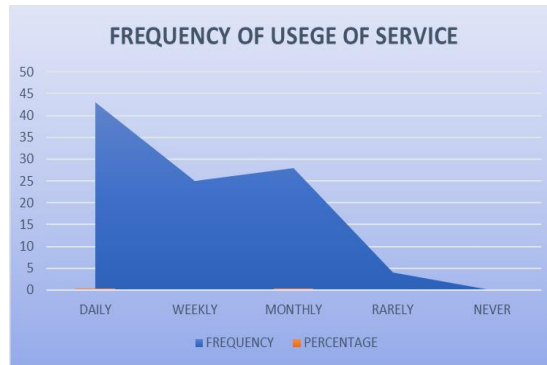


Interpretation

The analysis reveals that mobile banking is the most popular e-banking service, with 41 respondents preferring it, followed by internet banking at 32 respondents. ATM services are also used by 27 respondents, while electronic fund transfers have no reported usage, indicating either a lack of awareness or preference for other services.

Analyses on the basis of frequency of usage of e-banking services

Particulars	Frequency	Percentage
Daily	43	43%
Weekly	25	25%
Monthly	28	28%
Rarely	4	4%
Never	0	0%



Interpretation

The analysis indicates that a majority of respondents use e-banking services daily (43%), reflecting a high level of engagement with these services. Weekly and monthly users account for 25% and 28%, respectively, suggesting regular but less frequent use, while only 4% use e-banking rarely and none report never using it, highlighting widespread adoption.

Analyses on the Basis of Reason for Using E-Banking Service Over Traditional Banking

Particulars	Frequency	Percentage
Convenience	18	18%
Time-saving	37	37%
24/7 accessibility	41	41%
Better internet retes	1	1%
Enhanced security measures	2	2%
Other	1	1%

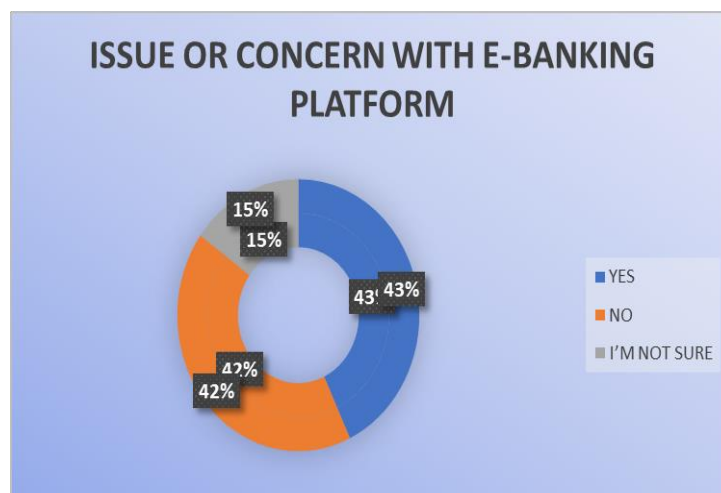


Interpretation

The primary reasons for choosing e-banking over traditional banking are 24/7 accessibility (41 respondents) and time-saving benefits (37 respondents). Convenience also plays a significant role, cited by 18 respondents, while better internet rates, enhanced security, and other factors are less influential.

Analyses on the basis of issues experienced or concerns with the reliability or accessibility of e-banking platforms

Particulars	Frequency	Percentage
Yes	43	43%
No	42	42%
I'm not sure	15	15%

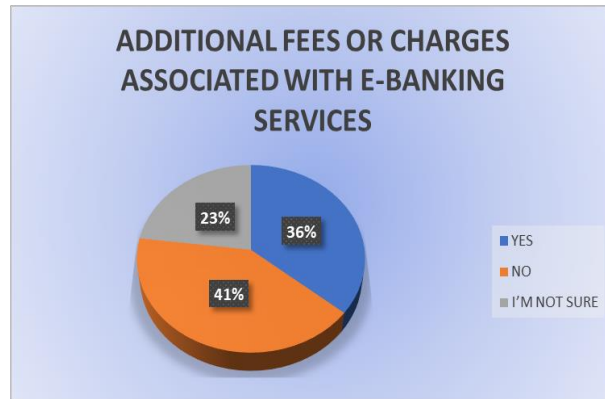


Interpretation

The analysis indicates that 43 respondents have experienced issues or concerns with e-banking platforms, suggesting that a significant portion of users faces challenges. In contrast, 42 respondents have not encountered problems, showing a roughly equal divide. The 15 respondents who are unsure highlight a level of uncertainty or lack of familiarity with potential issues, indicating that user experiences with e-banking can vary widely.

Analyses on the basis of awareness of customer of any additional fees or charges associated with using e-banking services, beyond standard banking fees

Particulars	Frequency	Percentage
Yes	36	36%
No	41	41%
I'm not sure	23	23%



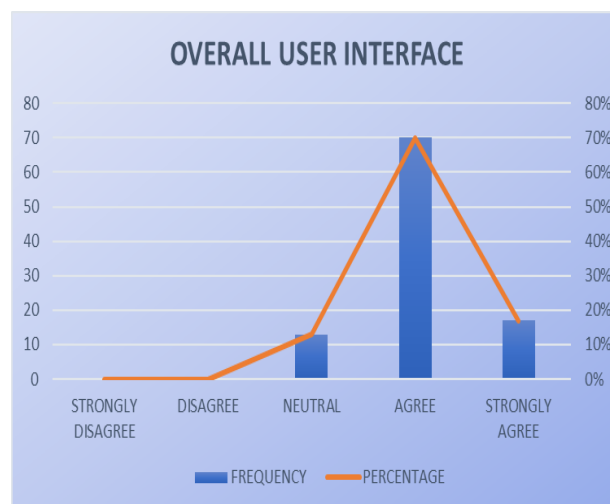
Interpretation

The analysis reveals that there is a varied level of awareness among consumers regarding fees or additional charges associated with e-banking services. Some users are well-informed about these extra costs, while others may not fully understand the implications beyond standard banking fees. This indicates a need for clearer communication from banks about any additional charges to ensure consumers are aware and can make informed decisions about their e-banking usage.

Part-2 Consumer Satisfaction about Service

I am satisfied with the overall user interface of the e-banking services

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	0	0%
Neutral	13	13%
Agree	70	70%
Strongly agree	17	17%

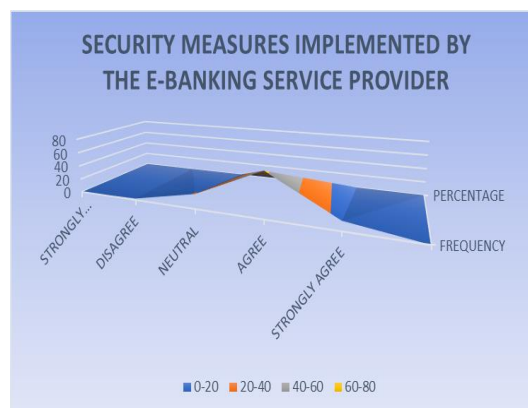


Interpretation

The interpretation reveals that a strong majority of respondents are satisfied with the overall interface of e-banking services, with 70 agreeing and 17 strongly agreeing. Only 13 respondents are neutral, indicating minimal dissatisfaction. The absence of disagreement suggests that most users find the interface effective and user-friendly.

I am satisfied with the security measures implemented by the e-banking service provider

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	2	2%
Neutral	21	21%
Agree	63	63%
Strongly agree	13	13%

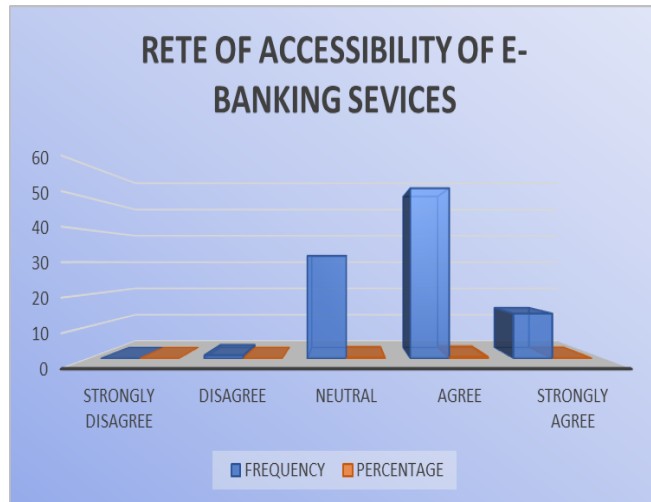


Interpretation

The analysis shows that most respondents are satisfied with the security measures implemented by e-banking service providers, with 63 agreeing and 13 strongly agreeing. Although 21 respondents are neutral, only 2 disagree, indicating a general confidence in the security measures, but also suggesting that there is room for improvement to increase overall satisfaction.

How would you rate the accessibility of e-banking service across different devices (computer, smartphone, tablet etc)

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	1	1%
Neutral	32	32%
Agree	53	53%
Strongly agree	14	14%

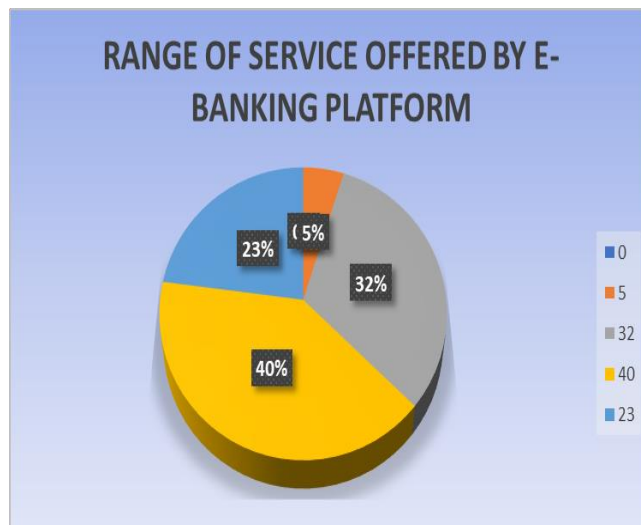


Interpretation

The analysis shows strong overall satisfaction with e-banking accessibility across devices, with 53 respondents agreeing and 14 strongly agreeing. However, the 32 neutral responses suggest that while many are satisfied, there is room for improvement to enhance the experience for all users.

The range of the services offered by the e-banking platform satisfactory

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	5	5%
Neutral	32	32%
Agree	40	40%
Strongly agree	23	23%

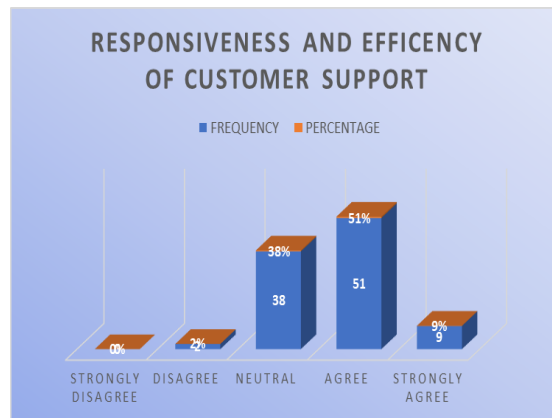


Interpretation

The interpretation shows a generally positive satisfaction with the e-banking services, with 40 respondents agreeing and 23 strongly agreeing. However, 32 respondents are neutral and 5 disagree, indicating some variability in user experiences and a need for improvements. Overall, while a significant portion of users is satisfied, there is a notable percentage of neutral responses that suggests opportunities for enhancement to achieve higher satisfaction across the board.

I am satisfied with the responsiveness and efficiency of customer support provided for e-banking issues

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	2	2%
Neutral	38	38%
Agree	51	51%
Strongly agree	9	9%

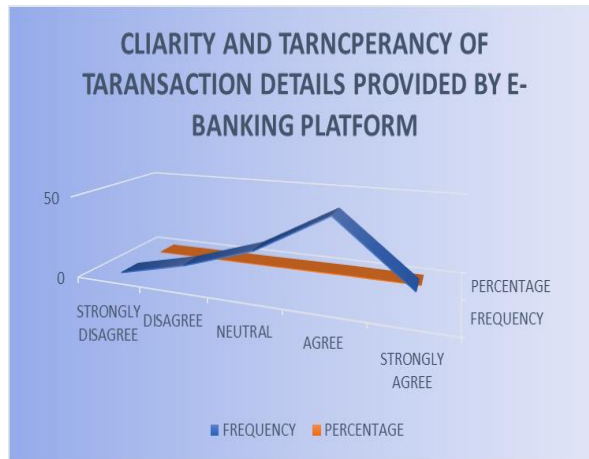


Interpretation

The interpretation indicates general satisfaction with the responsiveness and efficiency of customer support for e-banking issues, as 53 respondents agree and 14 strongly agree. However, the 32 neutral responses highlight a need for improvements to ensure more consistent satisfaction across all users.

I am satisfied with the clarity and transparency of transaction details provided by the e-banking platform

Particulars	Frequency	Percentage
Strongly disagree	1	1%
Disagree	11	11%
Neutral	25	25%
Agree	49	49%
Strongly agree	14	14%

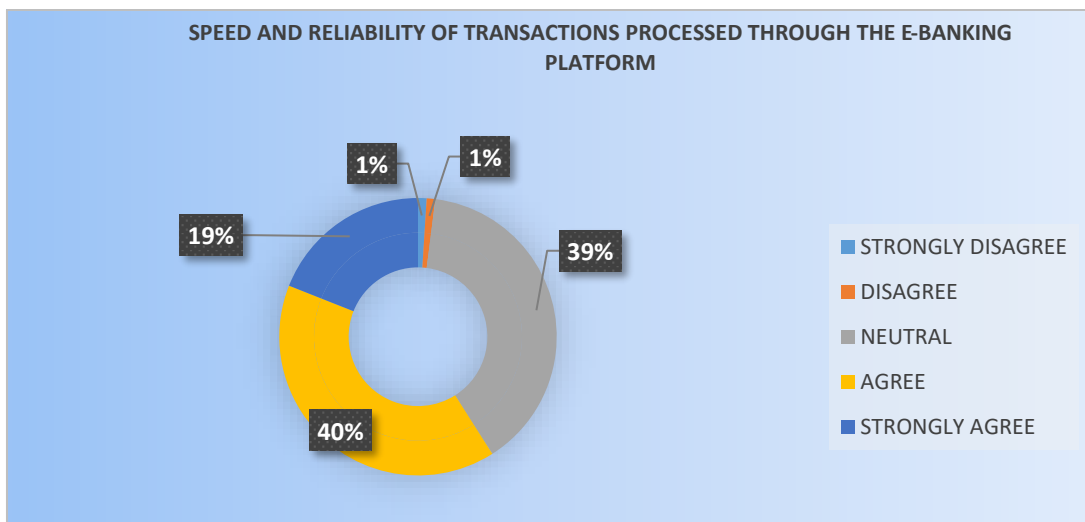


Interpretation

The analysis indicates that while a majority of consumers are satisfied with the clarity and transparency of transaction details, with 49 agreeing and 14 strongly agreeing, there is notable dissatisfaction, as 12 respondents disagree. The 25 neutral responses suggest some users find the transparency inconsistent, highlighting areas for improvement.

I am satisfied with the speed of and reliability of transactions processed through the e-banking platform

Particulars	Frequency	Percentage
Strongly disagree	1	1%
Disagree	1	1%
Neutral	39	39%
Agree	40	40%
Strongly agree	19	19%

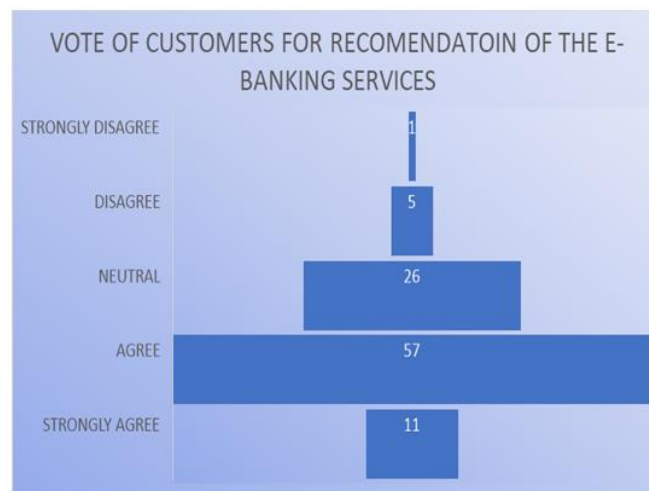


Interpretation

The interpretation reveals general satisfaction with the speed and reliability of transactions on the e-banking platform, with 40 agreeing and 19 strongly agreeing. However, the 39 neutral responses and the presence of 2 disagreements indicate that there are still concerns and variability in user experiences regarding transaction performance.

I would likely to recommend this e-banking service to others based on my overall satisfaction

Particulars	Frequency	Percentage
Strongly disagree	1	1%
Disagree	5	5%
Neutral	26	26%
Agree	57	57%
Strongly agree	11	11%

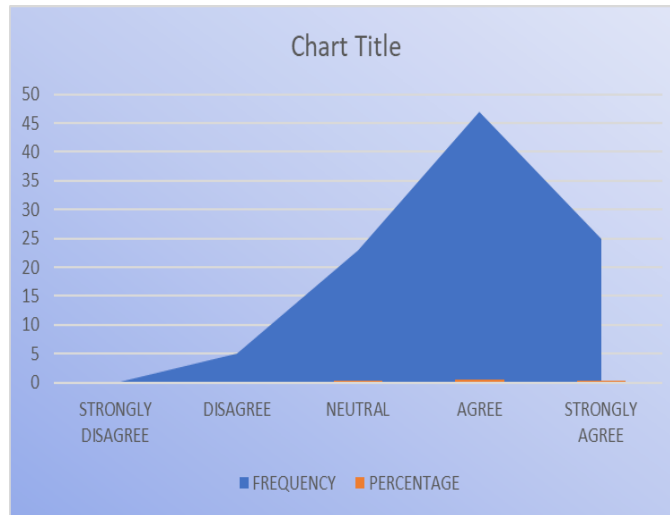


Interpretation

The analysis shows that a majority of consumers are likely to recommend the e-banking service to others, with 57 agreeing and 11 strongly agreeing. However, 26 neutral responses and 6 disagreements suggest some reservations or mixed feelings about the service's overall satisfaction.

Overall I am satisfied with the e-banking services provided

Particulars	Frequency	Percentage
Strongly disagree	0	0%
Disagree	5	5%
Neutral	23	23%
Agree	47	47%
Strongly agree	25	25%



Interpretation

The analysis indicates overall positive satisfaction with the e-banking services, as 47 respondents agree and 25 strongly agree. However, the 23 neutral responses and 5 disagreements suggest that while many users are satisfied, there is still room for improvement to address varying levels of satisfaction.

Descriptive Statistics					
Particulars	N	Minimum	Maximum	Mean	Std. Deviation
Overall user interface of banking platform	100	3	5	4.04	.549
Security measures implemented my e-banking service provider	100	2	5	3.89	.650
Accessibility of e-banking across different device	100	2	5	3.80	.682
Range of service offered by the e-banking service provider	100	2	5	3.81	.849
Efficiency of customer support provided	100	2	5	3.67	.667
Transparency of transaction details provided by e-banking services provider	100	1	5	3.64	.894
Speed and reliability transactions proceed through the e-banking platform	100	1	5	3.75	.809
Likely to recommend	100	1	5	3.72	.766
Overall satisfaction	100	2	54	4.41	5.075
Valid N (list wise)	100				

As shown in the above hypothesis chart, if the mean is less than 3 point then consumers of the e-banking services are disagreeing or not satisfied with the services provided by e-banking platform but if the mean is more than 3 point then that means consumers are agreeing or satisfied with the services provided by e-banking platforms, so in this case mean for all questions are more than 3 point so consumers are overall satisfied with the service provided by the e-banking service providers

Findings

- The majority of respondents-55 percent of them female, compared to 45% of men-indicate that women are more likely than men to utilize online banking services.
- Of the respondents, 70% are under 25, 13% are between the ages of 25 and 35, 13% are between the ages of 36 and 45, and 4% are above 45.
- Compared to the ratio of postgraduates, graduate, and other professionals, the majority of respondents—45%—are undergraduates.
- According to the report, 59% of e-banking service users are students, which is a higher percentage than users who work as farmers, businesses, government employees, private employees, and other occupations.
- It is evident that the majority of people utilizing online banking services make less than \$500k annually.
- The survey reveals that 95% of respondents had savings bank accounts, compared to 4% who use current accounts, 0% who have fixed deposit accounts, and 1% who have other bank accounts.
- The majority of users use e-banking services daily, accounting for 45% of respondents. Five respondents use the services weekly, monthly, infrequently, or never.
- Because e-banking services are available around-the-clock, they are more likely to be utilized.
- The majority of e-banking service users report encountering problems with the e-banking platform.
- While many Vijayapur customers are aware of e-banking, their comprehension of it varies.
- E-banking is frequently used for simple transactions.
- Although practical, consumers have
- Technical issues like system downtime are frequent.
- Internet and device compatibility pose accessibility challenges.
- Younger and more educated users show higher satisfaction levels.
- Improved customer support and enhanced security are needed.

Suggestion

- Increase outreach and educational programs about e-banking features.
- Enhance the reliability and speed of e-banking systems.
- Strengthen security measures to build user trust.
- Improve technical support and resolve issues promptly.
- Address internet connectivity and device compatibility problems.
- services to different demographic needs and preferences.
- Simplify user interfaces for better accessibility and ease of use.

Conclusion

In conclusion, this research project on consumer awareness and satisfaction regarding e-banking services in Vijayapur city has provided valuable insights into the evolving landscape of digital banking in the region. The findings reveal a significant level of awareness among consumers about e-banking services, highlighting an increased adoption of digital platforms for financial transactions. However, this awareness does not uniformly translate into high levels of satisfaction, as various factors influence consumers' experiences with e-banking services.

Firstly, while most respondents are aware of the basic functionalities offered by e-banking, there is a notable variance in their understanding of advanced features and security protocols. This discrepancy suggests a need for more comprehensive educational initiatives by banks to enhance customer knowledge and confidence in using digital platforms. Addressing this gap could potentially improve overall satisfaction and encourage greater utilization of e-banking services.

Secondly, the research identifies several areas where customer satisfaction is lacking, including issues related to user interface design, transaction speed, and customer service responsiveness. These areas of concern highlight the necessity for banks to focus on refining their digital interfaces, ensuring faster processing times, and providing more effective customer support. Improving these aspects could significantly enhance the user experience and foster a more positive perception of e-banking services.

Additionally, the study underscores the importance of security and privacy concerns among consumers. Despite the general awareness of e-banking, apprehensions about data security and potential fraud remain prevalent. Banks must prioritize robust security measures and transparent communication regarding their security protocols to build and maintain consumer trust.

In summary, while there is a solid foundation of awareness about e-banking services in Vijayapur, the project reveals that customer satisfaction is still an area requiring substantial improvement. By addressing the identified issues related to user

experience, customer service, and security, banks can better align their services with consumer expectations and enhance the overall effectiveness of e-banking in the city. Future research could explore these aspects in greater depth and assess the impact of specific interventions on consumer satisfaction and engagement.

References

1. www.google.com
2. www.researchgate.com
3. www.wikipedia.com

Annexure

“A STUDY ON CONSUMER AWARENESS AND SATISFACTION TOWARDS E-BANKING SERVICES WITH SPECIAL REFERENCE TO VIJAYAPUR CITY”

Questionnaire for Individual Customers

Dear respondent, I Akshata Rathod student of B.COM VI semester, BLDEA's A.S.Patil College of commerce (Autonomous), Vijayapur conducting a survey for the project work entitled customer awareness and satisfaction towards e-banking services with special reference to Vijayapur city. Your sincere response would be valuable to me and would definitely help me to arrive at a conclusion as per research objective. This information would be confidential and only be used for research purpose.

Name : _____

Name of the Bank : _____

Part-1: Social-demographic information and consumer awareness and satisfaction

1. Gender
 - a. Male
 - b. Female
2. Age
 - a. Below 25 years
 - b. 26-35 years
 - c. 36-45 years
 - d. Above 45 years
3. Highest level of education
 - a. Undergraduate
 - b. Graduate
 - c. Post graduate
 - d. Other
4. Occupation.
 - a. Farmer
 - b. business
 - c. Government service
 - d. private service
 - e. Student
 - f. Others
5. Annual Income.
 - a. less than 5,00,000
 - b. Rs 5,00,000-10,00,000
 - c. 1000000-2000000
 - d. more than 20 lacks

6. Type of account
 - a. SB
 - b. CA
 - c. FD
 - d. Others
7. What type of e-banking service you are using?.
 - a. Internet banking
 - b. Mobile banking
 - c. ATM services
 - d. Electronic fund transfers
8. How often do you use e-banking services?
 - a. Daily
 - b. Weekly
 - c. Monthly
 - d. Rarely
 - e. Never
9. What are the main reasons for using e-banking services over traditional banking methods?
 - a. Convenience
 - b. Time-saving
 - c. 24/7 accessibility
 - d. Better interest rates
 - e. Enhanced security measures
 - f. Other (please specify): _____
10. Have you ever experienced any issues or concerns with the reliability or accessibility of e-banking platforms?
 - a. Yes
 - b. No
 - c. I'm not sure
11. Are you aware of any additional fees or charges associated with using e-banking services, beyond standard banking fees?
 - a. Yes
 - b. No
 - c. I'm not sure

Part-2: satisfaction of consumer towards e-banking service

SI. NO	Service Quality Dimension	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1	I'm satisfied with the overall user interface of the e-banking platform.					
2	I'm satisfied with the security measures implemented by the e-banking service provider.					
3	How would you rate the accessibility of e-banking services across different devices (e.g., computer, smartphone, tablet)?					
4	The range of services offered by the e-banking platform satisfactory					

5	I'm satisfied with the responsiveness and efficiency of customer support provided for e-banking issues.					
6	I'm satisfied with the clarity and transparency of transaction details provided by the e-banking platform.					
7	I'm satisfied with the speed and reliability of transactions processed through the e-banking platform.					
8	I would likely to recommend this e-banking service to others based on my overall satisfaction.					
9	Overall, I am satisfied with the e-banking services provided?					

19

A Study on Customer Satisfaction towards the Service of Hotel Industry: Insight on UDUPI Hotel

Ms. Bhagya Hiremath*
Sushma Patil**
Shilpa Butale***

Introduction

The hotel industry is one of the most important parts in the service industry. Udupi Hotel is the hotel located at Gandhi circle Vijayapura Karnataka 586101 opposite road of LBS complex market. It is one of the famous hotel in Vijayapura. It has 1.8k views since 2 year and 9 likes. I am making survey on this hotel to know about the management of hotel industry and how to run a business in local and make proper decision making with relates to hotel for development.

Need of the Study

- It helps to understand or to know the taste and preference of customer satisfaction
- It builds good relationship between staff and customers
- It helps to make variety of food at a prescribed time
- It helps to make fix the price of food at reasonable or affordable to customers

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Review of Literature

According to H S Seth and Bhavya Saini (2016) their aim was to investigate the student's perception behavior and satisfaction of online food ordering and delivery service. Their study reveals that online food purchasing service help the students in managing their time better.

According to Sheryl E Kimes (2011) his study found that perceived control and perceived convenience associate with online food ordering service were important for both users and non -users.

Statement of the Problem

- There is no parking facility
- There is no infrastructure facility
- Inconsistence service quality
- There is a fluctuation in seasonal demand

Research Questions

- What are the key components of organizational overview?
- How do you describe about the satisfaction with special reference to UDUPI Hotel Vijayapur?
- How satisfied the quality of service be improved?
- Can you describe seasonal variation impact on your demand. ? How your organization adopt to such fluctuations?

Objectives

- To know the key components of organizational overview
- To know the degree of contentment with special reference to UDUPI hotel vijayapur
- To know the quality of service be improved
- To understand the effects on seasonal demand

Scope for the Study

- The investigators have chosen UDUPI HOTEL for the study
- Study of data is collected as primary through question are
- How is performance of hotel evaluated using satisfaction level

Research Methodology

- **Source of Data:** The source of data is primary data
- **Period of the Study:** It is the method of qualitative study on UDUPI HOTEL
- **Sample Size:** The investigators made on 100 customers
- **Statistical Techniques:** It can be used random sampling technique

Limitations of the Study

- People wouldn't give the information what we asked to them for filling the questionnaire
- Some people are not ready to take a picture with researchers because fraud will happen day by day
- Some customers filled the forms are not accurate
- Sometimes, Hotel Manager should not give the permission and not allow to give the corticated from the organization to researchers

Scope for Future Research

- The scope of the study could be expanded to include a comparative across different states or nation's
- To understand the satisfaction level of employees in primary data
- Delivery of food through online is also scope for future research

Data Analysis and Interpretation

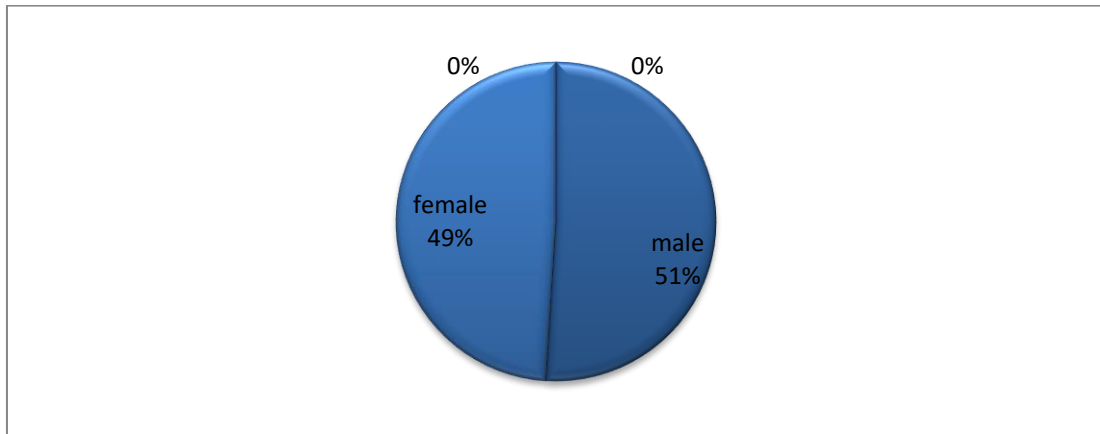
Interpretation and Analysis of Data

Data are given below:

- Gender of respondents
- Age of customers
- Way, you discovered the hotel
- How often dine
- Are you satisfied with menu?
- Quality of food
- Hygiene of food
- Are you satisfied with the service?
- Dietary Restriction
- Speed of service
- Satisfied with food
- Satisfied with freshness of food
- Cleanliness of dining table
- Service of staff
- Filtration of water
- Price of food

Gender

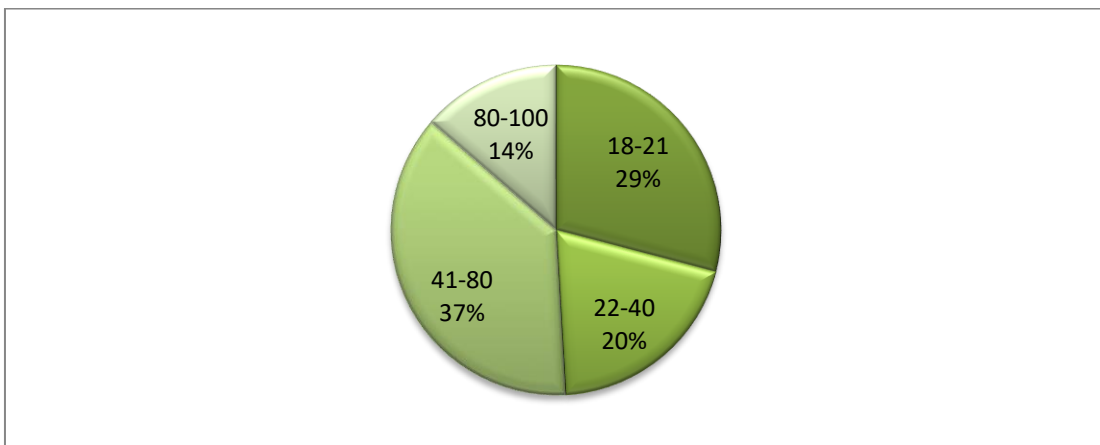
Particulars	Frequency	Percentage
Male	51	51
Female	49	49
total	100	100

**Interpretation**

This graph shows the highest rate of male in gender is 51%. The lowest rate of female in gender is 49%.

Age Group of Despondences

Particulars	Frequency	Percentage
18-21	32	32
22-40	22	22
41-80	41	41
80-100	15	15
Total	100	100

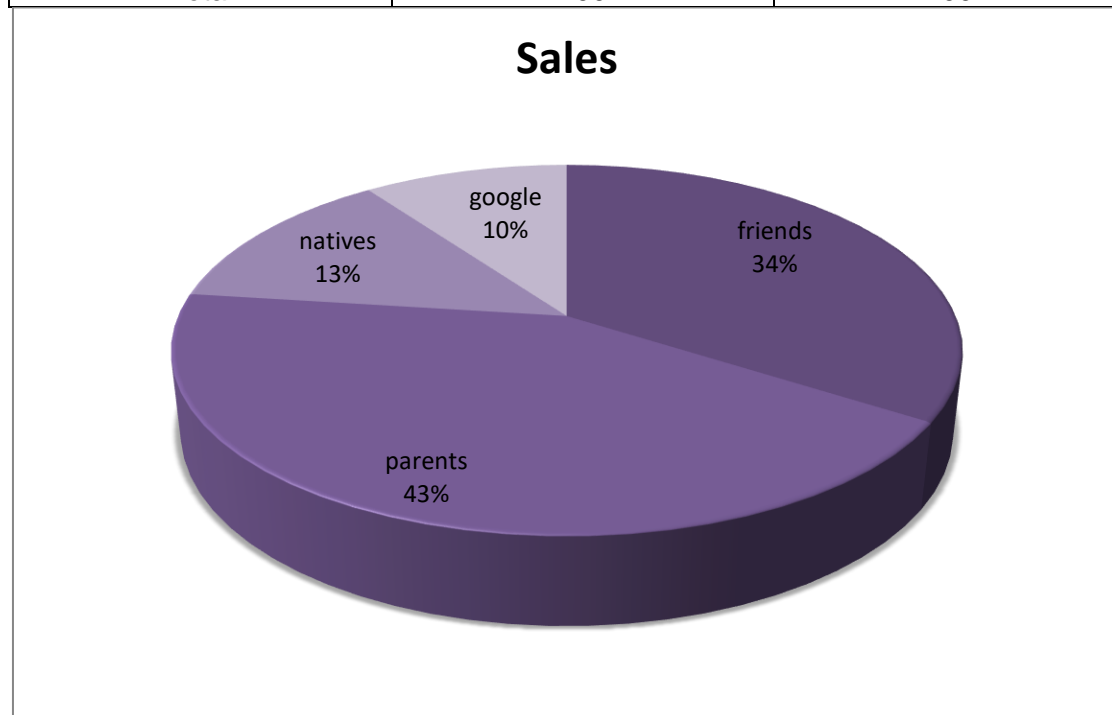


Interpretation

The average age of respondents is 29%(18-21), the highest age of respondents is 37% (41-80), the lowest age of respondents is 14% (80-100).

The way you discovered the hotel

Particulars	Frequency	Percentage
Friends	34	34
Parents	43	43
Natives	13	13
Google	10	10
Total	100	100

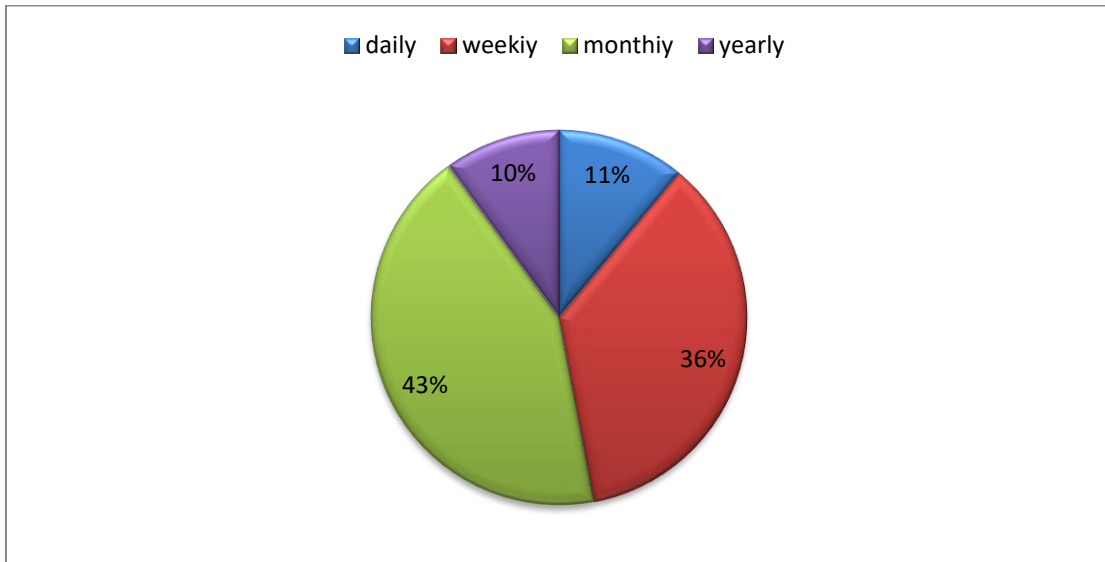


Interpretation

indicates average way of discovered the hotel rate is 34% by friends, the highest rate of discovered people is 43% by parents, the lowest rate of discovered the hotel rate 10% by Google.

How often dine this hotel?

Particulars	Frequency	Percentage
Daily	11	11
Weekly	36	36
Monthly	43	43
Yearly	10	10
total	100	100

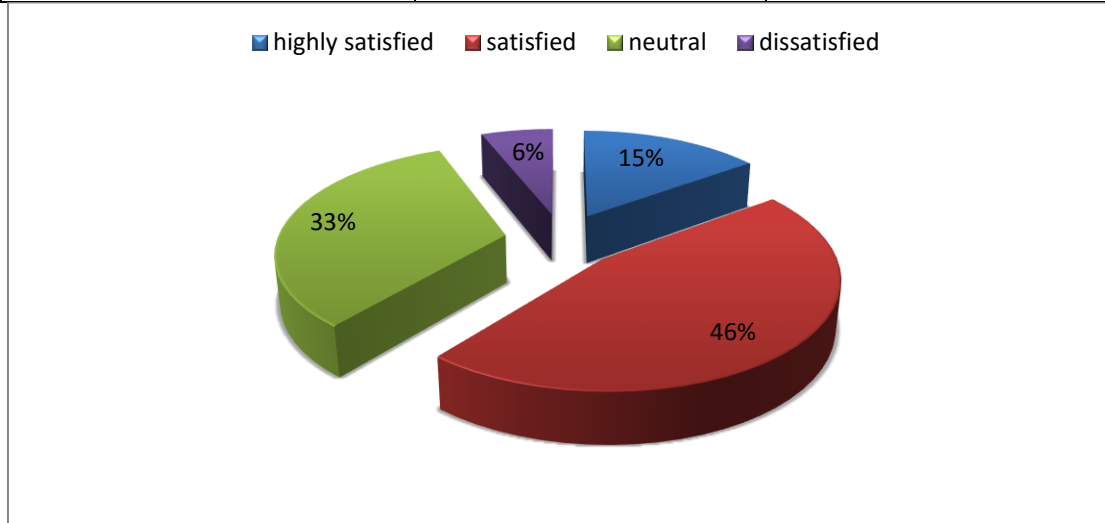


Interpretation

Graph 4 shows that average often dine of hotel is 36% followed by weekly, highest dine of the hotel is 43% followed by monthly, lowest rate of hotel is 10% followed by yearly.

Are you satisfied with menu?

Particulars	Frequency	Percentage
Highly Satisfied	15	15
Satisfied	46	46
Neutral	33	33
Dissatisfied	6	6
Total	100	100

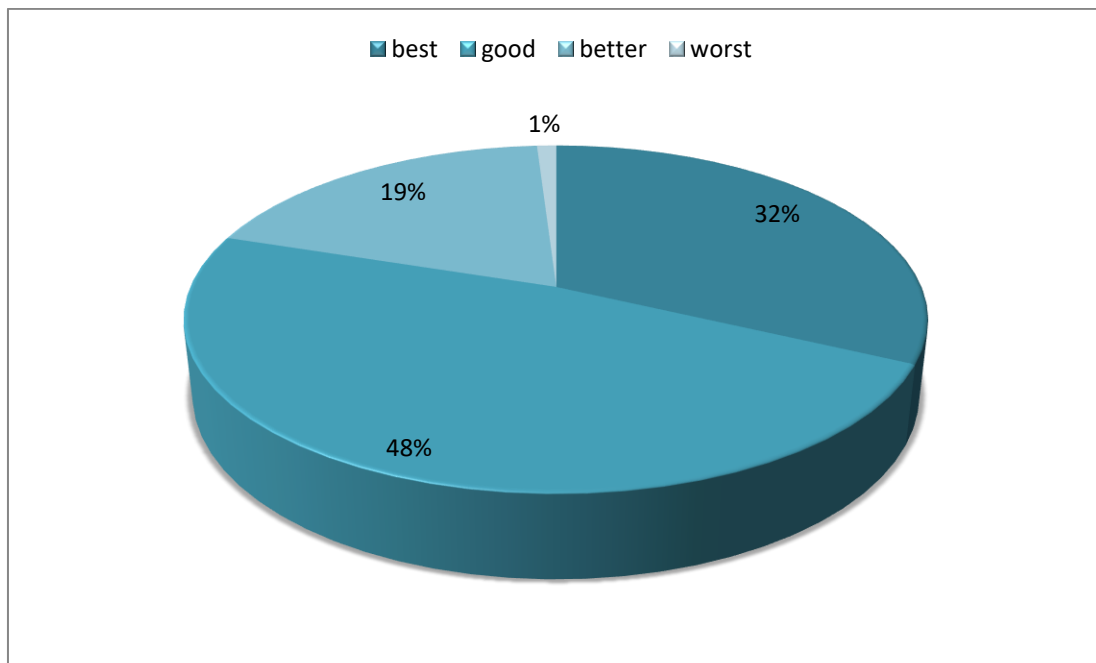


Interpretation

Graph 5 states that average rate of satisfied with menu is 33% followed by neutral, highest rate of satisfied with menu is 46%, lowest satisfied with menu is 6% by dissatisfied.

Quality of Food

Particulars	Frequency	Percentage
Best	32	32
Good	48	48
Better	19	19
Worst	1	1
Total	100	100



Interpretation

Graph 6 indicates that average quality of food is 32% by best option, the highest quality of food is 48% by good, the lowest quality of food is 1 by worst option.

The hygiene of food

Particulars	Frequency	Percentage
Best	25	25
Good	35	35
Better	33	33
Worst	7	7
Total	100	100

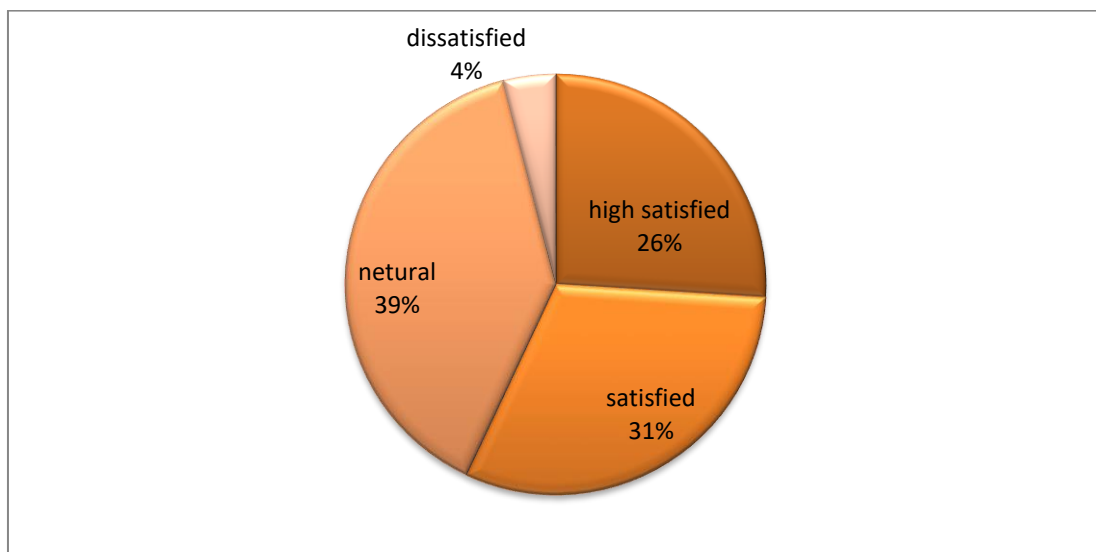


Interpretation

Shows that average rate of hygiene of food is 33 followed by better, highest hygiene of food is 35 followed by good option, the lowest hygiene of food is 7 followed by worst .

Are you satisfied with the service?

Particulars	Frequency	Percentage
Highly satisfied	26	26
Satisfied	31	31
Neutral	39	39
Dissatisfied	4	4
Total	100	100

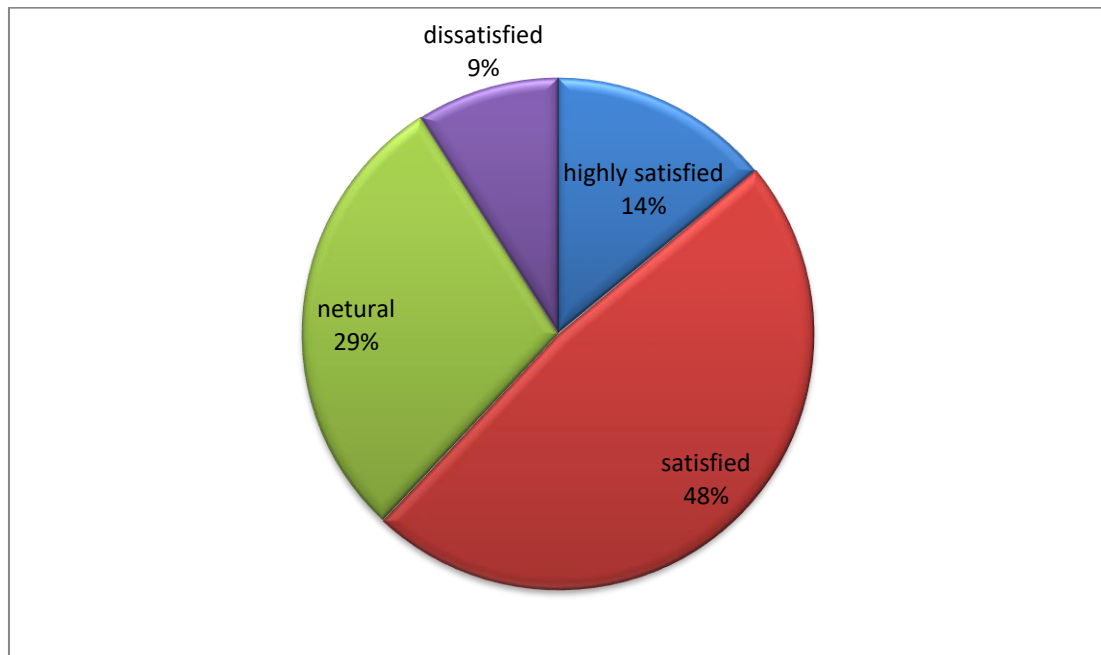


Interpretation

Graph 8 states that average satisfied with service is 31% by satisfied, highest satisfied service is 39 by neutral, lowest satisfied service is 4 by dissatisfied.

Are you satisfied with following your dietary restriction?

Particulars	Frequency	Percentage
Highly satisfied	14	14
Satisfied	48	48
Neutral	29	29
Dissatisfied	9	9
Total	100	100



Interpretation

Graph 9 indicates that average satisfied with dietary restrictions is 29 by neutral, the highest dietary restrictions is 48 by satisfied , the lowest dietary restrictions is 9% by dissatisfied.

The speed of service

Particulars	Frequency	Percentage
Highly satisfied	27	27
Satisfied	28	28
Neutral	38	38
Dissatisfied	7	7
Total	100	100



Interpretation

Graph 10 shows that average speed of service is 28% by satisfied, highest speed of service is 38% by neutral, the lowest speed of service is 7% by dissatisfied.

Are you satisfied with the food?

Particulars	Frequency	Percentage
Highly satisfied	14	14
Satisfied	44	44
Neutral	25	25
Dissatisfied	17	17
Total	100	100

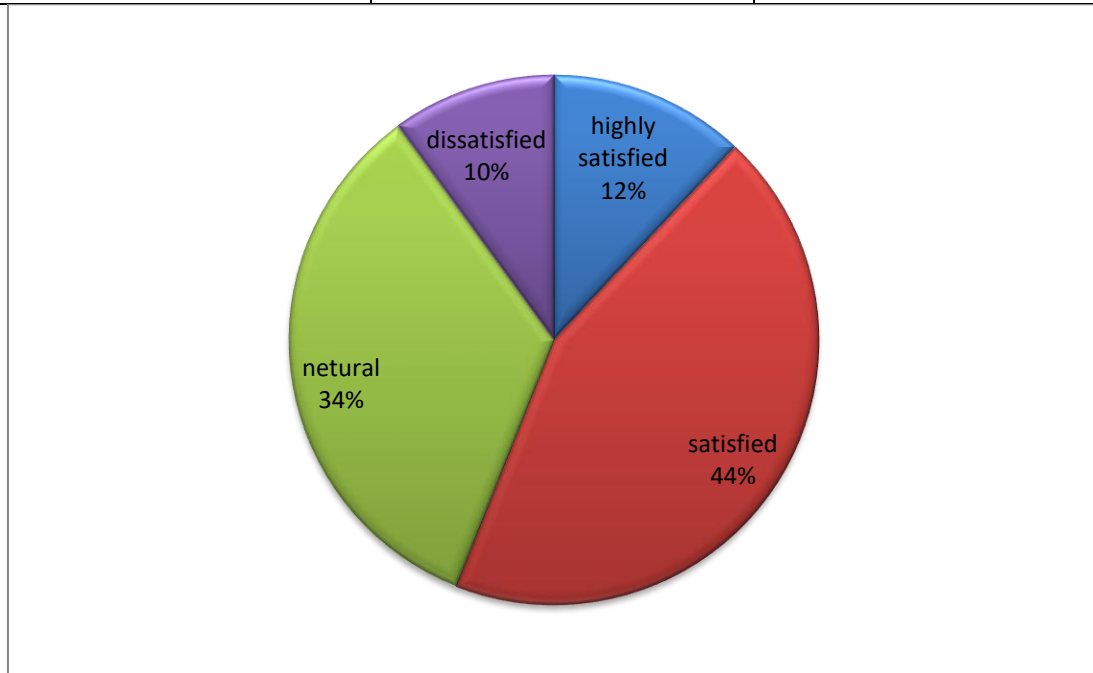


Interpretation

Graph 11 states that average satisfied with food is 25% followed by neutral, highest satisfied with food is 44% by satisfied, lowest satisfied with food is 14% by highly satisfied.

Are you satisfied with the freshness of food ?

Particulars	Frequency	Percentage
Highly satisfied	12	12
Satisfied	44	44
Neutral	34	34
Dissatisfied	10	10
Total	100	100

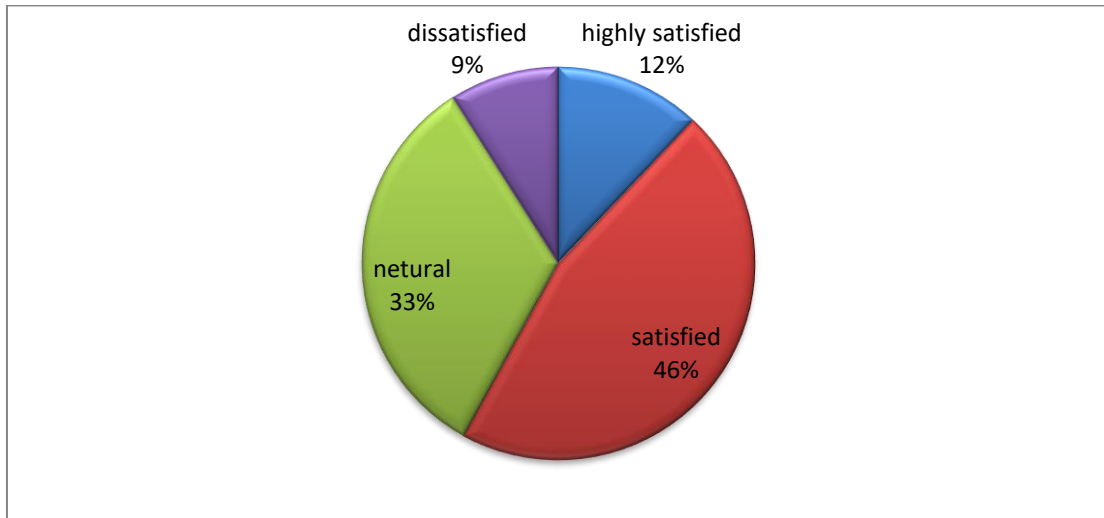


Interpretation

Graph 12 indicates average satisfied with freshness of food is 34% by neutral, highest satisfied with freshness of food is 44% by satisfied, lowest satisfied freshness of food is 10% by dissatisfied.

Are you satisfied with the cleanliness of dining table ?

Particulars	Frequency	Percentage
Highly satisfied	12	12
Satisfied	46	46
Neutral	33	33
Dissatisfied	9	9
Total	100	100

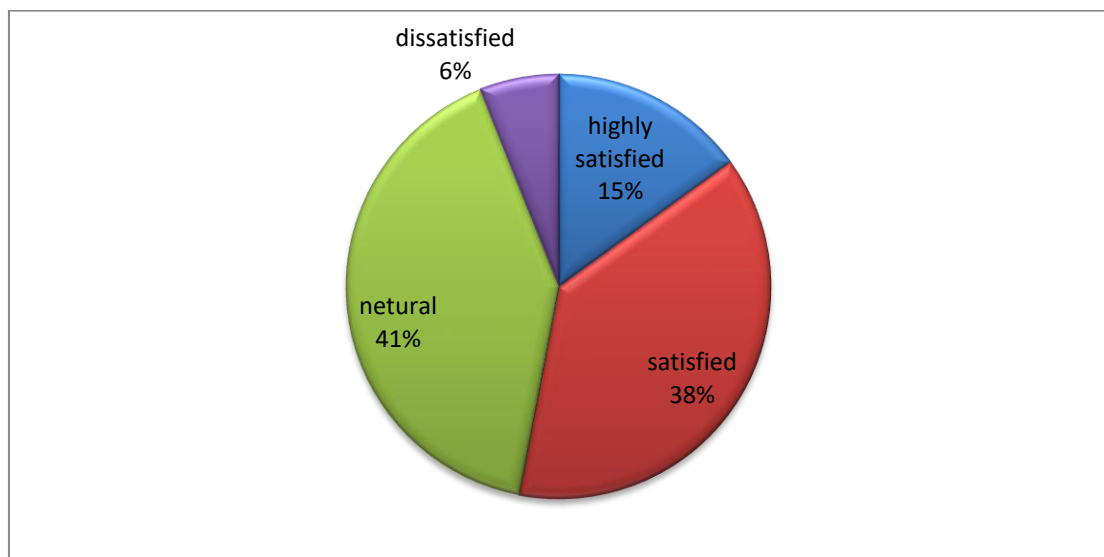


Interpretation

Graph 13 shows that average cleanliness of dining table is 33% by neutral, the highest cleanliness of food is 46 by satisfied , the lowest cleanliness of food is 9% by dissatisfied.

Are you satisfied with the service of staff ?

Particulars	Frequency	Percentage
Highly satisfied	15	15
Satisfied	38	38
Neutral	41	41
Dissatisfied	6	6
Total	100	100

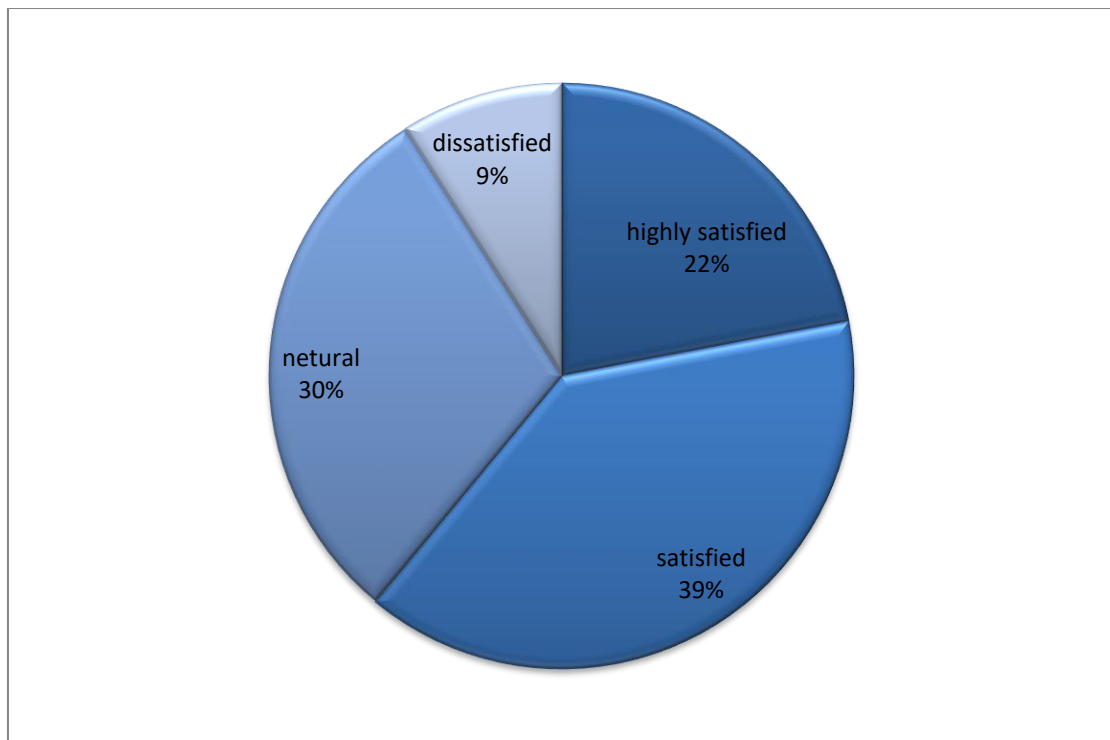


Interpretation

Graph 14 indicates that satisfied service of staff is 38% by satisfied , highest service of staff is 41% by neutral, lowest service of staff is 6% by dissatisfied.

Are you satisfied with the filtration of water ?

Particulars	Frequency	Percentage
Highly satisfied	22	22
Satisfied	39	39
Neutral	30	30
Dissatisfied	9	9
Total	100	100

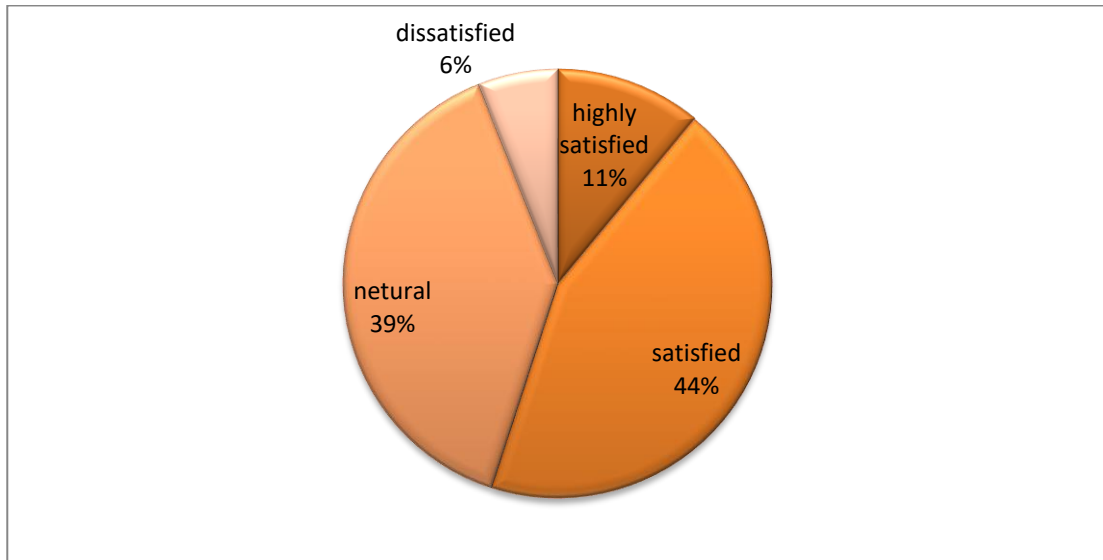


Interpretation

Graph 15 shows that average filtration of water is 30% by neutral, highest filtration of water 39% by satisfied. Lowest filtration of water is 9% by dissatisfied.

Are you satisfied with the price of food here?

Particulars	Frequency	Percentage
Highly satisfied	11	11
Satisfied	44	44
Neutral	39	39
Dissatisfied	6	6
Total	100	100



Interpretation

Graph 16 indicates that average price of food is 39% followed by neutral, the highest price of food is 44% by satisfied, the lowest price of food is 6% by dissatisfied.

Findings, Suggestions and Conclusion

Findings

- The way of discovered the hotel in terms of average is 34% followed by friends, way of highest discovered the hotel 43% by parents, lowest discovered the hotel rate is 10% by google.
- The average quality of food is 32% by best, highest quality of food is 48% by good, the lowest quality of food is 1 by worst option.
- The average hygiene of food is 33% by better, the highest hygiene of food is 35% by good, the lowest hygiene of food is 7% by worst.
- The average speed of service is 28% by satisfied , highest speed of service is 38% by neutral the lowest speed of service is 7% by dissatisfied.
- The average price of food is 39% by neutral, the highest price of food is 44% by satisfied, the lowest price of food is 6% by dissatisfied.

Suggestions

- To maintain affordable price of food to customers.
- They should maintain and improve cleanliness of food.
- To improve communication skill of staff member with customers.
- To improve transport facility for parking the vehicles.

Conclusions

The overall performance done by the UDUPI HOTEL VIJAYAPUR. It can be assessed by its ability to meet out the consumer preference and satisfaction level is best for them. Even though any improvement is necessary to them whatever suggestion are given. Because every organization has its main moto is to earn the profit In case of dissatisfied customers can get satisfied or to become satisfied after any improvements.

Bibliography

1. Google [http//Google.com](http://Google.com)
2. YouTube

Annexure

A S Patil College Of Commerce Bijapur

A STUDY ON CUSTOMER SATISFACTION TOWARDS THE SERVICE OF UDUPI SAGAR HOTEL.

Dear respondent I BHAGYA HIREMATH student of BCom 6th Sem .BLDEA'S A S PATIL COLLEGE OF COMMERCE (AUTONOMOUS),VIJAYAPUR conducting the survey for project work entitled customer satisfaction towards the service of SHANTI SAGAR HOTEL VIJAYAPUR. Your sincere response would be valuable to me and would definitely help me to arrive at a conclusion as per research object. These information would be confidential only be used for research purpose.

Name:

Gender:

Mobile no:

1. The age group that you belong to,
a)18-21. b)22-40.
c)41-80 2. d)80-100
2. The way you discovered this hotel is, by
a) friends. b)Parents.
c) Natives d) google
3. How often do you dine here?
a)Daily. b) Weekly
c)Monthly d)yearly
4. Are you satisfied with menu here?
a) àHighly Satisfied b)satisfied.
c)Neutral d) Dissatisfied

5. The quality of food here,
a) Best. b) Good.
c) Better d) worst
6. The hygiene of food here,
a) Best b) Good
c) Better d) Worst
7. Are you satisfied with the service here?
a) Highly Satisfied. b) satisfied.
c) Neutral d) Dissatisfied
8. Are you satisfied with that restaurant following your dietary restriction?
a) Highly Satisfied b) satisfied
c) Neutral d) Dissatisfied
9. The Speed of service here,
a) on time. b) speedy
c) late d) too late
10. Are you satisfied with the food here
a) Highly satisfied b) Satisfied
c) Neutral d) Dissatisfied
11. Are you Satisfied with the freshness of food here
a) Highly Satisfied b) satisfied
c) Neutral d) Dissatisfied
12. Are you satisfied with the cleanliness of dining table here
a) Highly Satisfied b) satisfied
c) Neutral. d) Dissatisfied .
13. Are you satisfied with the service of staff here?
a) Highly Satisfied b) satisfied
c) Neutral d) Dissatisfied
- 14) Are you Satisfied with the filtration of water here?
a) Highly Satisfied b) Satisfied
c) Neutral d) Dissatisfied
- 15) Are you satisfied with the price of food here?
a) Highly Satisfied b) Satisfied
c) Neutral d) Dissatisfied

Photo Galary



20

Assessment of Health Care Facilities in Government Hospitals: A Perspective from Patients

MS. Prerana*
MS. Shruti**
MS. Shantala***
Dr. Bharati Math****

Introduction

In 1886, near Shivaji Chowk, a new building of a 250-bed hospital was established in 1976 at Athani Road next to Sainik School's second gate. A training center for trained birth assistants (dais) was started in 1983. The hospital developed an MOU with Al-Ameen Medical College for deputing its doctors and medical students for practicing/internship in its OPD facility in 1984. The hospital set up its Blood Bank in 1995. Renovation of the building, along with the construction of one more new ward under KHSDP, was completed in 1999. An in-house pharmacy for the hospital was set up in 2004. Yoga, naturopathy, and telemedicine services for the hospital started in 2008. A dialysis facility for the hospital was introduced in 2009..

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*** Student, B. Com 6th Sem, B.L.D.E. A's, A. S. Patil College of Commerce (Autonomous), Department of Commerce, Vijayapura, Karnataka, India.
**** Assistant Professor, Department of Commerce, B.L.D.E. A's, A. S. Patil College of Commerce (Autonomous), Vijayapur, Karnataka, India.

Need for Study

The hospitals of these countries are an important element of the concern about health resources because they are the largest and most costly operational unit of these health systems and account for a large portion of the health sector's financial, human, and capital resources. Health assessment helps to identify the medical needs of patients. It is a plan of care that identifies the specific needs of a person and how those needs will be addressed by the healthcare system or skilled nursing facility. To ensure adequate, qualitative, preventive, and curative healthcare to the people of the state.

Objectives of Study

- To evaluate the quality and accessibility of healthcare services in the government hospital.
- To analyze patient satisfaction in the government hospital, Vijayapura.
- To identify the key challenges in the government hospital and healthcare facility.
- To suggest improvements for increasing the efficiency of the government hospital.
- The main objective of the hospital is to provide holistic healthcare services—preventive, promotive, curative, and rehabilitative—under the allopathic system, and curative services under AYUSH..

Review of Literature**Services Provided in the District Hospital**

Institutional delivery and C-section facility in one maternal and infant institution.

- Facility of laboratory investigation using modern equipment.
- Availability of health facilities up to Rs 50,000.00 through three smart card schemes.
- Blood transfusion facility from the blood bank in emergency situations.
- All facilities related to orthopedic surgery.
- Facility of SNCU in emergency situations for seven children.
- Nutrition Rehabilitation Centers for malnourished children.
- Emergency wards and surgery facilities.
- Eye screening and cataract operation.
- Family planning-related operation facility.
- Dialysis facility.
- Nasal, ear, and throat disease-related screening and treatment facilities.

- Vaccination facilities for children and pregnant women per day.
- Food facility for 15 patients.
- 102 Mahattari Express and 108 Sanjeevani Express facility..

Other Services and Facilities

- Bloodiibank.
- Clinicaliiservices.
- Casualtyiiandiiemergency.
- Generaliimedicine.
- Generaliisurgery.
- Ambulanceiiservice.
- Laundry.
- Dermatology.
- Anaesthesiology.
- Psychiatry.
- Nephrology.
- Dentistry.
- Radiology.
- Gynaecology.
- Yashswini.
- JananiiShishuiiSurakshaiiKaryakramaii(JSSK).
- JananiiSurakshaiiyojanaii(JSK).
- Rashtriya Swasthya Bima Yojana (RSBY).

Statement of Problem

- The quality and effectiveness of healthcare facilities provided by the government hospital of Vijayapura are critical to the well-being of the population, particularly in under-served areas in Vijayapura.
- Reports and questionnaire observations suggest issues such as prolonged patient wait times, inadequate infrastructure, poor maintenance, and lack of hygiene.
- The current state of the facilities makes it difficult to identify specific needs for improvement or implement necessary changes to promote the quality of care..

Scope of Study

- Overseeing the operation and administration of healthcare organizations.

- Providing free or low-cost healthcare facilities such as treatment of diseases, conducting essential tests, and providing medicines.
- Preventing diseases and promoting well-being rather than treating illness.
- Developing policies and plans that support individual and community health efforts.
- To provide comprehensive medical, surgical, and nursing services to all the patients visiting the hospital.

Research Methodology

The primary data is being collected by the researcher directly from the respondents, through the use of questionnaires, observation, and additional information from staff. The prepared questionnaires are given to patients to assess their experiences and satisfaction with the facilities, as well as their perception of hospital services.

Limitations of Study

- In hospitals, the response by patients and staff depends on individuals, as some staff and patients may hesitate to provide feedback honestly, which leads to non-response bias.
- If there are some resource limitations, such as human resources and financial constraints, it leads to difficulties in accessing hospital records and can reduce the ability to analyze service delivery, etc.
- One significant issue is long wait times for patients and inadequate attention during treatment.
- The high patient load results in overcrowded wards, which can compromise patient care and increase the risk of infection.
- Government hospitals serve as training grounds for medical students and interns, which may lead to inconsistent care, and patients may find themselves being treated by less experienced practitioners.

Scope for Future Research

- Quality improvement to enhance patient safety and satisfaction.
- Government hospitals focus on modernizing infrastructure and upgrading facilities and services.
- Moreover, investment in research and innovations will help government hospitals achieve more medical advancements and improve treatment outcomes, ensuring that government hospitals can provide high-quality care..

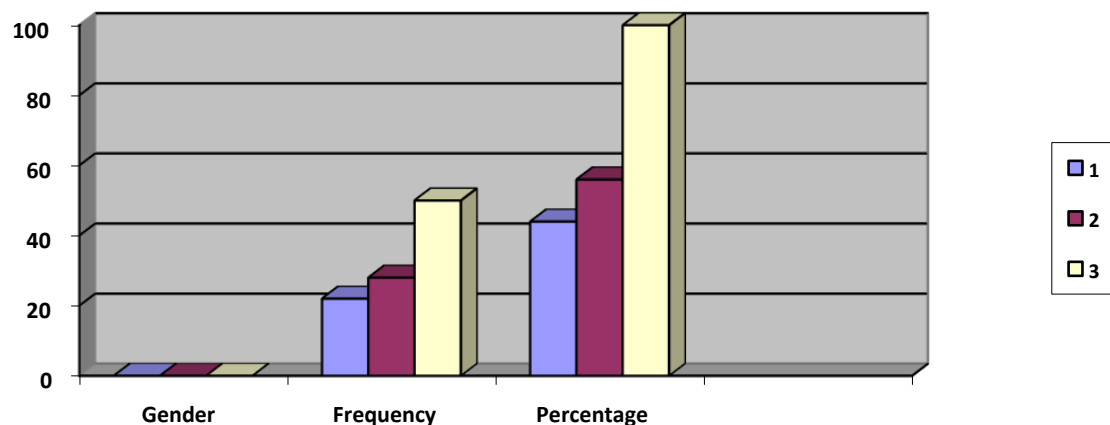
Conceptual Framework

- **Infrastructure and Equipment Facility:** A framework that evaluates the adequacy and condition of physical infrastructure, and the maintenance of infrastructure and medical equipment.
- **Quality of Care:**** Healthcare facilities aim to improve patient outcomes and establish standards. The components include equity, safety, effectiveness, efficiency, etc.
- **Healthcare Facility:** The process of improving healthcare facilities to ensure high-quality patient care. The components include infrastructure, staff performance, etc.
- **Patient Outcomes:** The results of healthcare services on patients' health, recovery rates, and patient satisfaction. Patient satisfaction is evaluated based on surveys, feedback, and experiences.
- **Staff Involvement:** Healthcare providers and administrative staff participate in the assessment process to gather insights and foster collaboration.
- **Patients and Families:** Feedback from patients and families helps understand their needs, satisfaction, and experiences..

Data Analysis

Gender of the Respondents

S. No.	Gender	Frequency	Percentage
1	Male	22	44
2	Female	28	56
3	Total	50	100

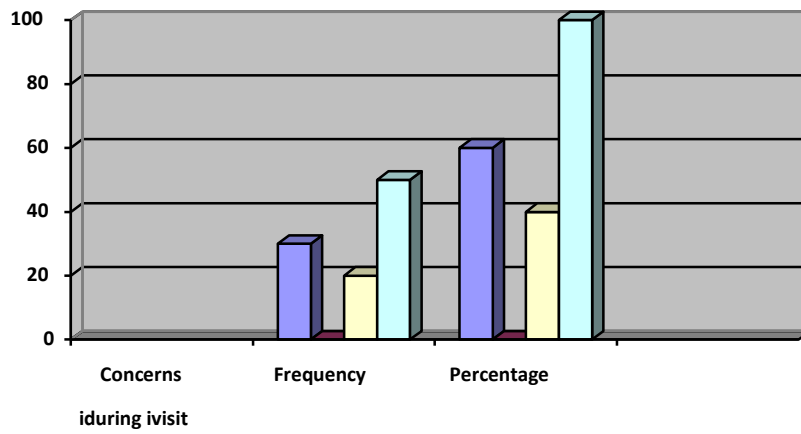


Interpretation

From the above table and graph we can infer that out of 50 respondents 22(44%) are male respondents and remaining 28(56%) are female respondents.

Questions and Concerns Addressed during Visit

S.No.	Concerns during Visit	Frequency	Percentage
1	Yes	30	60
2	No	0	0
3	Not sure	20	40
4	Total	50	100

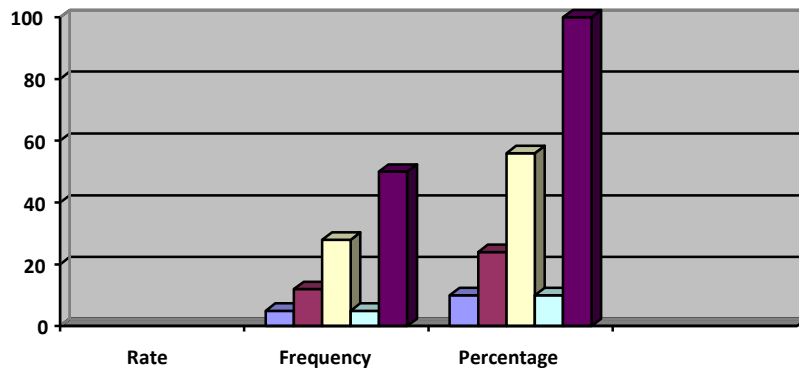


Interpretation

The above table and graph shows that 60% of the respondents are concerns during visit and remaining 40% are not sure about it.

The rate of ambulance service

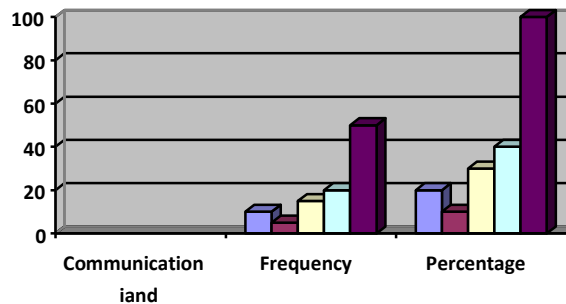
S.No.	Rate	Frequency	Percentage
1	Excellent	5	10
2	Good	12	24
3	Average	28	56
4	Poor	5	10
5	Total	50	100



Interpretation

- The above table and graph shows that 10% of the respondents are excellent, 24% are good, 56% are average and 10% are poor. | Communication and professionalism of health care provider:

SL.No.	Communication and Professionalism	Frequency	Percentage
1	Excellent	10	20
2	Poor	5	10
3	Fair	15	30
4	Good	20	40
5	Total	50	100



Findings

There is deficient infrastructure, high patient load, poor hygiene, and long wait times for patients etc. These are the major challenges currently facing government hospitals.

Suggestions

Focus on upgrading infrastructure, maintaining hygiene, and ensuring doctors arrive on time, etc., are some suggestions for government hospitals. Otherwise, the hospital is good.

Conclusions

The satisfaction level of physician and nursing care domains were high management needs to improve on the comfort and on research article on government hospitals found out that patients are satisfied with the treatment, Clinical examination, quality of food service in order to increase the quality of care provided, overall study says that treatment is good. The services were good and the staff and doctors were comparatively good in all ways.

References

1. Website: dsbijapur@gmail.com
2. Location – District Hospital Athani Road Vijayapura.

21

A Study on Consumer Preferences towards Electric Vehicles with Special Reference to Vijayapur City

Ms. Sanjana-M-Kinagi*
Dr. Bharati Math**

Introduction

In recent years, the global automotive industry has undergone a major transformation toward sustainable and eco-friendly transportation solutions. Among these, electric vehicles (EVs) have emerged as a promising alternative to traditional internal combustion engine vehicles, offering numerous environmental and economic advantages. With rising concerns about climate change and air pollution, both governments and consumers are increasingly focused on reducing carbon emissions and dependence on fossil fuels.

As the EV market continues to expand and develop, it is crucial to identify the key factors driving widespread adoption. This research aims to contribute to the ongoing conversation about sustainable transportation by providing a thorough analysis of consumer preferences, thereby informing future strategies to promote the adoption of electric vehicles.

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Needs for Study

In the current landscape, the electric vehicle industry is experiencing significant growth, with a growing number of new vehicle buyers prioritizing electric vehicles due to their low maintenance requirements. To better assist customers in selecting the best electric vehicles, companies must understand and address their expectations.

Review of Literature

- Bennett and Vijay Gopal (2018) explored the influence of stereotypes about electric vehicle (EV) owners, which may be held by those without EV experience, and how these perceptions align with the self-image of current EV owners. Their research developed an integrated model to identify the potential determinants influencing consumer attitudes toward electric vehicles.
- Sudhir Kumar and R.K. Kumar (2015) examined the challenges and opportunities for electric vehicle adoption in India. Their review focuses on critical aspects such as infrastructure development, battery technology, and government policies.

Statements of the Problems

Aiming to identify the factors influencing purchasing decisions, such as price, environmental impact. And technological features. It also investigates the barriers to adoption, like concerns over charging infrastructure and vehicle range, and how these issues vary among different demographic groups. The study seeks to provide insights into enhancing the appeal and adoption of EVs in the market.

Research Questions

- Assess the level of consumer awareness regarding electric vehicles.
- Identify the factors that motivate customers to purchase electric vehicles.
- Evaluate consumer satisfaction with electric vehicles.
- Determine the level of awareness among customers about various government e-transportation initiatives.
- Understand what drives consumers to shift from fuel-powered vehicles to electric vehicles..

Objectives of the Study

The objectives of the study are:

- To assess consumer awareness regarding electric vehicles.
- To identify the factors influencing customers' decisions to purchase electric vehicles.

- To evaluate the level of consumer satisfaction with electric vehicles.
- To examine the level of customer awareness about various government e-transportation initiatives.
- To determine if consumer preferences have shifted from fuel-powered vehicles to electric vehicles.

Scope of the Study

The survey aids in determining consumer preferences for Electrical vehicles. 100 people's comments served as the basis for this study. The business is aware of client preferences for Electrical vehicles.

Research Methodology

Research Design

The study focuses on understanding the attitudes of youth towards electric vehicles. It was conducted by distributing questionnaires, resulting in a total of 100 responses. The research utilized a questionnaire as the primary instrument, and the convenience sampling method was employed for data collection.

Data Collection

Both primary and secondary data were utilized for data collection:

- **Primary Data:** Collected through questionnaires and direct personal interviews. All questionnaires were gathered via personal contact with respondents.
- **Secondary Data:** Sourced from various reputable websites.

Sample Size: The sample size is restricted to 100 users.

Sampling Design

Sampling is a process in statistical analysis where a specific number of observations are selected from a larger population. The sampling technique employed in this study is as follows.

Framework Analysis

Framework analysis for studying consumer preferences towards electric vehicles (EVs) involves defining objectives, conducting a literature review, and collecting qualitative data. Data is then coded and analyzed to identify key themes, providing actionable insights and recommendations.

Questionnaire

The questionnaire for studying consumer preferences towards electric vehicles (EVs) includes questions on economic factors (cost, incentives), environmental

concerns, technological issues (battery life, charging infrastructure), and brand perception to gather comprehensive insights into consumer behavior and preferences.

Statistical Technique

For the research project of consumer satisfaction of the overall performance of the electrical vehicle in Vijayapura city statistical analysis will focus on descriptive and inferential analysis. Descriptive statistics, including the mean and standard deviation, will provide a clear summary of the average level of awareness and satisfaction, along with the variability in responses.

Limitations of the Study

- The study is confined to Vijayapura city.
- The study includes 100 respondents, and the findings and recommendations may not be applicable to the entire population.
- The chosen sample size represents only a small segment of Vijayapura's overall population.
- Obtaining responses from users within their busy schedules proved to be challenging.
- The accuracy of the study depends entirely on the information provided by the respondents.
- The findings are specific to the current situation and may not be applicable to other contexts.

Scope of Feature Research

Future research could examine the impact of evolving Electric Vehicles technologies, like improved batteries and autonomous features, on consumer preferences. It may explore the effects of policy changes and incentives on Electric Vehicle adoption rates. Understanding the influence of social factors and public perception is also crucial. Studies could investigate regional variations in preferences and barriers. Additionally, assessing the long-term sustainability and economic implications of widespread Electric Vehicle use is important.

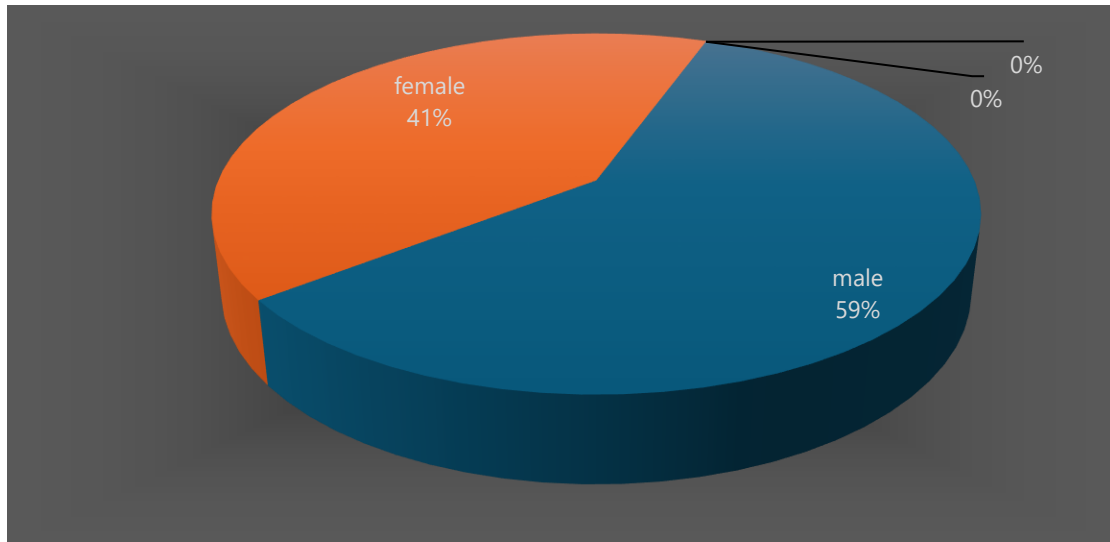
Data Analysis and Interpretation

Part I: Social-demographic information

The demographic profile of the respondents is summarized below:

Table 1: Gender of the respondents

Sl.no	Gender	Frequency	Percent
1	Male	59	59%
2	Female	41	41%
	Total	100	100%

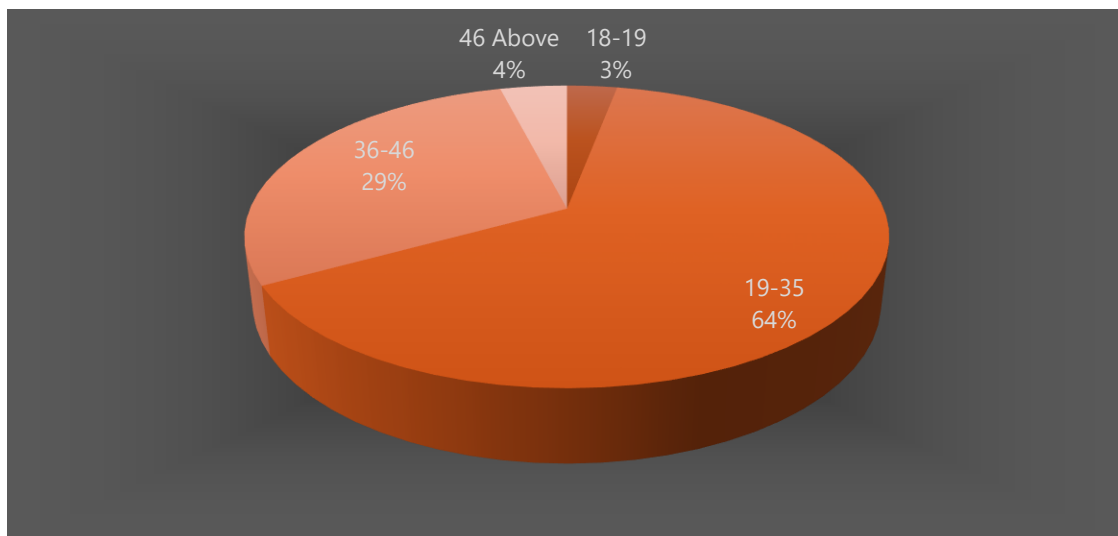


Interpretation

Fig 1 Table shows that 59% of the total respondents are male and 41% of the respondents are female. It is clear from the table that majority of the respondents are male.

Table 2: Age of the respondent

S.no	Age	Frequency	Percent
1	18-19	3	3%
2	19-35	64	64%
3	36-46	29	29%
4	46 Years Above	4	4%
	Total	100	100%

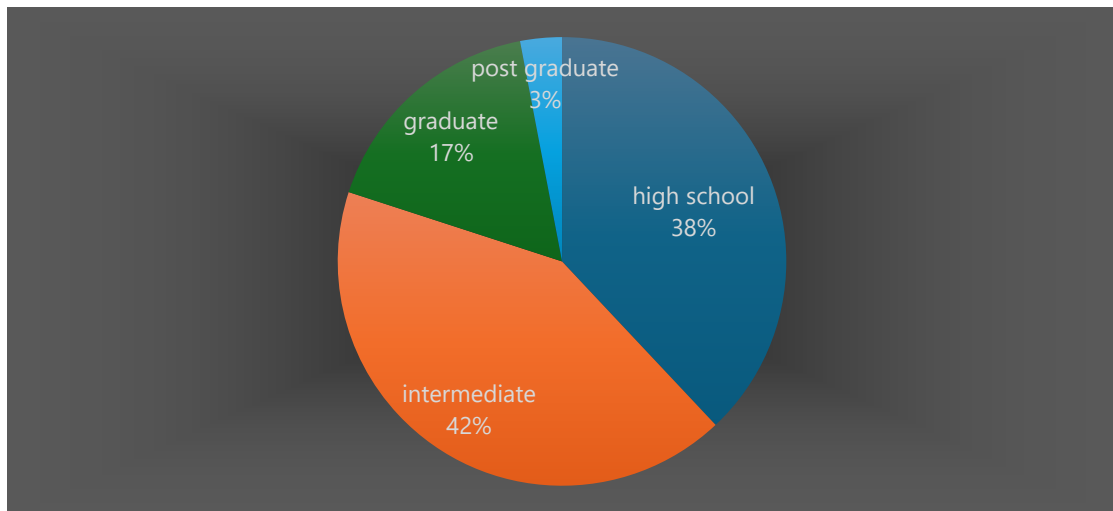


Interpretation

Fig 2 reveals that, majority of the respondents are in the age between 19-35. They accounted for 64% of the total respondents. It is shown that 36-46 they accounted for 29% of the total respondents. It is shown that 46 above they accounted for 4% of the total respondents. It is shown that 18-19 they accounted for 3% of the total respondents. From this table majority of the respondents are in the age group of 19-35.

Table no: 3.3 Educational qualifications of the respondents of the respondents

Sl.no	Education Qualification	Frequency	Percent
1	High-school	38	38%
2	Intermediate	42	42%
3	Graduate	17	17%
4	Post graduate	3	3%
	Total	100	100%

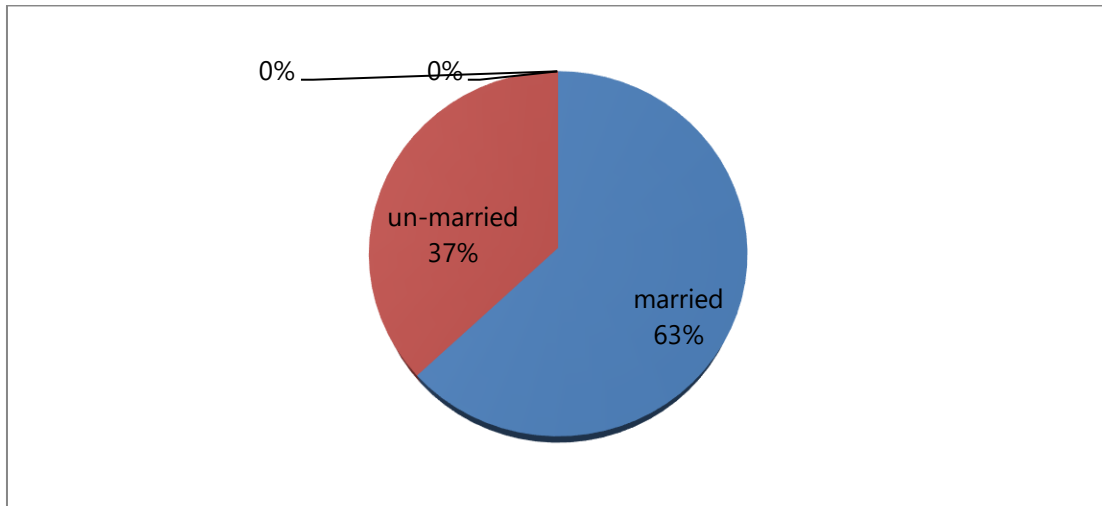


Interpretation

Fig 3 reveals that, majority of the respondents are in the intermediate They accounted for 42% of the total respondents. It is shown that high school they accounted for 38% of the total respondents. It is shown that graduate they accounted for 17% of the total respondents. It is shown that post-graduate they accounted for 3% of the total respondents. From this table it is clear that majority of the respondents are in the education qualification of intermediate.

Table 4: Married Status of the Respondent

Sl.no	Married status	Frequency	Percent
1	Married	63	63%
2	Un- Married	37	37%
	Total	100	100%

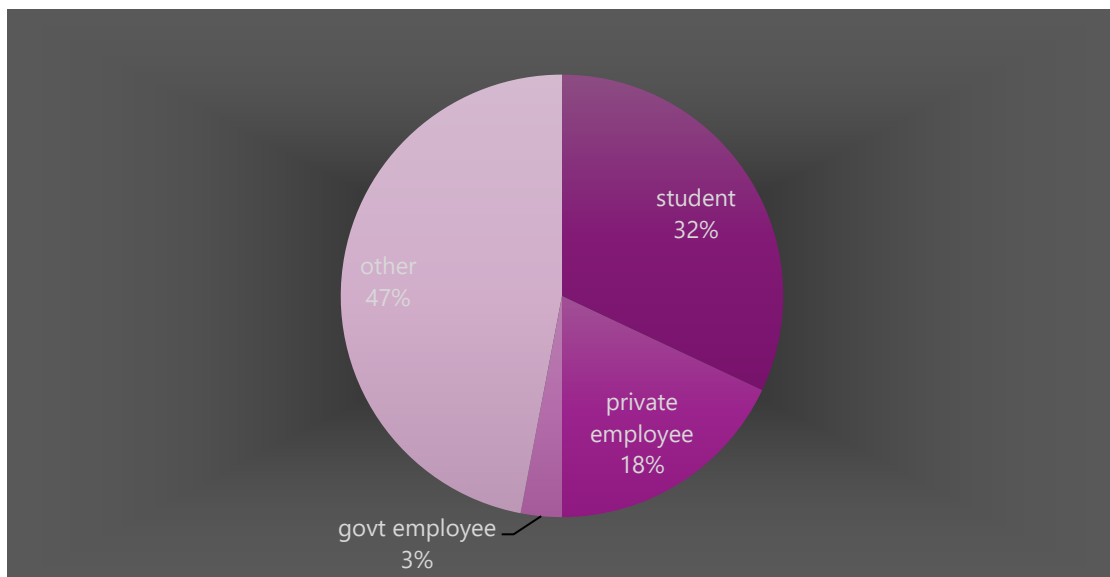


Interpretation

Fig 4 shows, that majority of the respondents are married. They accounted for 63% of the total respondents. It was found that 37% of the respondents are un-married. It is clear from the table that majority of the respondents are married.

Table 5: Occupation of the Respondent

Sl.no	Occupation	Frequency	Percent
1	Student	32	32%
2	Private employee	18	18%
3	Govt employee	3	3%
4	Others	47	47%
	Total	100	100%

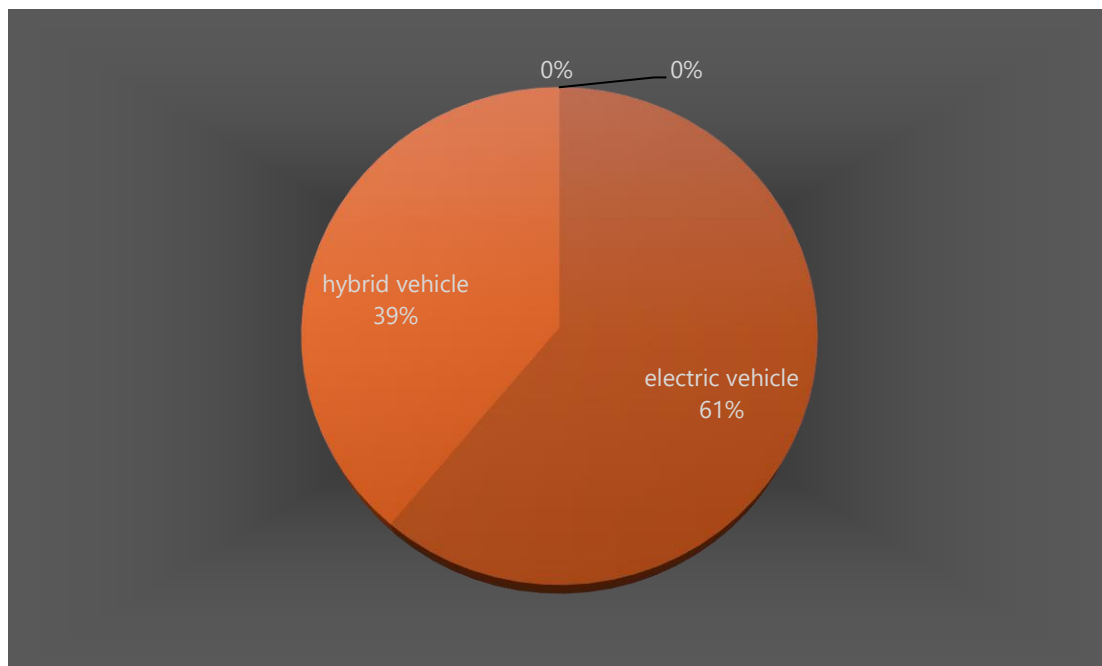


Interpretation

Fig 5 reveals that, majority of the respondents are in the others. They accounted for 47% of the total respondents. It is shown that student they accounted for 32% of the total respondents. It is shown that private employee they accounted for 18% of the total respondents. It is shown that Govt employee they accounted for 3% of the total respondents. From this table it is clear that majority of the respondents are in the education qualification of others.

Table 6: Currently Own Vehicle of the Respondent

Sl.no	Currently own Vehicle	Frequency	Percent
1	Electric vehicle	61	61%
2	Hybrid vehicle	39	39%
	Total	100	100%

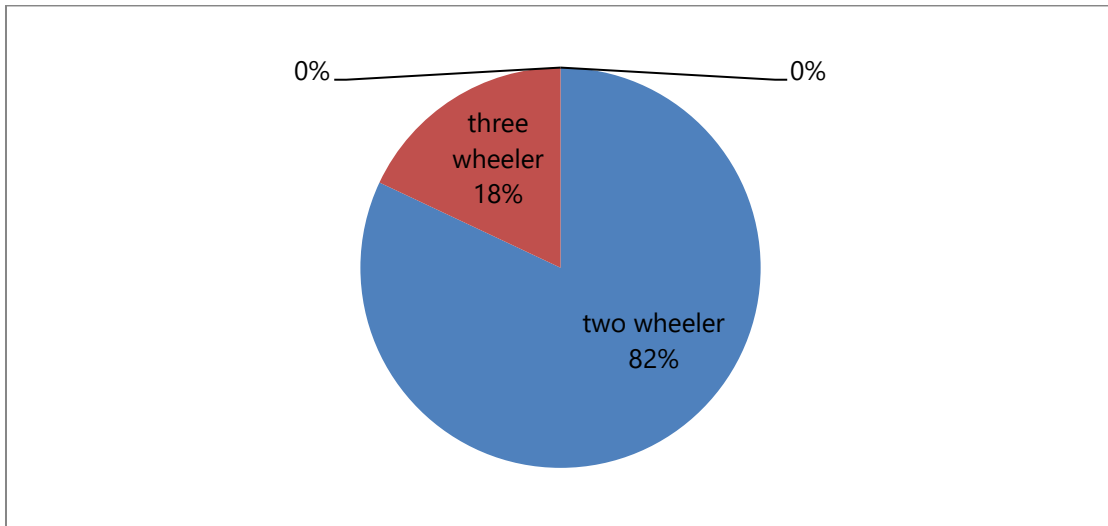


Interpretation

Fig 6 shows, that majority of the respondents are electric vehicle. They accounted for 61% of the total respondents. It was found that 39% of the respondents are hybrid vehicle. It is clear from the table that majority of the respondents are electric vehicle.

Table 7: Types of vehicles of the Respondent

Sl.no	type of vehicle's	Frequency	Percent
1	Two-wheeler	82	82%
2	Three-wheeler	18	18%
	Total	100	100%

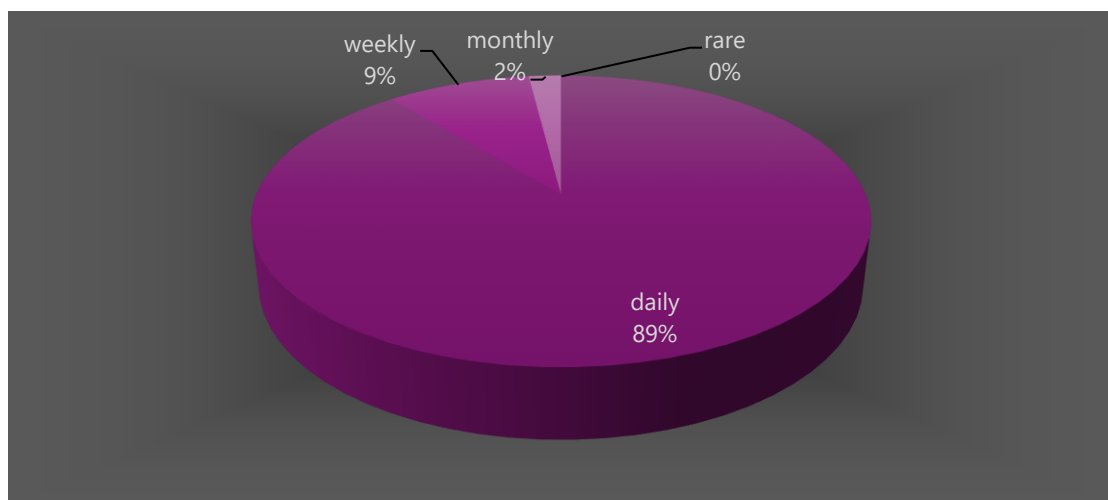


Interpretation

Fig 7 shows, that majority of the respondents are two-wheeler. They accounted for 82% of the total respondents. It was found that 18% of the respondents are three-wheeler. It is clear from the table that majority of the respondents are two-wheeler.

Table 8: How often do you use your vehicles of the respondent?

Sl.no	Occupation	Frequency	Percent
1	Daily	89	89%
2	Weekly	9	9%
3	Monthly	2	2%
4	Rare	0	0%
	Total	100	100%

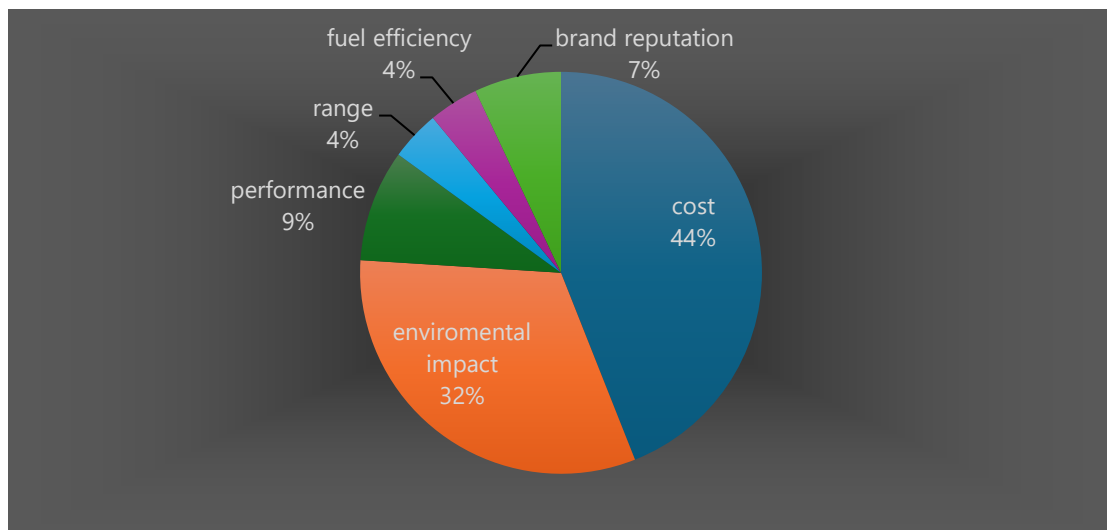


Interpretation

Fig 8 reveals that majority of the respondents are in the Daily. They accounted for 89% of the total respondents. It is shown that weekly they accounted for 9% of the total respondents. It is shown that monthly they accounted for 2% of the total respondents. It is shown that rare they accounted for 0% of the total respondents. From this table it is clear that majority of the respondents are in the Daily.

Table 9: what factors influenced your decision to purchase your current vehicle of the respondent.

Sl.no	Occupation	Frequency	Percent
1	Cost	44	44%
2	Environmental impact	32	32%
3	Performance	9	9%
4	Range	4	4%
5	Fuel-efficiency	4	4%
6	Brand reputation	7	7%
	Total	100	100

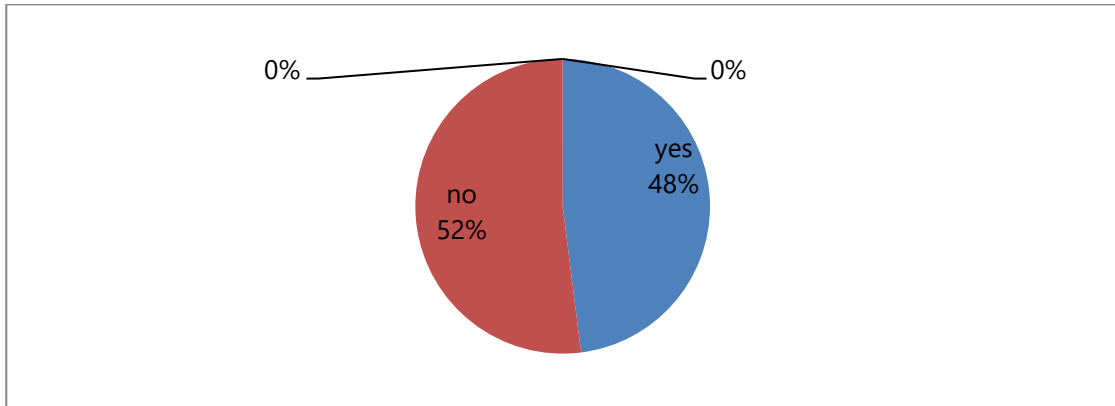


Interpretation

Fig 9 reveals that majority of the respondents are in the cost. They accounted for 44% of the total respondents. It is shown that environmental impact they accounted for 32% of the total respondents. It is shown that performance they accounted for 9% of the total respondents. It is shown that brand reputation they accounted for 7% of the total respondents. It is shown that range they accounted for 4% of the total respondents. It is shown that fuel-efficiency they accounted for 4% of the total respondents. From this table it is clear that majority of the respondents are in the cost.

Table 10: would you consider purchase an electric vehicle in future (four-wheeler) of the respondent

Sl.no	Consider purchasing four-wheeler	Frequency	Percent
1	Yes	48	48%
2	No	52	52%
	Total	100	100%

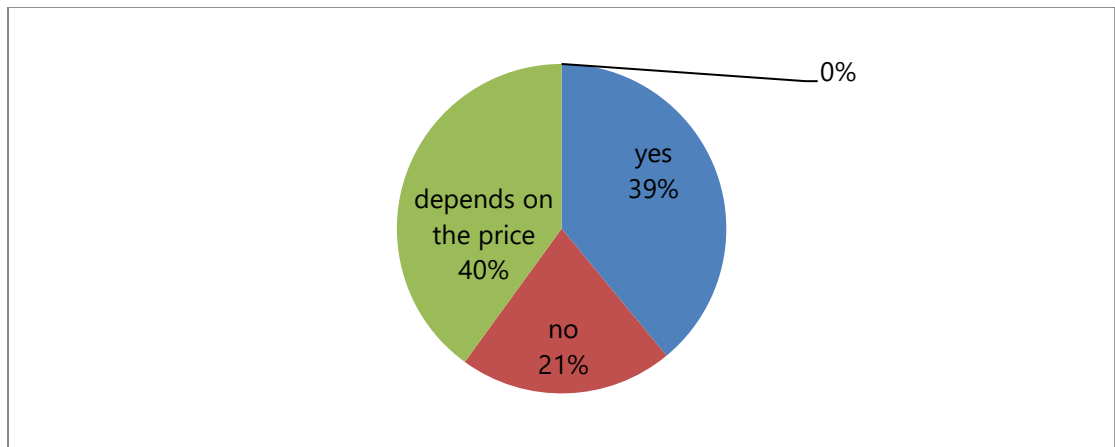


Interpretation

Fig 10 shows, that majority of the respondents are No. They accounted for 52% of the total respondents. It was found that 48% of the respondents are Yes. It is clear from the table that majority of the respondents are NO

Table no: 3.11 would you be willing to pay more for an electric vehicle compared to a petrol vehicle with similar feature, of the respondent.

Sl.no	Similar Feature	Frequency	Percent
1	Yes	39	39%
2	No	21	21%
3	Depends on the price	40	40%
	Total	100	100%

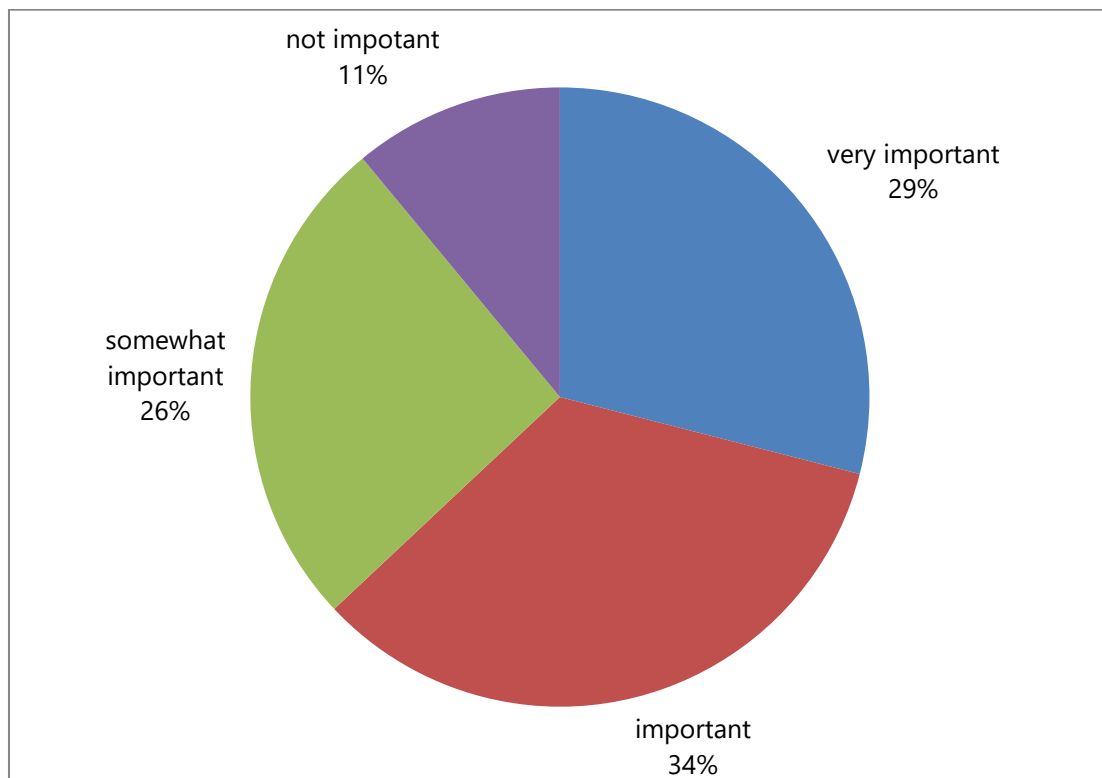


Interpretation

Fig 11 shows, that majority of the respondents are Depends of the price. They accounted for 40% of the total respondents. It was found that 39% of the respondents are Yes, It was found that 21% of the respondents are No, It is clear from the table that majority of the respondents are Depends on the price.

Table 12: How important is the resale value of a vehicle, of the respondent.

Sl.no	Important of vehicle	Frequency	Percent
1	Very important	29	29%
2	Important	34	34%
3	Somewhat important	26	26%
4	Not important	11	11%
	Total	100	100%



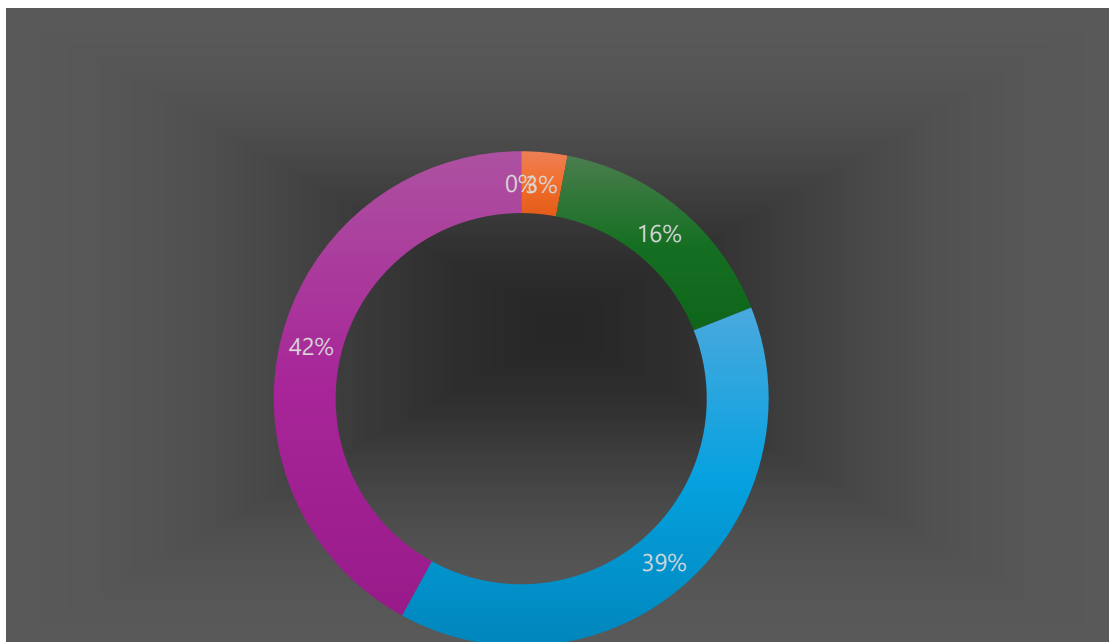
Interpretation

Fig 12 reveals that majority of the respondents are in the important. They accounted for 34% of the total respondents. It is shown that very important they accounted for 29% of the total respondents. It is shown that some important they accounted for 26% of the total respondents. It is shown that not important they accounted for 11% of the total respondents. From this table it is clear that majority of the respondents are in the Important.

Part II: Customer’s Satisfaction about the Service

Table 13: over all satisfied with the performance of the vehicle, of the respondent

Sl.no	Overall Satisfied Performance of Vehicle	Frequency	Percent
1	Strongly disagree	0	0%
2	Disagree	3	3%
3	Neutral	16	16%
4	agree	39	39%
5	Strongly agree	42	42%
	Total	100	100%

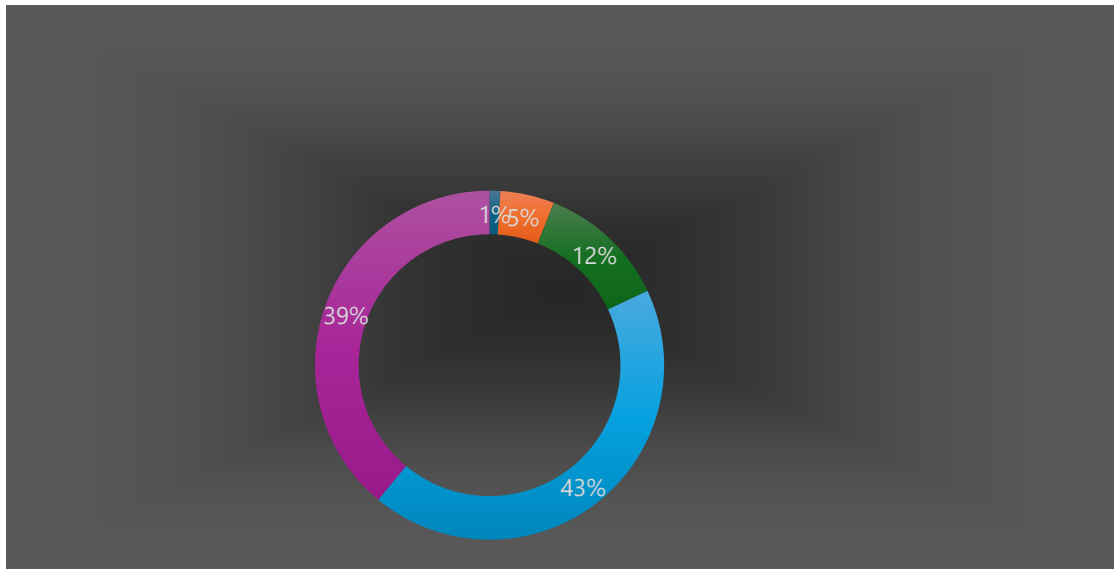


Interpretation

Fig 13 The above graph shows that 42% of the respondents are strongly agree, 39% are agree, 16% are neutral, 3% are disagree, 0% are the strongly disagree.

Table 14: the cost of maintenance for the vehicle is reasonable

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	1%	1%
2	disagree	5	5%
3	Neutral	12	12%
4	Agree	43	43%
5	Strongly agree	39	39%
	Total	100	100%

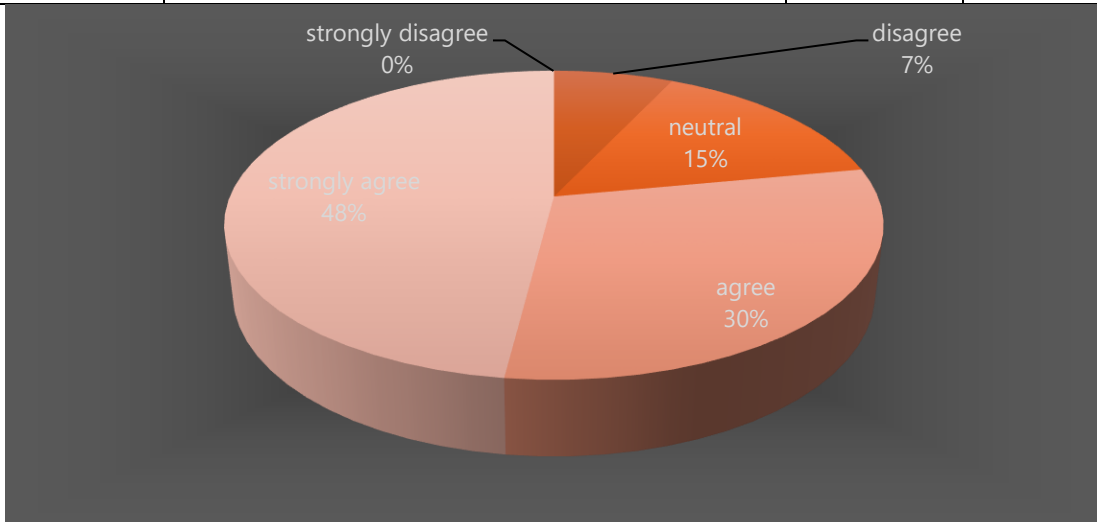


Interpretation

Fig 14 The above graph shows that 43% of the respondents are agree, 39% are strongly agree, 12% are neutral, 5% are disagree, 1% are the disagree.

Table 15: The range (distance the vehicle can travel on a single change or tank of gas) meets my needs.

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree.	0	0%
2	disagree	7	7%
3	Neutral	15	15%
4	agree	30	30%
5	Strongly agree	48	48%
	Total	100	100%

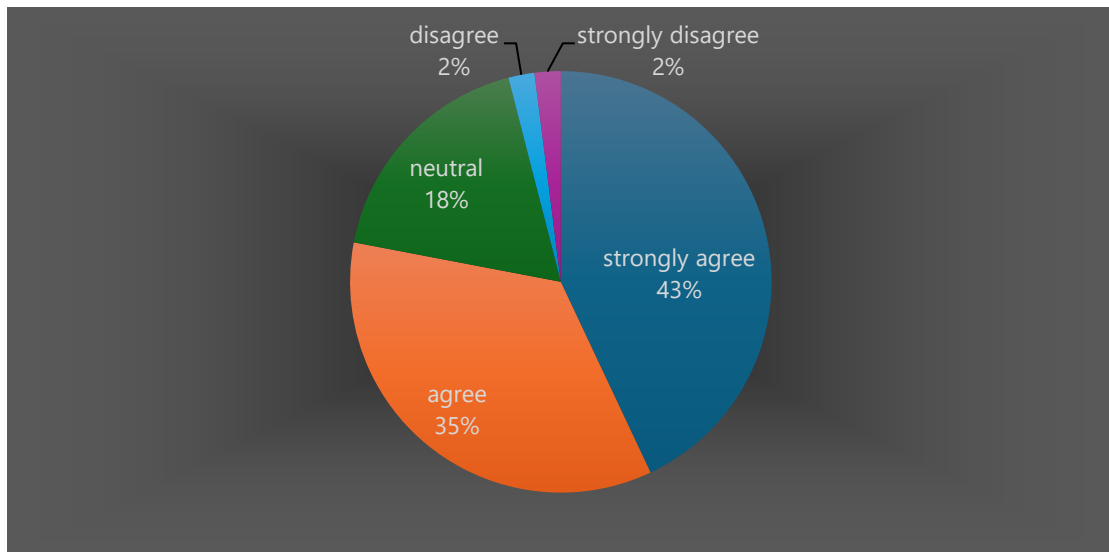


Interpretation

Fig 15 The above graph shows that 48% of the respondents are strongly agree, 30% are agree, 15% are neutral, 7% are disagree, 0% are the strongly disagree.

Table 16: Charging/Refueling time in convenient for my lifestyle

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	2	2%
2	disagree	2	2%
3	Neutral	18	18%
4	agree	35	35%
5	Strongly agree	43	43%
	Total	100	100%

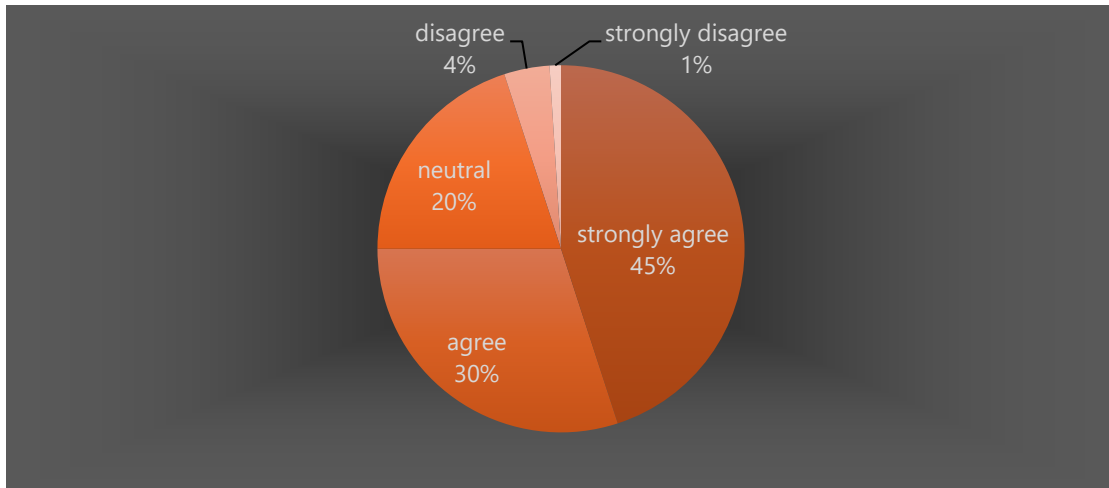


Interpretation

Fig 16 The above graph shows that 43% of the respondents are strongly agree, 35% are agree, 18% are neutral, 2% are disagree, 2% are the strongly disagree.

Table 17: The initial cost of purchasing the vehicle was justified by its features and benefits.

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	1	1%
2	disagree	4	4%
3	Neutral	20	20%
4	Agree	30	30%
5	Strongly agree	45	45%
	Total	100	100%

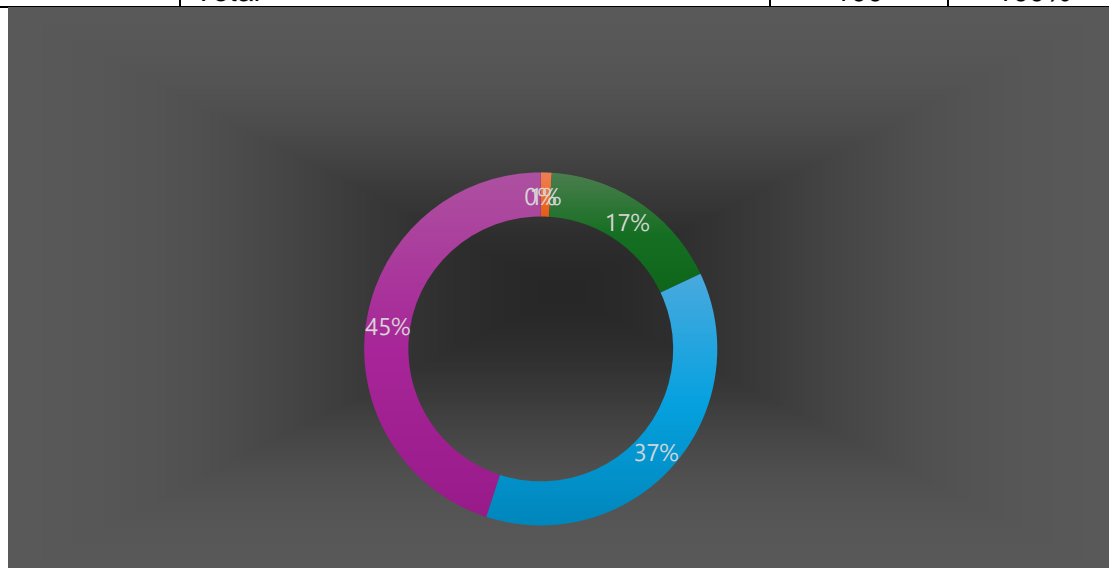


Interpretation

Fig 17 The above graph shows that 45% of the respondents are strongly agree, 30% are agree, 20% are neutral, 4% are disagree, 1% are the strongly disagree.

Table 18: The availability of changing stations fueling stations meets my needs for long trips

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	0	0%
2	Disagree	1	1%
3	Neutral	17	17%
4	agree	37	37%
5	Strongly agree	45	45%
	Total	100	100%

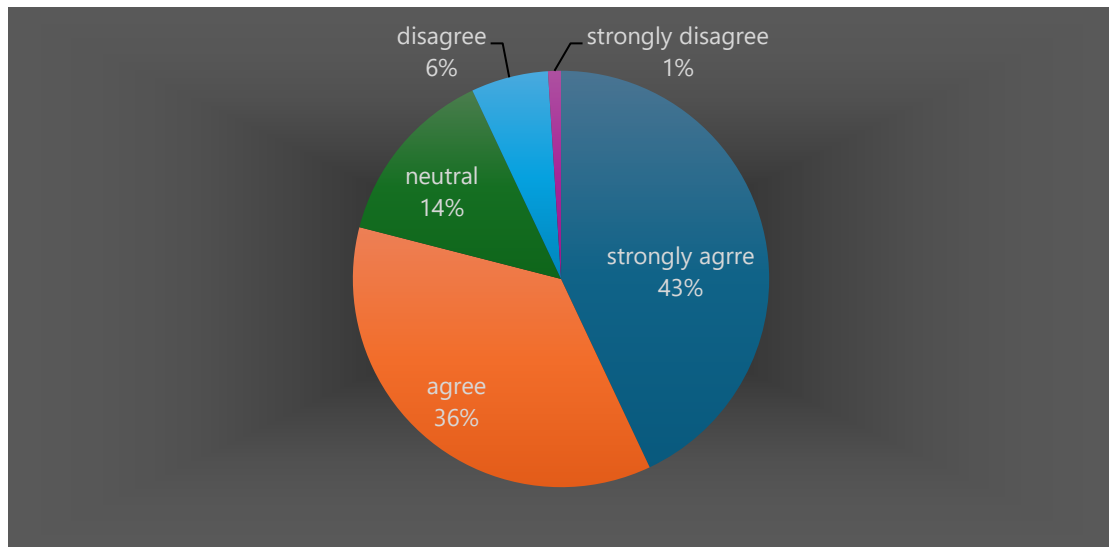


Interpretation

Fig 18 The above graph shows that 45% of the respondents are strongly agree, 37% are agree, 17% are neutral, 1% are disagree, 0% are the strongly disagree.

Table 19: I feel environmentally responsible driving this vehicle

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	1	1%
2	disagree	6	6%
3	Neutral	14	14%
4	Agree	36	36%
5	Strongly agree	43	43%
	Total	100	100%

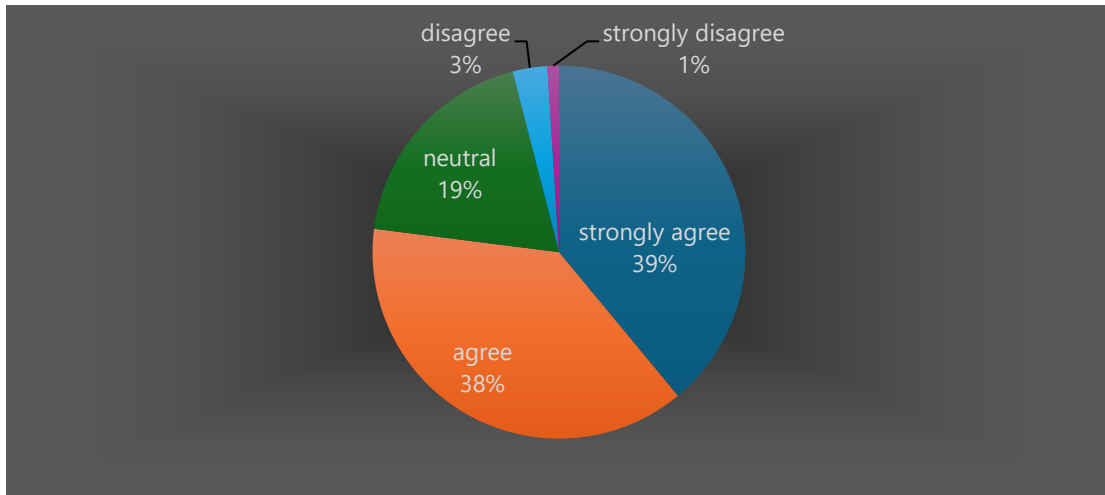


Interpretation

Fig 19 The above graph shows that 43% of the respondents are strongly agree, 36% are agree, 14% are neutral, 6% are disagree, 1% are the strongly disagree.

Table 20: the driving experience (comfort, handling, etc) meets my expectations.

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	1	1%
2	disagree	3	3%
3	Neutral	19	19%
4	Agree	38	38%
5	Strongly agree	39	39%
	Total	100	100%

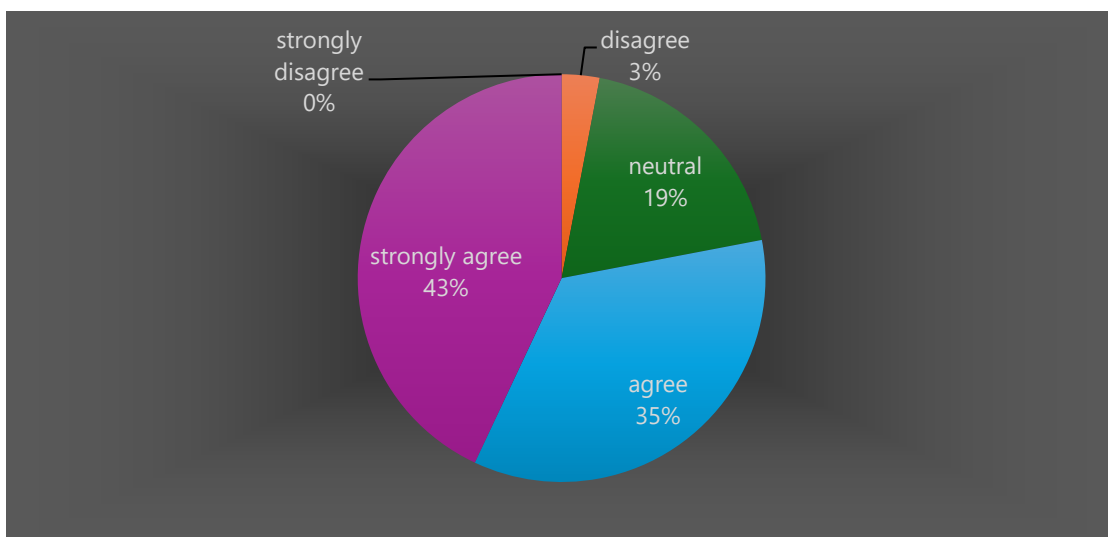


Interpretation

Fig 20 The above graph shows that 39% of the respondents are strongly agree, 38% are agree, 19% are neutral, 3% are disagree, 1% are the strongly disagree.

Table 21: I feel confident in the safety features of the vehicle

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	0	0%
2	disagree	3	3%
3	Neutral	19	19%
4	Agree	35	35%
5	Strongly agree	43	43%
	Total	100	100%

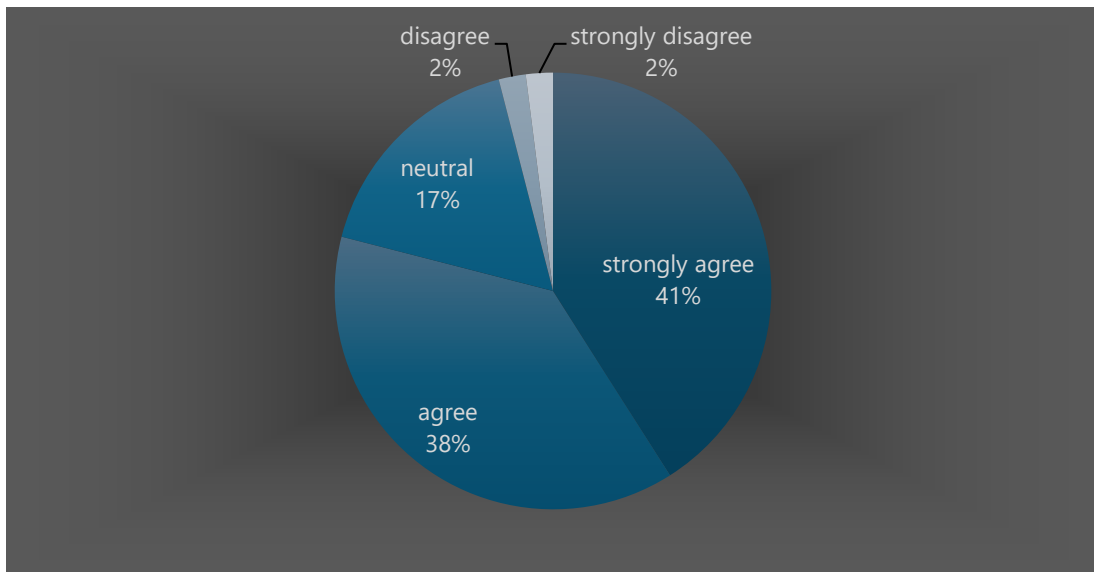


Interpretation

Fig 21 The above graph shows that 43% of the respondents are strongly agree, 35% are agree, 19% are neutral, 3% are disagree, 0% are the strongly disagree.

Table 22: I would recommend this type of vehicles to others.

Sl.no	Overall satisfied performance of vehicle	Frequency	Percent
1	Strongly disagree	2	2%
2	disagree	2	2%
3	Neutral	17	17%
4	Agree	38	38%
5	Strongly agree	41	41%
	Total	100	100%



Interpretation

Fig 22 The above graph shows that 41% of the respondents are strongly agree, 38% are agree, 17% are neutral, 2% are disagree, 2% are the strongly disagree.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Overall satisfaction	100	2	5	4.13	.884
The cost of maintenance for the vehicles	100	1	5	4.06	.886
The range of vehicle	100	2	5	4.19	.940
Charging Refueling of vehicles	100	1	5	4.20	.943

Cost of purchasing vehicle	100	1	5	4.02	1.015
The availability of changing	100	2	5	4.24	.767
Environmentally	100	1	5	4.11	.898
Driving experience	100	1	5	4.20	.804
Safety features	100	2	5	4.16	.849
Would recommend this type of vehicles to others	100	1	5	4.15	.903
Valid N (list wise)	100				

Interpretation

If The mean for customer satisfaction aggregate are more than 3 than it means that the consumers are satisfied with performance of their vehicle, but if the mean is less than the 3 than that's means the consumers are not satisfied with the overall performance of the vehicle, so in this case the consumers are satisfied with the overall performance of the vehicle.

Findings, Suggestion and Conclusions

Findings of the Study

The study aims to find the consumer preference towards electric vehicles with the special reference to Vijayapur city. Findings were based on the collected data and information.

- Majority of the respondents are Males.
- Majority of the respondents are in the AGE between 19-35 and 36-46 they accounted 29% and 46 years above they accounted 4%.
- Majority of the respondents are in the Education qualification is intermediate and high school they accounted 38% and graduate 17% and postgraduate they accounted 3%.
- Majority of the respondents are in the married status is married 63% and unmarried 37%.
- Majority of the respondents are in the occupation is Others 47%, student they accounted is 32%, private employee 18%, Govt employee is 3%.
- Majority of the respondents are in the 44% of cost factors influenced purchase your vehicles.
- 48% of respondents are purchase in future four-wheeler vehicle, and 52% of respondents are not purchase in future four-wheeler.
- How important is the resale value of a vehicle, of the respondent are important 34%, very important 29%, some important 26%, not important is 11%.
- Majority of the respondents are in the Overall satisfied with the performance of the vehicle is 42% stratified.

- Majority of the respondents are in the, the cost of maintenance for the vehicle is reasonable is 43% is agree.
- Majority of the respondents are in the charging time in convenient for my lifestyle is 43% is stratified.
- Majority of the respondents are in the environmentally responsible 43% strongly agree.
- Majority of the respondents are in the, the driving experience meets my expectation is 39% is stratified.
- Majority of the respondents are in the safety of the vehicles is 43% is stratified.
- The majority of the respondents have neutral response towards the statement that electric vehicles can save a lot of money to the owner.
- Most of the respondents are expecting a change in travel efficiency and better maintenance of E vehicles in its coming years.
- Clear majority of the respondents agree that electric vehicles are more friendly than petrol vehicles.
- Respondents are satisfied with the environmental friendliness of electric vehicles.
- Majority have a satisfactory opinion about the high performance of EV's.

Suggestions of the Study

- The problem of rising petrol prices can be addressed by adopting electric vehicles.
- Government promotion of electric vehicles will support the country's future progress.
- Increasing the number of charging stations will likely encourage more people to purchase electric vehicles.
- Emphasizing electric vehicles is crucial for reducing pollution and greenhouse gas emissions.
- Lower tax rates could help attract more buyers to electric vehicles.
- Electric vehicle manufacturers need to improve vehicle styling to make them more attractive to customers.
- To build lasting relationships with customers, companies must offer high-quality products and spare parts at reasonable prices.

Conclusion

In India, an energy transition in automobiles is necessary due to the depletion of fossil resources and the ongoing rise in fuel prices. The government has taken

- Educational qualification of the respondents of the respondents
 - a) High-school b) intermediate c) graduate d) post-graduate
- Married status of the respondents
 - a) Married b) unmarried
- Occupation of the respondents
 - a) Student b) private employee c) Govt employee d) others
- What type of vehicle do you currently own?
 - a) Electric vehicle b) Hybrid vehicle (both electric and petrol vehicles)
- Which type of vehicle you have?
 - a) Two-wheeler b) Three-wheeler
- How often do you use your vehicles?
 - a) Daily b) Weekly c) Monthly d) Rare
- What factors influenced your decision to purchase your current vehicle (Select all the. apply)
 - a) Cost b) Environmental impact c) Performance d) Range
 - e) Fuel efficiency f) Brand reputation
- Would you consider purchase an electric vehicle in future (four-wheeler)?
 - a) Yes b) No
- Would you be willing to pay more for an electric vehicle compared to a petrol vehicle with similar feature?
 - a) Yes b) No c) Depends on the price.
- How important is the resale value of a vehicle to you?
 - a) Very important b) important
 - c) Somewhat important d) No important

Part II: Customer’s satisfaction about the service

Sl.no	Service quality dimensions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Overall satisfied with the performance of the vehicle					
2	The cost of maintenance for the vehicle is reasonable					
3	The range (distance the vehicle can travel on a single charge or tank of gas) meets my needs					

4	Charging/Refueling time in convenient for my lifestyle					
5	The initial cost of purchasing the vehicle was justified by its features and benefits					
6	The availability of charging stations fueling stations meets my needs for long trips					
7	I feel environmentally responsible driving this vehicle					
8	The driving experience (comfort, handling, etc) meets my expectations					
9	I feel confident in the safety features of the vehicle					
10	I would recommend this type of vehicles to others.					

Comment:



22

Awareness and Benefits of Co-Operatives Banking Services and Schemes with Special Reference to District Central Co-Operative Banks of Vijayapur

Vanishree Bhandekar*
Kavya Halli**
Soundarya Y Poojari***

Introduction

Cooperative banks are financial institutions owned and managed by their members. They operate on a cooperative model, where each member has a vote in decisions, regardless of their shareholding. These banks accept deposits, provide loans, and offer services such as savings and current accounts, safe deposit lockers, and mortgages. They also participate in wholesale markets for bonds and equities.

Types of Cooperative Banks

- Primary Cooperative Banks
- Urban Cooperative Banks
- State Cooperative Banks
- Central Cooperative Banks
- Land Development Banks
- Agricultural Cooperative Banks

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- Cooperative Rural Banks
- Multi-State Cooperative Banks

Cooperative banks serve both individuals and businesses and often provide additional features like internet banking. They play a key role in supporting and developing the cooperative credit system, acting as a reliable resource for their members and contributing to financial stability and growth.

“DCC Banks generally refer to banks involved in the process of “DCC” OR “Dynamic Currency Conversion”. “DCC is a service provided by financial institutions and payment processor that allows international cardholder to see prices and make be offered by banks, payment processor, or point-of-sale systems, and it enables real-time conversion of transaction amounts, usually at a rate determined by the service provider. The goal is to give cardholders a clear understanding of the cost in their own currency.

Need for the Study

- To identify the benefits and challenges of cooperative banks services and schemes in Vijayapura district.
- Limited awareness of cooperative banks services and schemes in Vijayapura district.
- Untapped potential of cooperative banks services and schemes.
- Financial exclusion of rural households and farmers in Vijayapura district.
- Importance of financial inclusion in promoting economic growth and reducing poverty.

Statement of Problem

Despite the presence of District cooperative banks in Vijayapura, there exists a significant lack of awareness among the peoples about the services and schemes offered, resulting in underutilization of these facilities, thereby hindering the financial inclusion and economic empowerment of rural communities in Vijayapura district.

Objectives of the Study

- To assess awareness levels and utilization of cooperative banking services in Dakshina Kannada district, Karnataka.
- The study focused on identify provisions and services related to digital banking in rural areas.
- It aimed to understand the challenges faced by rural communities in accessing these services.
- To identify the benefits and challenges of utilizing district cooperative banks.
- To suggest strategies for improving awareness and utilization of cooperative banks services and schemes in Vijayapura district.

Scope of the Study

- Geographical scope
- Population scope
- Time scope
- Conceptual scope
- Methodological scope

Research Methodology

To methodology cooperative bank in Vijayapura awareness and benefits with special reference to services schemes by result of 51 responses. Descriptive research is used in this study in order to identify the services and schemes of bank and determining customers level of satisfaction with the help of collection data or graphs with interpretation. The method used was questionnaire.

Limitations of the Study

- **Geographical limitation:** The study is limited to Vijayapura district, and the findings may not be generalized to other districts or regions.
- **Response bias limitation:** There may be response bias in the survey or interview responses, which could affect the accuracy of the findings.
- **Challenges in data collection from uneducated respondents:** The study may face challenges in collecting accurate and reliable data from uneducated respondents in Vijayapura district.

Review of Literature

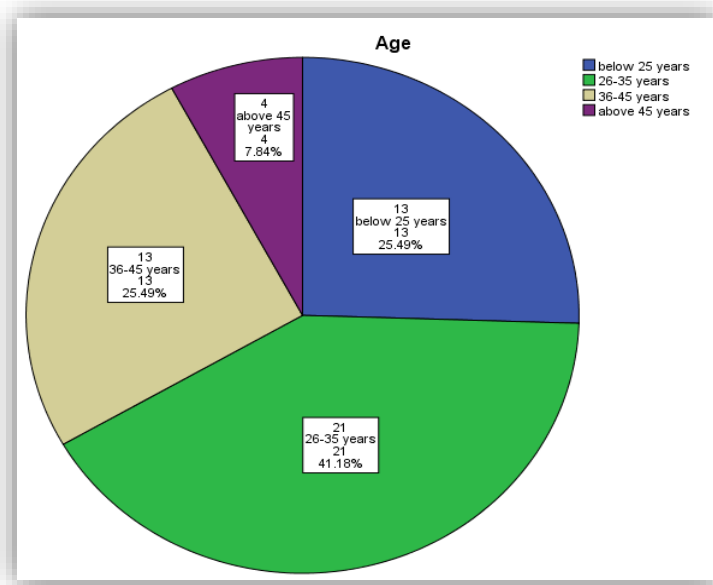
- Sharma (2018): Vijayapura cooperative banks lending schemes have been found to have a positive impact on the livelihoods of rural households.
- Patil (2021) and Nair (2022): Shows that DCC Bank in Vijayapura have significantly contributed to financial inclusion by providing credit to small farmers and entrepreneurs who might otherwise be excluded from traditional banking services. They offer tailored financial products that meet the specific needs of their rural clientele.
- Deshmukh (2020): These banks support local businesses and agriculture, which helps in boosting lower interest rates and supporting local initiatives, DCC Banks contribute to sustainable economic growth in Vijayapura.
- Shetty (2019): Underscores that DCC Banks in Vijayapura provide their members with dividend payouts and have lower interest rates on loans compared to commercial banks. This financial advantage encourages membership and enhances customer loyalty.

- Rao (2021): DCC Banks often engage in social initiatives such as funding local infrastructure projects and supporting educational programs. This aligns with their cooperative ethos of contributing to community wellbeing.

Data Analysis and Interpretation

Table 1: Age

	Frequency	Percent	Valid percent	Cumulative percent
Below 25 years	13	25.5	25.5	25.5
26-35 years	21	41.2	41.2	66.7
36-45 years	13	25.5	25.5	92.2
Above 45 years	4	7.8	7.8	100
Total	51	100	100	

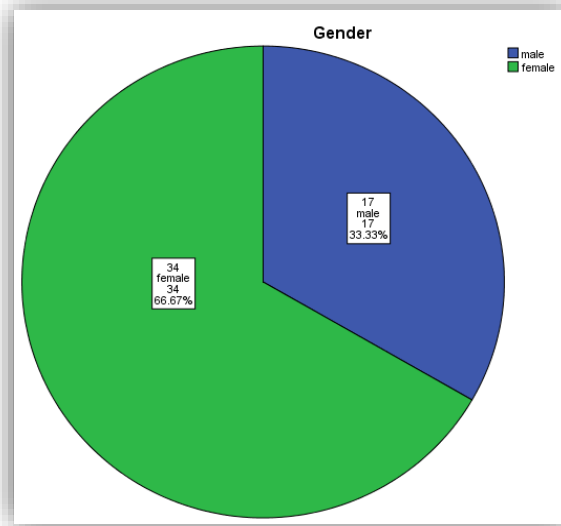


Interpretation

The table shows how much age is required by responses, where in 41.18% have maximum believe in the age of 26-35 then the age above 45 believe by the help of customers.

Table 2: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	17	33.3	33.3	33.3
Female	34	66.7	66.7	100
total	51	100	100	

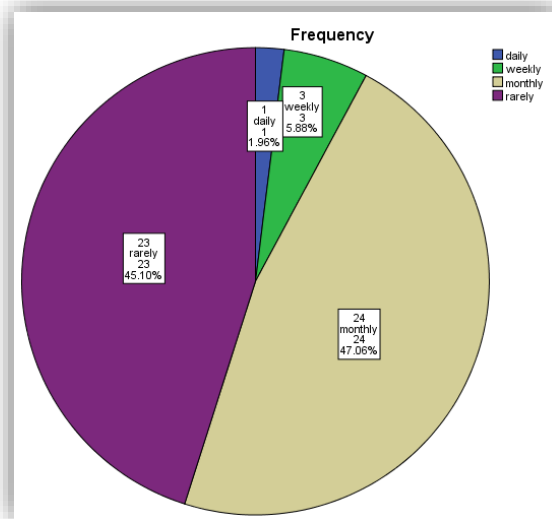


Interpretation

The chart shows about gender of male and female where Female has 66.67% has more active than male.

Table 3: Frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
Daily	1	2	2	2
Weekly	3	5.9	5.9	7.8
Monthly	24	47.1	47.1	54.9
Rarely	23	45.1	45.1	100
Total	51	100	100	

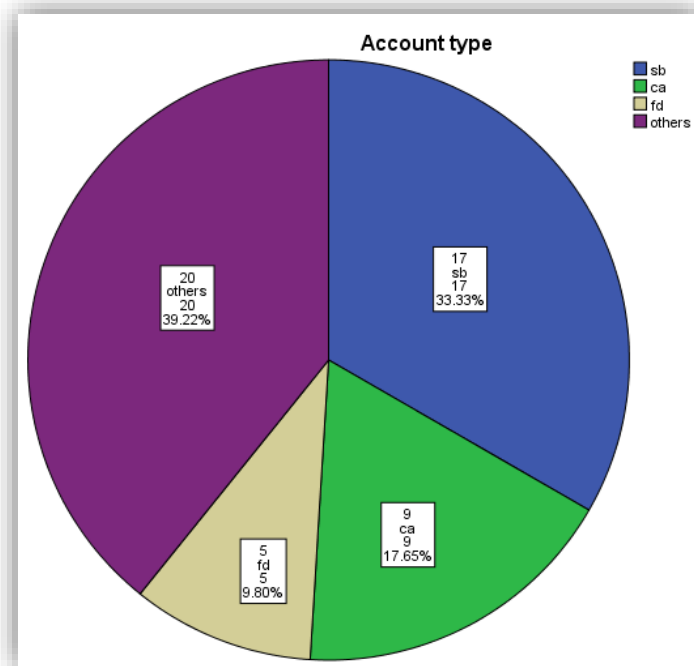


Interpretation

This chart shows that the majority of people (47.06%) visit the bank on a monthly basis, indicating a regular routine or need for banking services.

Table 4: Account Type

	Frequency	Percent	Valid Percent	Cumulative Percent
SB	17	33.3	33.3	33.3
CA	9	17.6	17.6	51
FD	5	9.8	9.8	60.8
Others	20	39.2	39.2	100
Total	51	100	100	

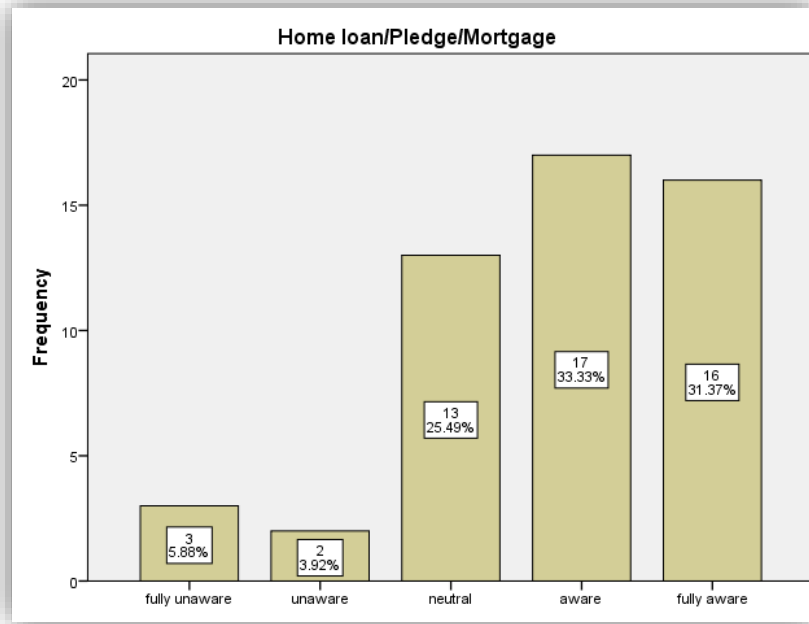


Interpretation

The above chart shows that the respondents have other type of accounts (39.22%) rather than SB, CA, FD types of accounts.

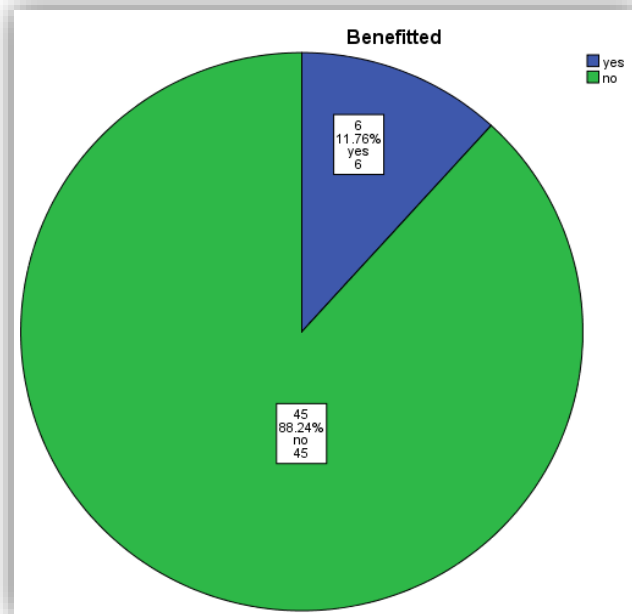
Table 5: Home loan/Pledge/Mortgage

	Frequency	Percent	Valid Percent	Cumulative Percent
fully unaware	3	5.9	5.9	5.9
Unaware	2	3.9	3.9	9.8
Neutral	13	25.5	25.5	35.3
Aware	17	33.3	33.3	68.6
fully aware	16	31.4	31.4	100.0
Total	51	100.0	100.0	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	6	11.8	11.8	11.8
No	45	88.2	88.2	100
Total	51	100	100	

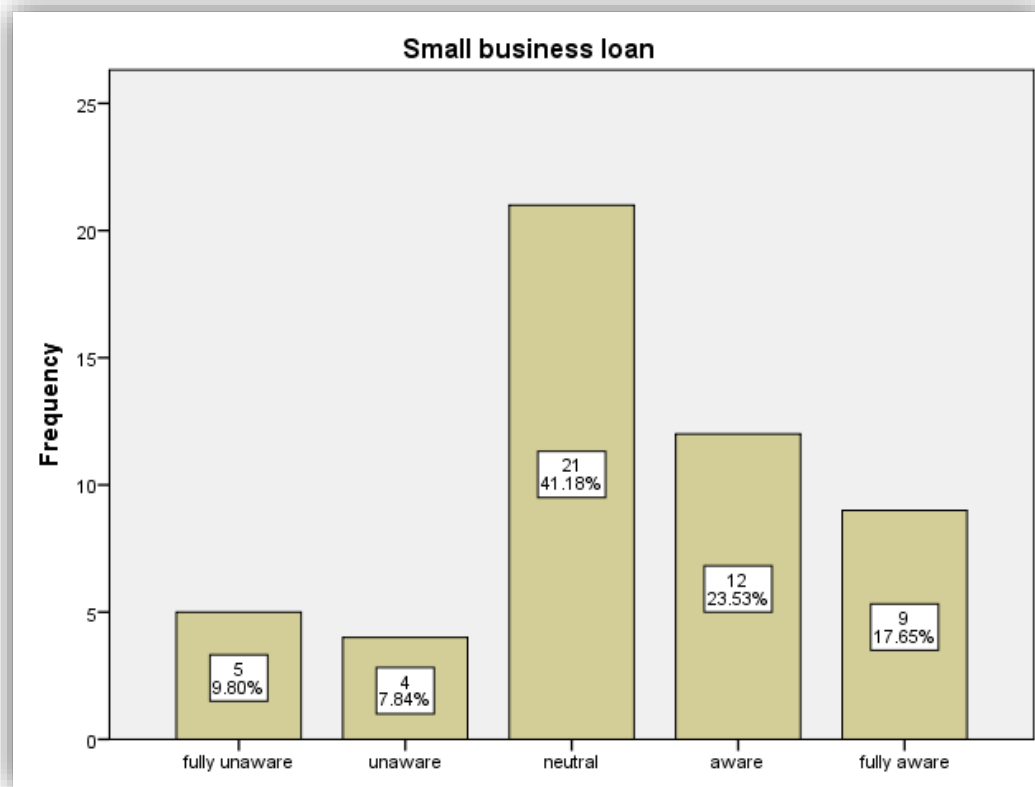


Interpretation

Here both graphs shows that 33.33% respondents are aware about the scheme but only 11.76% respondents are benefitted this scheme.

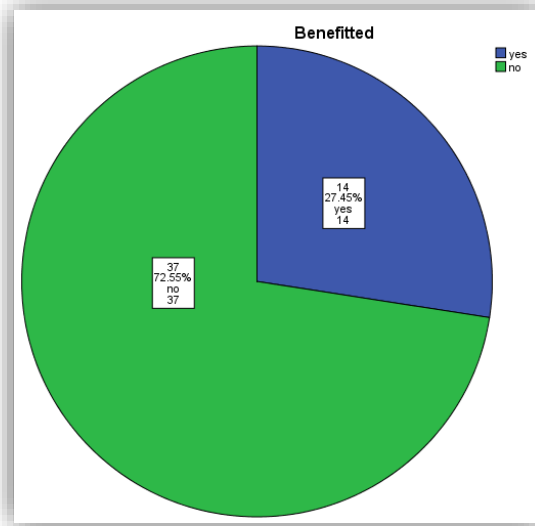
Table 6: Small Business Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	5	9.8	9.8	9.8
Unaware	4	7.8	7.8	17.6
neutral	21	41.2	41.2	58.8
Aware	12	23.5	23.5	82.4
Fully aware	9	17.6	17.6	100
Total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	14	27.5	27.5	27.5
No	37	72.5	72.5	100
total	51	100	100	

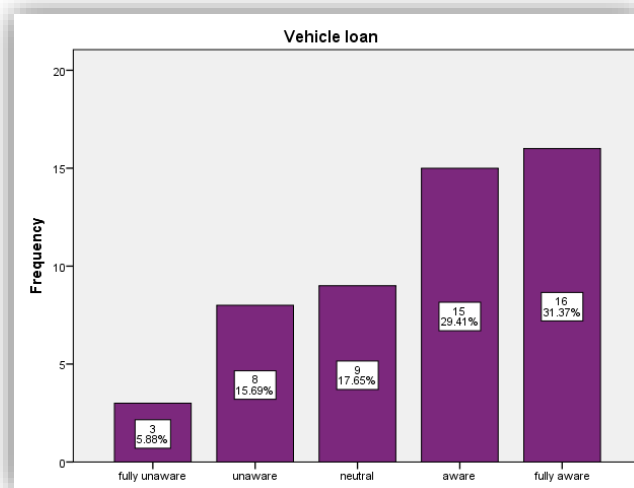


Interpretation

Here both the graphs shows that 41.18% respondents are don't know about the scheme, only 27.45% respondents benefitted the scheme.

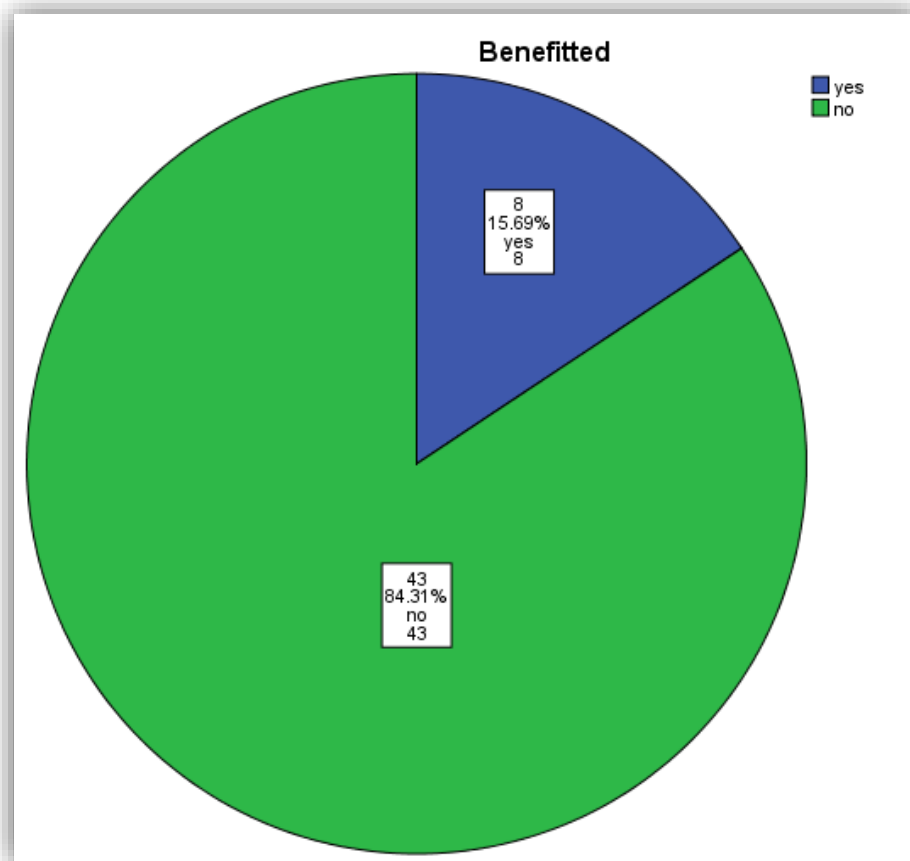
Table 7: Vehicle Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	3	5.9	5.9	5.9
Unaware	8	15.7	15.7	21.6
Neutral	9	17.6	17.6	39.2
Aware	15	29.4	29.4	68.6
Fully aware	16	31.4	31.4	100
total	51	100	100	



Benefitted

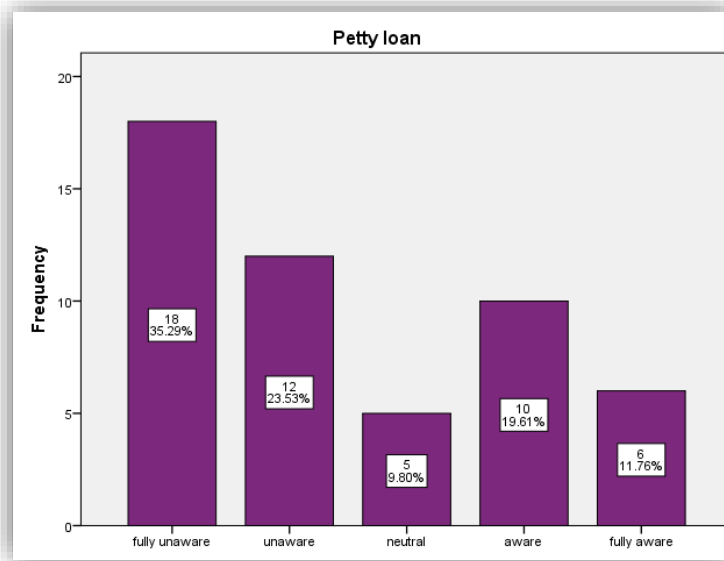
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	8	15.7	15.7	15.7
No	43	84.3	84.3	100
total	51	100	100	

**Interpretation**

Here both graphs shows that maximum respondents are fully aware about the scheme (31.37%), but 84.31% respondents not benefitted.

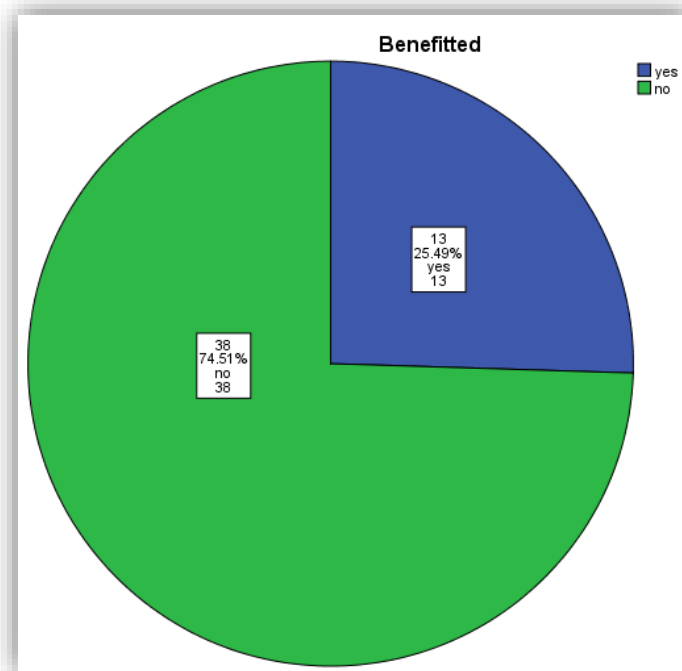
Table 8: Petty Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	18	35.3	35.3	35.3
Unaware	12	23.5	23.5	58.8
Neutral	5	9.8	9.8	68.6
Aware	10	19.6	19.6	88.2
Fully aware	6	11.8	11.8	100
total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	13	25.5	25.5	22.5
No	38	74.5	74.5	100
total	51	100	100	

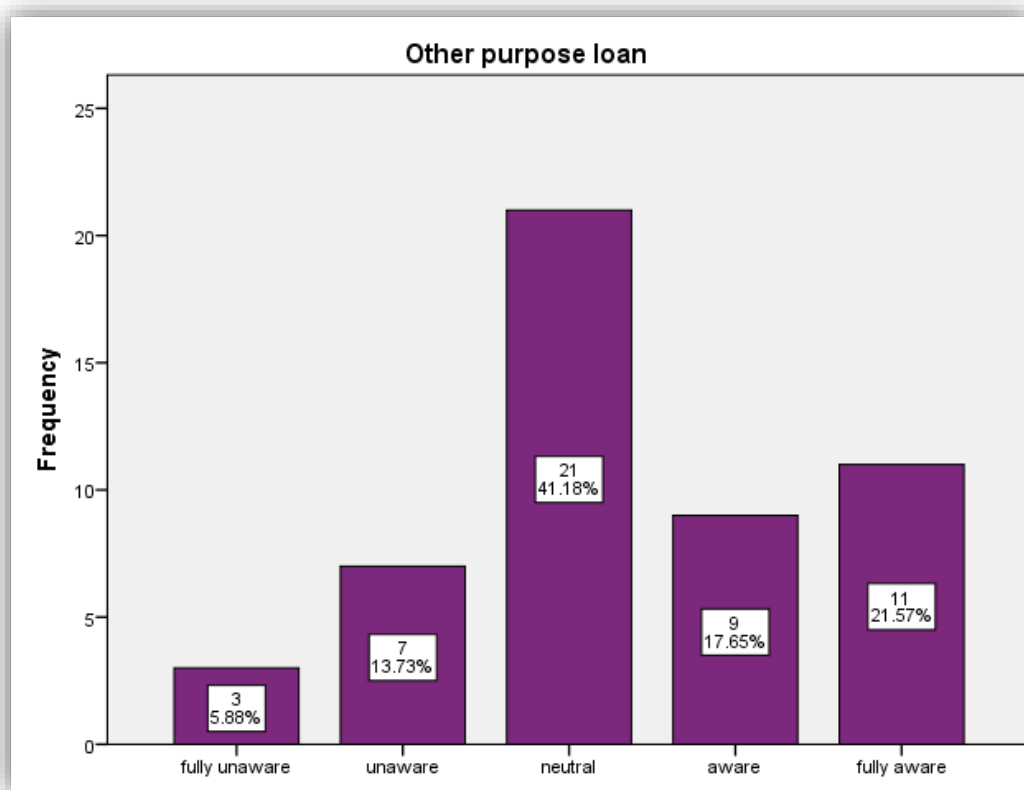


Interpretation

Here both graphs shows that respondents are fully unaware about the scheme (35.29%), but 25.49% respondents are benefitted the scheme.

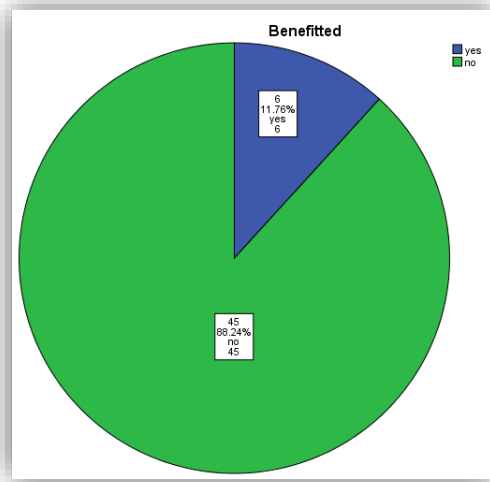
Table 9: Other Purpose Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	3	5.9	5.9	5.9
Unaware	7	13.7	13.7	19.6
Neutral	21	41.2	41.2	60.8
Aware	9	17.6	17.6	78.4
Fully aware	11	21.6	21.6	100
total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	6	11.8	11.8	11.8
No	45	88.2	88.2	100
total	51	100	100	

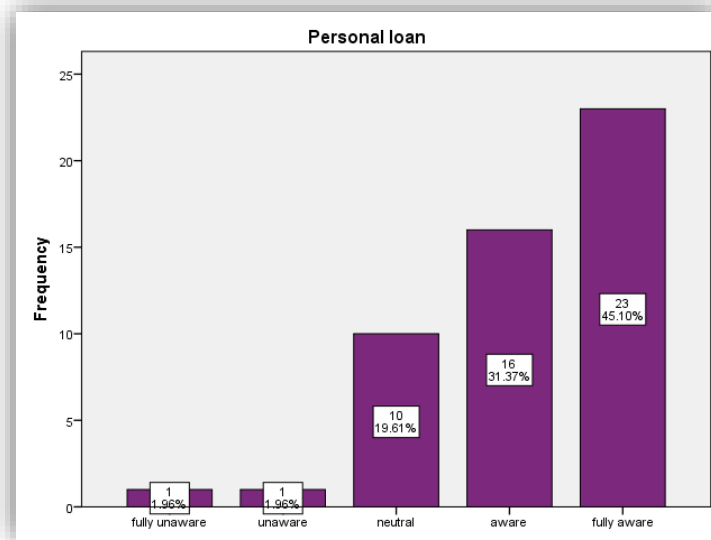


Interpretation

Here the above graphs shows that the respondents are neither fully unaware nor fully aware they have neutral aware about the scheme (41.18%).

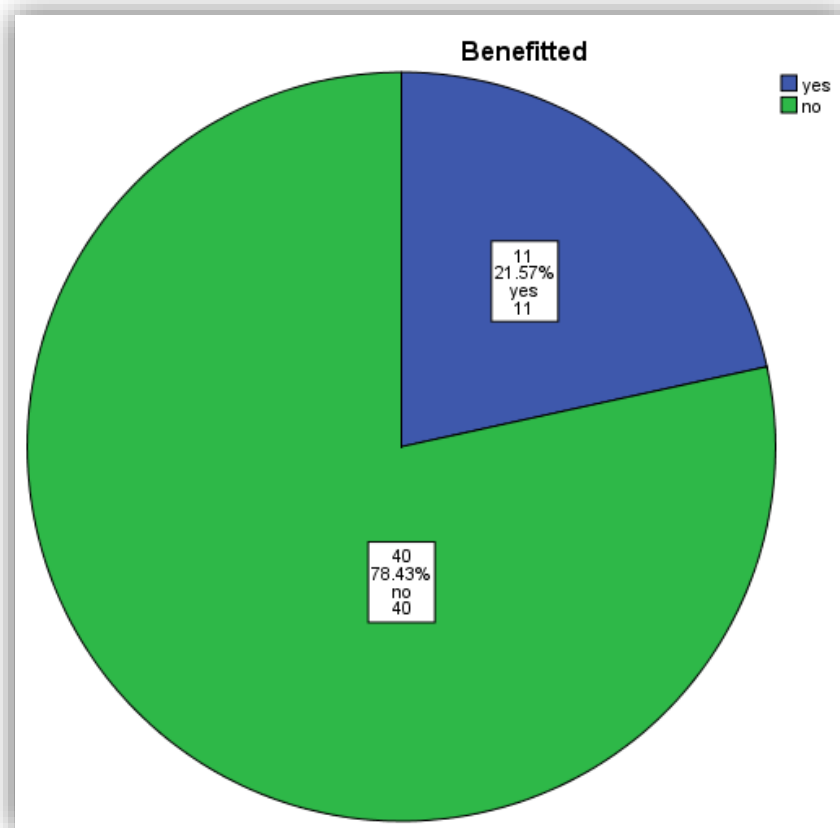
Table 10: Personal Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	1	2	2	2
Unaware	1	2	2	3.9
Neutral	10	19.6	19.6	23.5
Aware	16	31.4	31.4	54.9
Fully aware	23	45.1	45.1	100
total	51	100	100	



Benefitted

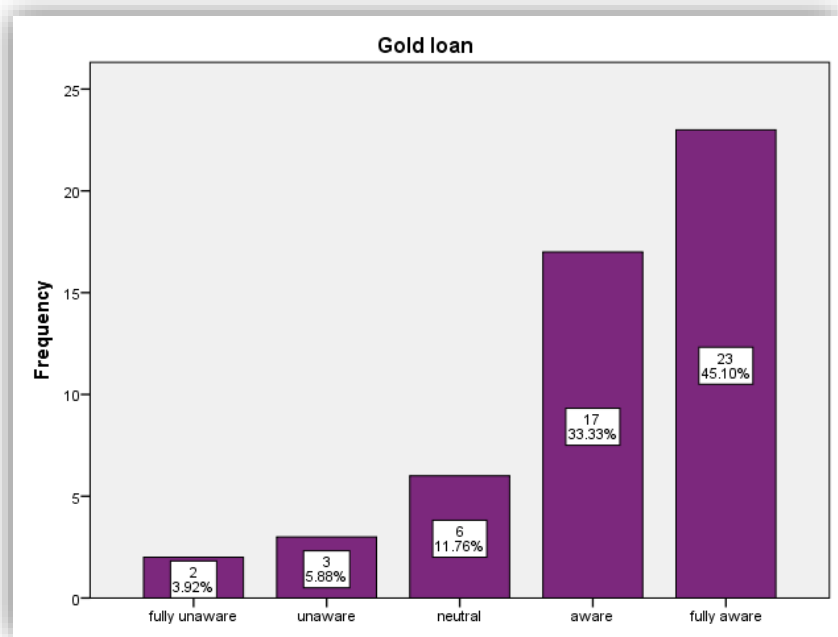
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	11	21.6	21.6	21.6
No	4	78.4	78.4	100
total	51	100	100	

**Interpretation**

The above graphs shows that the respondents are fully aware about the scheme (45.10%), but they not benefitted (78.43%).

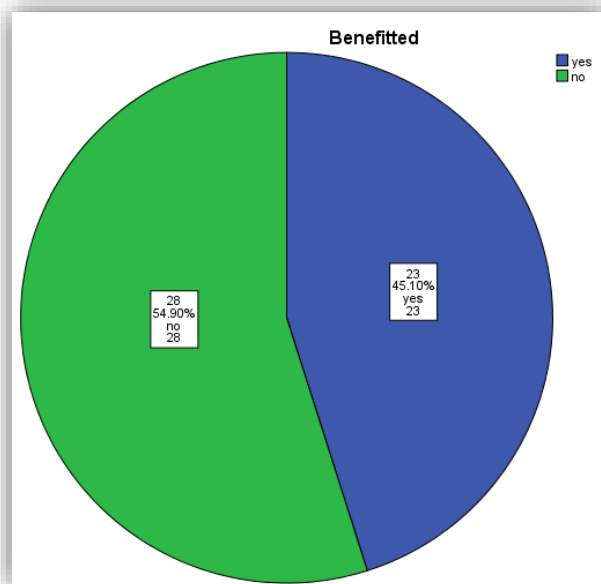
Table 11: Gold Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	2	3.9	3.9	3.9
Unaware	3	5.9	5.9	9.8
Neutral	6	11.8	11.8	21.6
Aware	17	33.3	33.3	54.9
Fully aware	23	45.1	45.1	100
Total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	23	54.1	45.1	45.1
No	28	54.9	54.9	100
total	51	100	100	

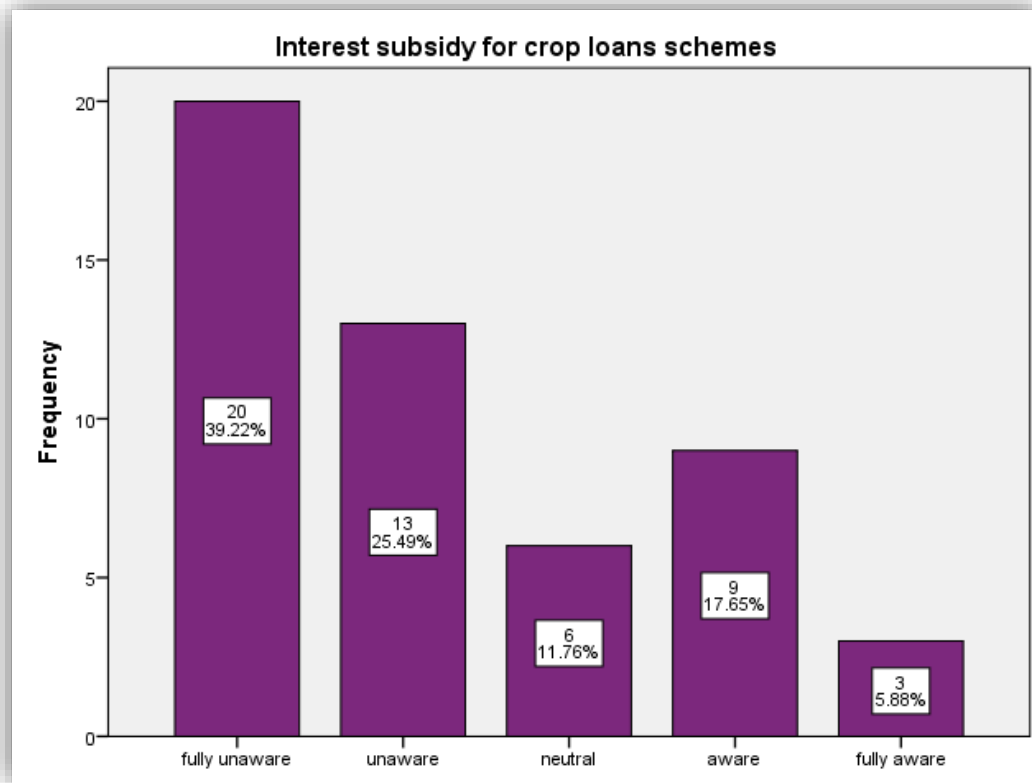


Interpretation

Here the both graphs shows that the respondents are fully aware about the scheme (45.10%), but 54.90% respondents not benefitted the scheme.

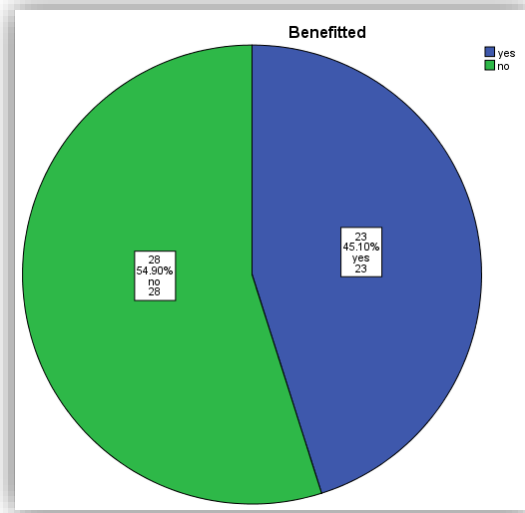
Table 12: Interest Subsidy for crop Loans Schemes

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	20	39.2	39.2	39.2
Unaware	13	25.5	25.5	64.7
Neutral	6	11.8	11.8	76.5
Aware	9	17.6	17.6	94.1
Fully aware	3	5.9	5.9	100
Total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	18	35.3	35.3	35.3
No	33	64.7	64.7	100
total	51	100	100	

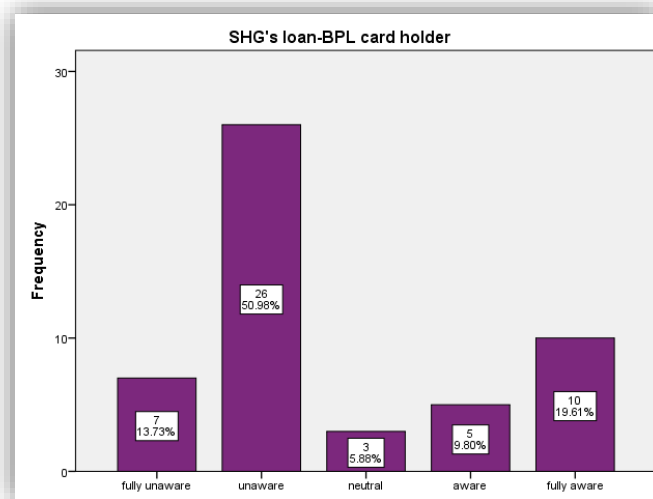


Interpretation

Here the both graphs shows that the respondents are fully unaware about the scheme (39.22%), but benefitted 45.10% respondents.

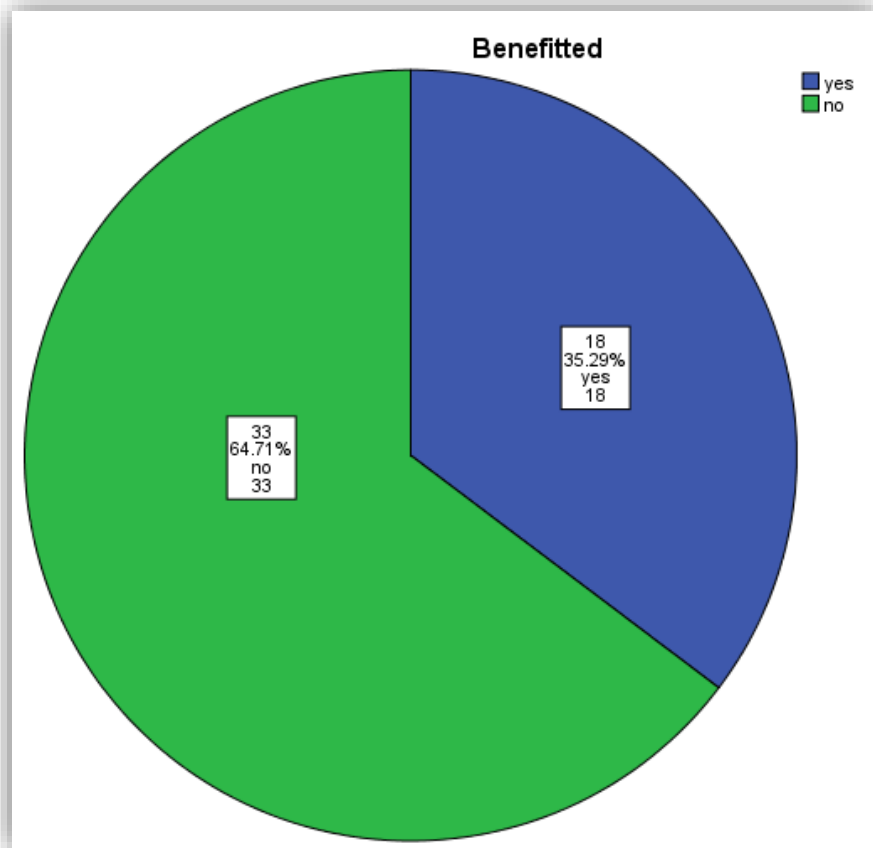
Table 13: SHG’s loan-BPL card holder

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	7	13.7	13.7	13.7
unaware	26	51	51	64.7
Neutral	3	5.9	5.9	70.6
Aware	5	9.8	9.8	80.4
Fully aware	10	19.6	19.6	100
total	51	100	100	



Benefitted

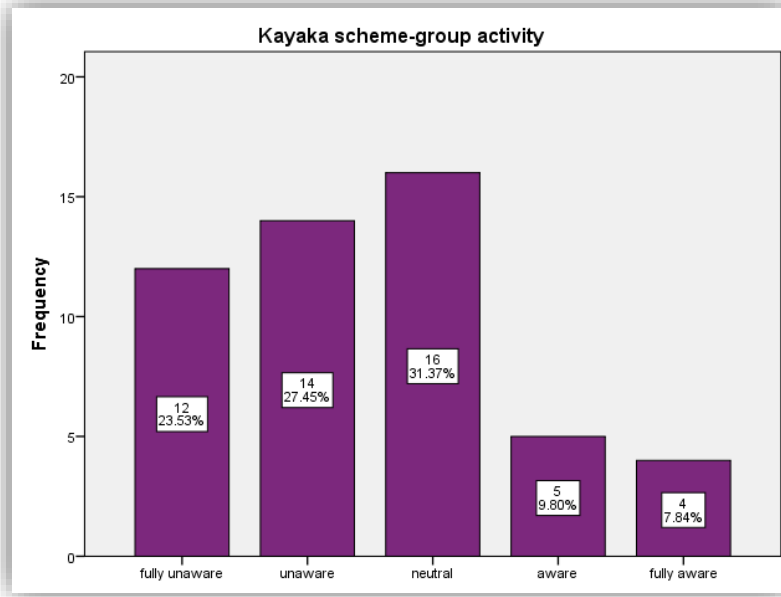
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	5	9.8	9.8	9.8
No	46	90.2	90.2	100
total	51	100	100	

**Interpretation**

Here the above graphs shows that the respondents are unaware about the scheme (50.98%), but 35.29% respondents are benefitted.

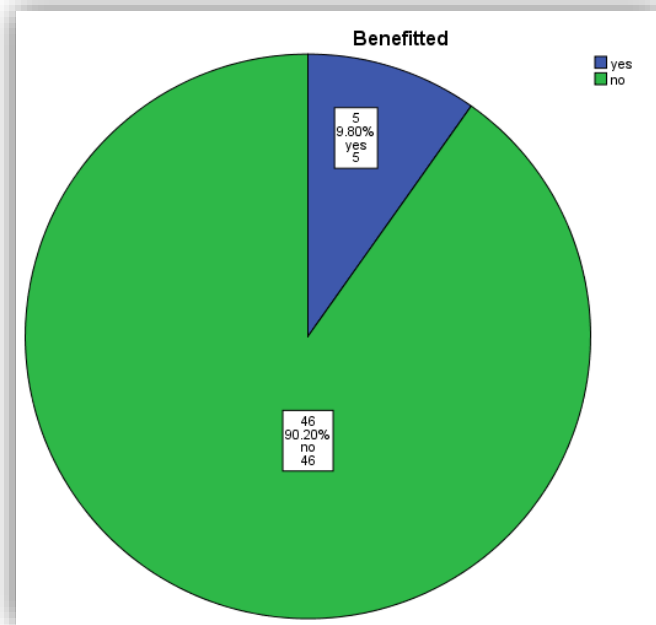
Table 14: Kayaka Scheme-Group Activity

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully unaware	12	23.5	23.5	23.5
Unaware	14	27.5	27.5	51
Neutral	16	31.4	31.4	82.4
Aware	5	9.8	9.8	92.2
Fully aware	4	7.8	7.8	100
total	51	100	100	



Benefitted

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	8	15.7	15.7	15.7
No	43	84.3	84.3	100
total	51	100	100	



Interpretation

Here the above graphs shows that the respondents are neither aware nor unaware about the scheme (31.37%)

Findings

- Despite its presence in Vijayapura, there is a significant lack of awareness among the general public about the services and schemes offered by DCC Bank Vijayapura.
- DCC Bank Vijayapura has successfully extended banking services to rural and semi-urban areas, promoting financial inclusion and access to credit for marginalized communities.
- The banks agricultural loan schemes have positively impacted farmers in Vijayapura, providing them with timely and affordable credit, contributing to the region's agricultural growth.
- Members of DCC Bank Vijayapura have expressed high satisfaction levels with the banks services, citing personalized attention, and competitive interest rates as major advantages.

Suggestions

- Increase awareness: organize workshops, seminar, and campaigns to raise awareness about DCC Bank Vijayapura's service and schemes, especially among rural and marginalized communities.
- New Schemes and Services: Introduce new schemes and services catering to emerging customer needs, such as solar loans, educational loans, and healthcare financing.
- Staff training: Provide regular training and capacity-building programs for staff to enhance their knowledge and skills in serving members effectively.
- Incentives and Rewards: Offer incentives and rewards to members who refer new customers, use digital services, or achieve savings milestones.

Conclusion

The study highlights the significance of cooperative banking services and schemes in promoting financial inclusion, community development and member empowerment. DCC Bank Vijayapura has made a notable contribution to the region economic and social development, despite some limitations. By increasing awareness, introducing new schemes and enhancing service delivery, the bank can further improve its impact. The findings and suggestions of this study can serve as a roadmap for DCC Bank Vijayapura to strengthen its services, expand its outreach, and contribute more effectively to the well-being of its members and the community.

References

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2. "Financial Inclusion through cooperative banks" by international journal of cooperative management (2019)
3. "Role of cooperative banks in rural development" by journal of rural development (2018)
4. "Cooperative banking: A Tool for financial inclusion" by Indian journal of commerce (2017)
5. "DCC Bank Vijayapura: A study on its services and schemes" by Karnataka cooperative banks association (2020).



23

A Study on Impact of Mobile Phones on Students Education among the Students of A S Patil College of Commerce

Miss. Geetanjali Pujari*
Ranjita.C.Dulari**

Introduction

In recent years, mobile communications systems have grown significantly and these tools are not just tools for communication. It is an essential part of our daily life. That mobile phone angle has made them to inspired from our daily routine, focus on necessary role in today's society. The mobile phone has virtually impacted the general public, security, safety, team work of business, social activities & had a become a part of culture of the whole world. These days, mobile phones have been widely replaced by smart phones.

The people uses the mobile phone for different purposes that are communication with friends and family, relatives, to get a information access internet, to click the pictures & capturing videos, social media, gaming etc. the smart phone

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features are cameras, GPS navigation, touch screens, sound clip, sim card and connectivity alternatives are like wi-fi, Bluetooth, mobile hotspot, making them necessary tools for communication and daily takes.

Need of the Study

With the increasing grater use of mobile phone in daily life, it is critical to study the impact of mobile phones on student education. Educational institutions require to clear awareness into how mobile phones effect learning out comes to develop good policies and strategies that maximize their possible drawbacks. the study is necessary to provides educators, parents, and policy makers with proof based recommendation for integrating mobile phones into educational environment in a way that supports the students success. It's important to examine their role in student motivation, both inside and outside the classroom. recognizing these impacts will also help in set up guidelines that promote responsible mobile phones utilization among students.

Review of Literature

A number of researches have been conducts to find out the effects of mobile phones on the people. The basis purposes of the researches are to know the effects of mobile phones on "Effect of Mobile Phones on Student Life".

He studied that main effects on students that are:

- **Negative Effects in Studies**

They can store answers in the phones and they can sneak text messages to friends seeking questions to this answers in the exams.

- **Distractions in Classrooms**

Ringng the mobile phones are a very huge distraction in classrooms. That student answering the phones so distracts other students. And also decreased focus and attention in the class room.

- **Engage in Appropriate Behaviour**

Racy photos can limit the teens options in the future and mar their reputations. These pictures often end up in the wrong hands.

- **Effect Radiation**

The radiations become visible from these mobile from these mobile phones cause many serious health problems.

- **Wastage of Time and Money**

Students are wasting lot of time and money by playing games and chat with their friends and unknown persons. It effects the lack of attention in classrooms, tiredness etc.

Conclusion

He conclude that, any way we can't without having mobile phones. We should take care about extreme use of mobile phones in this recent era.

Statement of the Problem

The extensive use of mobile phones among students has raised concerns about the effect on education. While mobile phones offers many advantage, such as easy access to information, communication tools, educational tools, personal use, manage the business, navigation etc. they also presents possible risks and challenges such as reduce the face to face interactions, distractions, and negative impacts on academic performance, health problems. The study try to find duel use nature of mobile phones in the educational circumstances investigate both learning and over all the academic experience.

Research Questions

- Educational achievements
- Classroom dynamics
- Technical skills
- Social and emotional impacts
- Learning engagement and motivation
- Access to education
- Health consideration
- Rules and regulations

Objective of the Study

- To inspect the impact of mobile phone uses on academic achievements.
- To access the role of mobile phones are make easier to educational resources and Learning.
- To identify the possible distractions and negative impacts or effects of mobile Phones or effects of mobile phones on student education.
- To access the emotional and social impacts of mobile phones on students.

Scope of the Study

- Physical health
- Effects on technical skills
- Impacts on academic performance

- Classroom behavior
- Rules and regulations
- Social and cultural factors
- Social communication and talking with friends

Research Methodology

Source of Data

The study is based on the primary data through the questionnaires. The information was collected from the students of A S Patil College.

Sample Design

A simple random sampling technique will be employed to select 70 students from the student population of A S Patil College. This approach ensures that each student has an equal opportunity to be included in the study, promoting fairness and minimizing sampling bias.

Sample Selection

Choose a same group of students from same grades and backgrounds, ensuring the sample size is adequate and includes diverse mobile phone usage.

Frame Work Analysis

The questionnaires consist of 15 questions giving four options.

Limitations of the Study

- Limited time for the study.
- We have consider only the sample size of the 70 students.
- Collecting data on mobile phone usage could raise privacy issues, particularly for younger students.

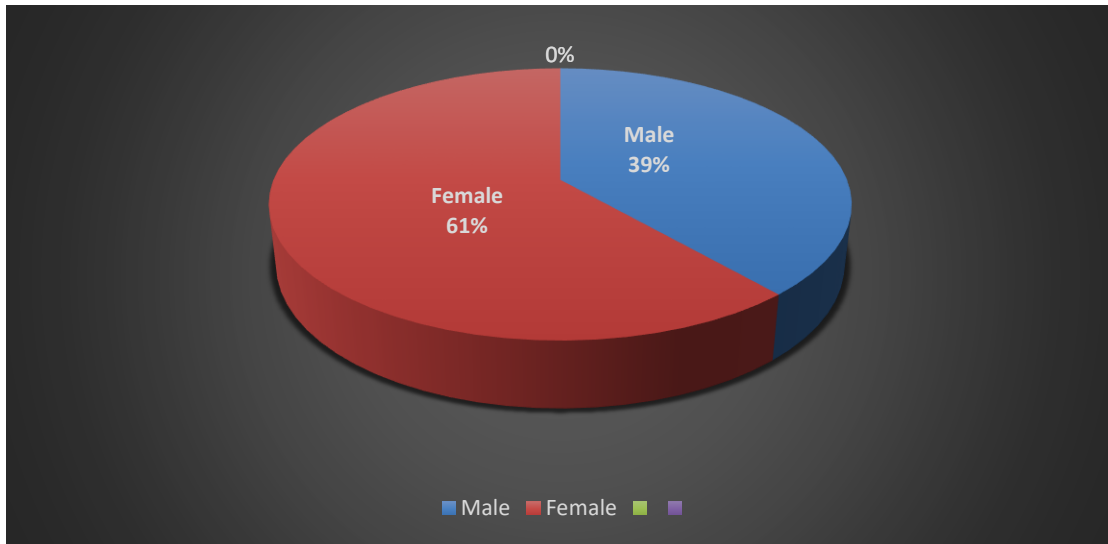
Scope of the Future Research

- Studies conducted in Vijayapur city students only.
- Studies conducted on A S Patil College only.
- Study based on primary data through the questionnaires.

Graphs and Interpretation

- **Gender of the Students**

Particulars	Percentage
Male	38.57
Female	61.43
Total	100

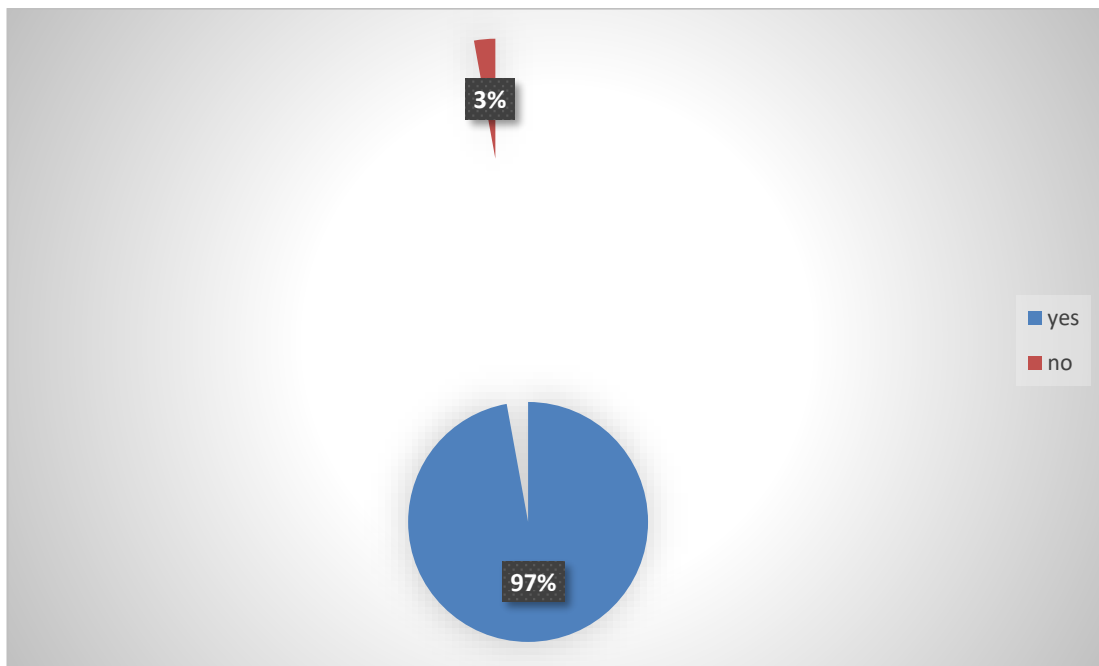


Interpretation

From the above pie chart and table shows that 38.57% of respondents are male and 61.43% are female. They were 70 responded.

- Do you own a mobile phone**

Particulars	Percentage
Yes	97.14
No	2.86
Total	100

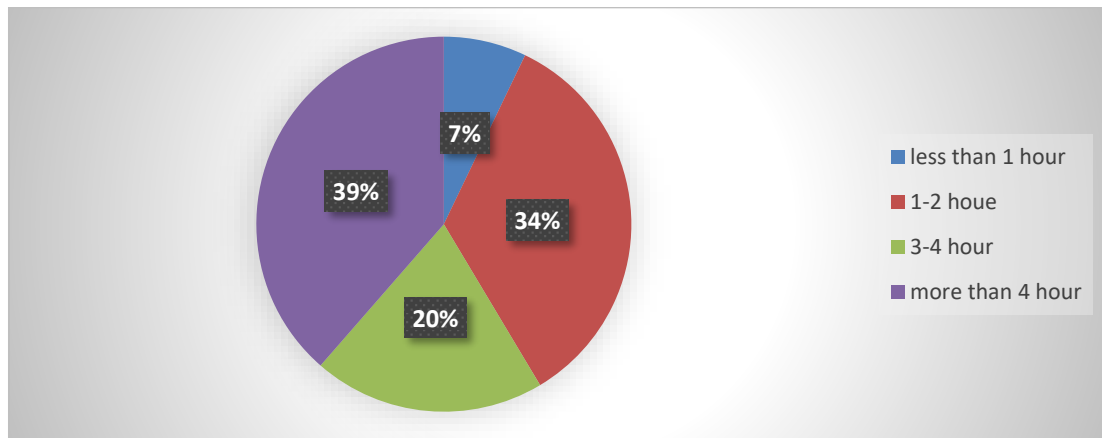


Interpretation

In the above chart shows that the 97.14% respondents are own the mobile phones and 2.86 % respondents are not have mobile phones.

- **How many hours per day do you use your mobile phones for study purpose.**

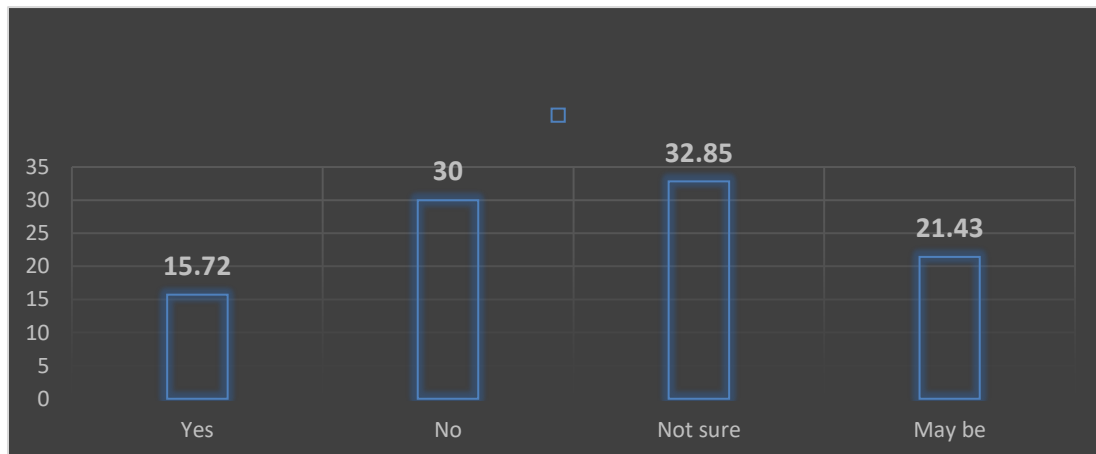
Particulars	Percentage
Less than 1 hour	7.14
1-2 hour	34.28
3-4 hour	20
More than 4 hours	38.58
Total	100



Interpretation

Students response towards this question is: less than 1 hour 7.14%, 1-2 hour 34.28%, 3-4 hour 20%, more than 4 hours 38.58%. hence the students are more likely to watch the mobile phones for study purpose

- **Do you use your mobile phone during class**



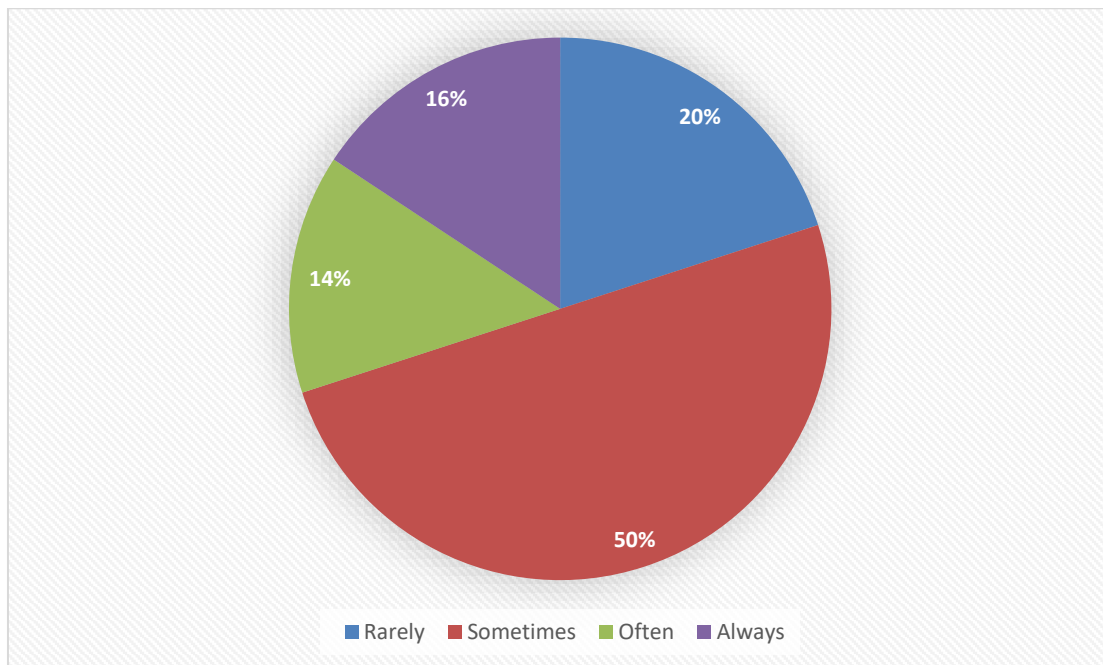
Particulars	Percentage
Yes	15.72
No	30
Not sure	32.85
May be	21.43
Total	100

Interpretation

Students response for this question is: yes 15.72%, no 30%, not sure 32.85%, may be 21.43%. most of the students are said not sure using the mobile phone during class

- **How often do you use your mobile phone during class**

Particulars	Percentage
Rarely	20
Sometimes	50
Often	14.28
Always	15.72
Total	100

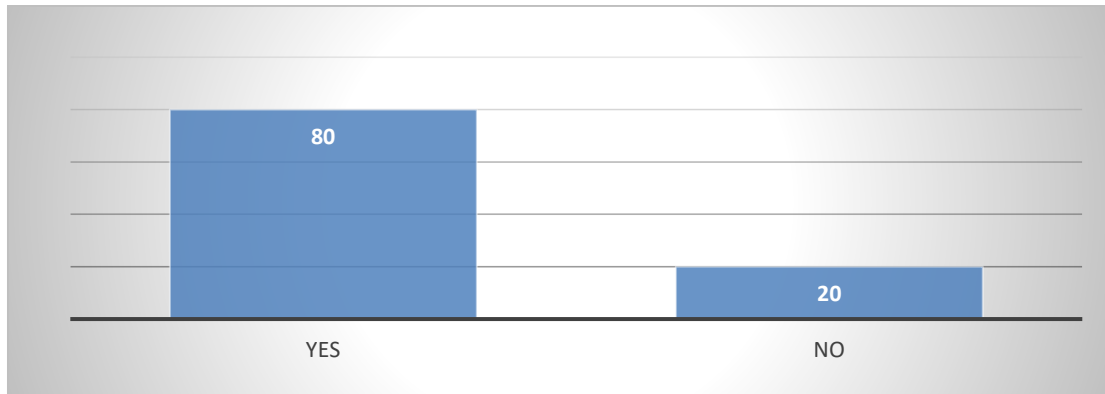


Interpretation

Student response for this question is: Rarely 20%, Sometimes 50%, Often 14.28%, Always 15.72%. most of the students said sometimes, mobile phone during class.

• **Do you use educational apps or resources on your mobile phone.**

Particulars	Percentage
Yes	80
No	20
total	100



Interpretation

Student response for this question is:- Yes 80%, No 20%. Most of the students are do not have the educational apps in their phones.

Findings

- It was observed that in the survey male students 38.57% and female students is 61.43%.
- In the survey it is noticed that the most of students own the mobile phones 97.14%, than other students don't have the mobile phones.
- It was found that 7.14% of the students are used the mobile phone per day for the study purposes .and 20% students are used the mobile phone per day for the study purposes.
- It was found that 32.85% students are not sure using the mobile phone during class.
- It is noticed that 50% of students are using the mobile phone often during class for sometimes, and 20% students using the mobile phones rarely during class.
- It was found that 42.86% students are suffered by the using mobile phones and decreasing there academic performance.
- The 80% of students have the educational apps in there mobile phones and other students don't have the educational apps.
- It is noticed that the 42.86% students are using the unacademy app they are satisfied while using the app and 4.28% students are using the vedantu app.

- The 48.58% students are positively feel that mobile phones distracting during the study time. And 14.28% that there is no impact while during the study.
- It is noticed that 27.14% students are distracting while studying. And 20% students said that no, distracting while studying.

Suggestion

- Establish Clear Usage Policies
- Encourage Digital Detox
- Educate on Responsible Usage
- Utilize Focus-Enhancing Technology
- Promote Active Learning
- Monitor and Assess Impact
- Promote Healthy Screen Habits
- Engage Parents and Guardians
- Select Educational Apps Carefully
- Foster a Supportive

Conclusion

In summary, mobile phones have become deeply embedded in the daily lives of students, presenting both opportunities and challenges for their education. On the positive side, these devices grant students easy access to a wealth of educational resources, enhance communication, and support learning through various apps and tools. However, excessive use of mobile phones can also lead to distractions, diminished face-to-face interactions, and potentially adverse effects on academic performance. It is therefore essential for students, educators, and parents to strike a balance that maximizes the educational advantages of mobile phones while mitigating their potential downsides. By doing so, we can ensure that mobile technology contributes to, rather than detracts from, students' academic success and overall development.

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Customer Perception towards Challenges towards Adoption of E-Banking Services in Cooperative Banks: A Case Study of Vijayapur City

Jayateerth Chappar*
Dr. G. R. Junnaykar**

Introduction

The rapid advancement in technology have revolutionized the way financial services are delivered E-Banking as a digital platform, offers customers convenience accessibility and efficiency. However it's adoption in Co-operative banks particularly in North Karnataka that too in Vijayapura district has been relatively slow. This study seeks to understand the underlying challenges and customer perceptions that hinder the widespread adoption of E-Banking services in these institutions.

This study will explore various aspects of customer perception including:

- Trust and security concerns
- Technological Literacy
- Accessibility and Infrastructure
- Customer service and support
- Cultural and behavioral factors

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By understanding these factors Co-operative banks can tailor their E-Banking initiatives to better meet the needs and concerns of their customers ultimately driving adoption and improving overall customer satisfaction.

Literature Review

B.K. Sharma and R.K.Sharma in journal of cooperative studies focuses about the factors which will influence on the adoption of Internet banking by rural cooperative banks in India. The study is not just restricted to a specific geographical area.

P.K. Mishra writes in Journal of retailing and consumer services about customer perception of E-Banking services in Indian Co-operative Banks.

Ambili Pillai has studied about Technology innovations towards customer service in urban cooperative banks - A case study of Haveri district. He opines that it is difficult to guess or define on the development that will take place in IT.

Many such research works are available which provide insights and ideas for cooperative banks and policymakers to enhance Cooperative Banking Section with regards to E-Banking.

Objectives

- To identify the primary challenges faced by customers in adopting E-Banking services in Co-operative banks of Bijapur district
- To assess the level of customer satisfaction with the available E-Banking services in these banks
- To understand the factors influencing customers decision making process regarding the adoption of E-Banking services.
- To identify potential strategies to overcome the challenges and enhance the adoption of E-Banking

Research Methodology

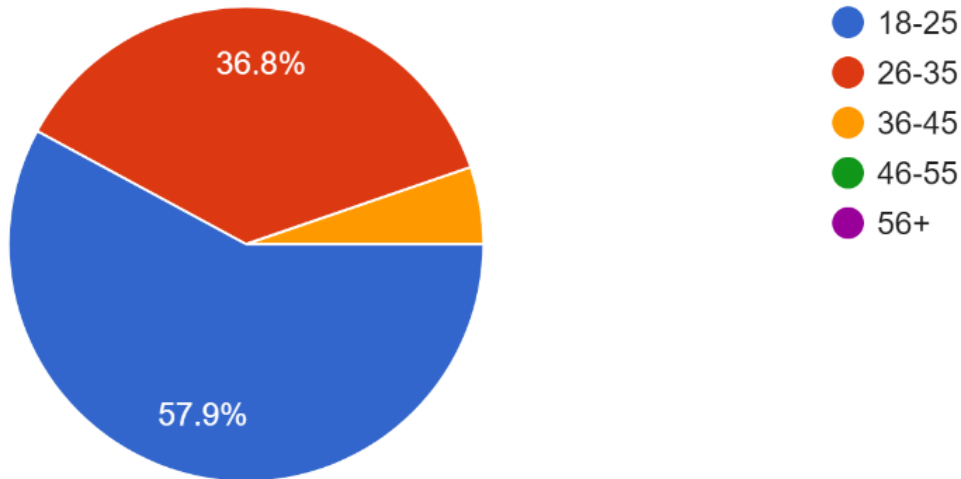
The following research methodology is used in order to provide a rigorous and systematic approach to investigate customer perceptions towards E-Banking services of Cooperative banks of Vijaypur District, leading to valuable insights and recommendations for improving E-Banking adoption and customer satisfaction.

- **Research Design:** Descriptive research design will be used to gather information about customer perceptions, attitudes and behaviours related to E-Banking services in Co-operative banks of Vijayapura district.
- A structured questionnaire will be distributed to sample of customers of 57. through Google forms. Likert scale questionnaire will be sent to different Bank customers residing in Vijayapura. Few close ended type questions will also be asked to respondents together qualitative information.

- Existing data from Co-operative research, articles are used to provide a context and support the findings from a primary data collection.
- Simple random sampling will be used to ensure representative sample of customers.

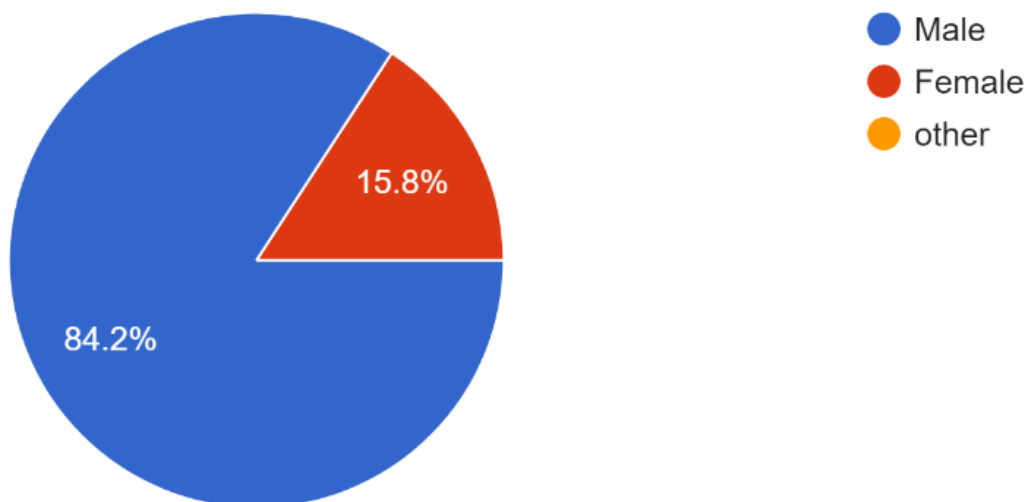
Analysis of the Study

- **Age of the Respondents**



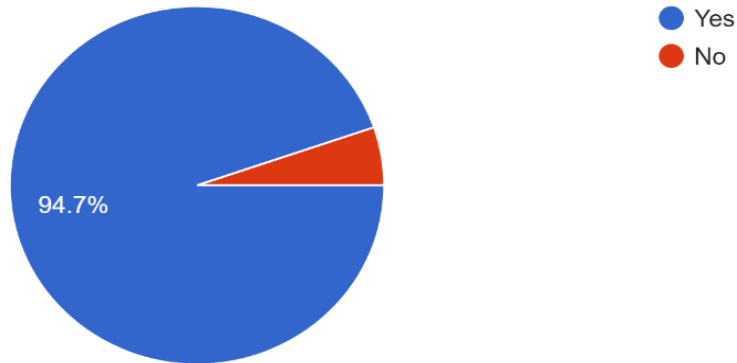
It is observed that 57.9% age of '18-25' Age group 36.8% of respondents are of 26-35 Age group. It clearly, Shows the keen interest of young generation towards E-Banking Services in Cooperative Banks of Vijayapur.

- **Gender of the Respondents**



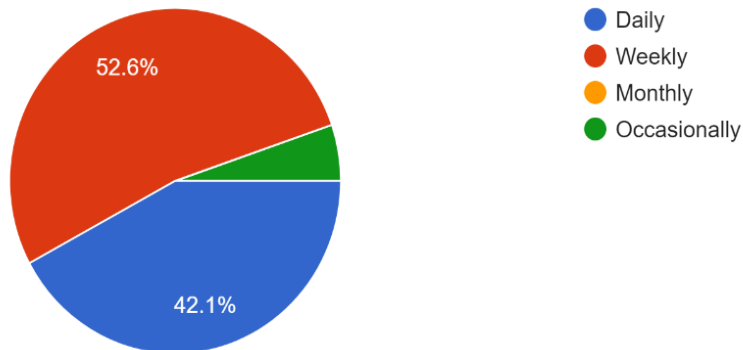
It is observed that 84% of male and 16% of female have responded.

• **Are You aware of E-Banking Services offered by your bank?**



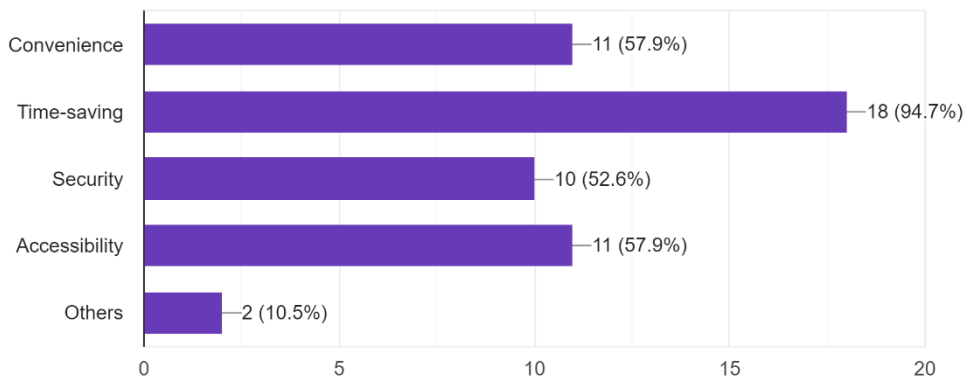
For the above question, 94% of respondents have said "Yes" and just 6% have responded "No." This showcases the digital literacy of respondents.

• **How Frequently do you use E-Banking Services?**



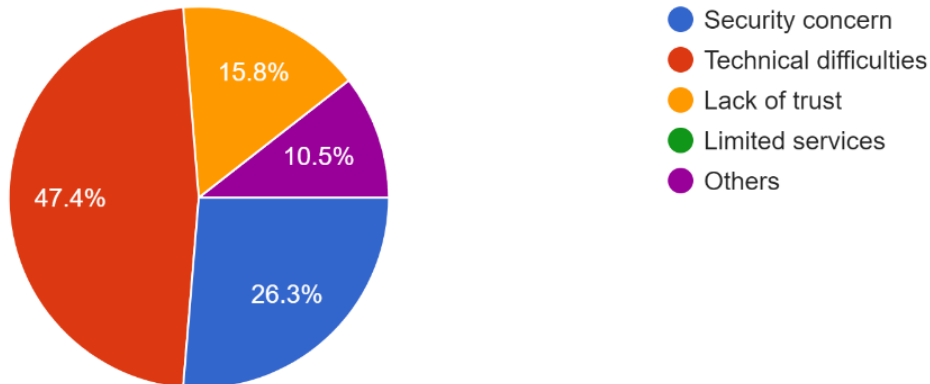
It is observed that 42.1% people agree that they use E-Banking services daily, 52.6% agree as weekly, and the remaining have responded as occasionally. This tells us the need of E-Banking services in Cooperative Banks.

• **What are the main benefits of using E-Banking Services.?**



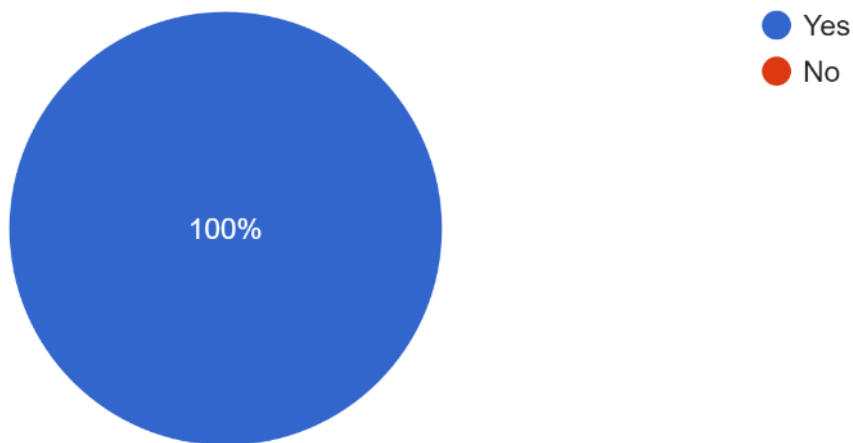
94.7% have said as 'Time Saving', 57.9%, have 2 responded about Convenience. Thus, unclear the Perception of customers Time Saving, Accessibility and Convenience to use are the prime benefits of E-Banking.

• **What are the major challenges you face while using E-Banking services?**



It is observed that the customers of Bank are using E-Banking services with major challenges of Technical Issue's (47.4%), Security Concern (26.3%) Lack of trust (15.8%),

• **Do you prefer E-Banking over Traditional Banking Method?**



Surprisingly; 100% of the respondents prefer E-Banking over Traditional Banking Methods. It should be noticed that though 6% people are unaware about E-Banking but they show their eager to E-Banking over Traditional Banking Methods.

Findings

There might be a growing awareness of E-Banking Services, but the usage rate might still be lower compared to metro and big cities.

Customers might have concerns about technical issue and security of online transaction especially in rural areas where digital literary is lower.

Customers might appreciate the convenience of E-Banking but might face challenges in accessing internet connectivity or understanding the technology.

The study shows the urge of customers to adopt E-Banking services in Cooperative Banks of Vijayapur City.

Suggestions

- It is suggested that, the Cooperative Banks Shall Show interest to create interface that caters to customers of all ages and technical abilities.
- It is suggested to develop a user friendly mobile app with similar features to the online banking platform.
- It is suggested to collaborate with other financial institutions or service providers to offer additional features.
- It is better for Cooperative Banks to conduct it awareness campaigns to educate customers about the benefits and security measures of E-Banking.

Conclusion

Based on trends in E-Banking adoption and potential challenges in Vijayapur, it is likely that the adoption of E-Banking Services in Cooperative banks of Vijayapura District is still in its early stages. While there might be a growing awareness of these service factors such as Internet connectivity, Security Concerns could be hindering Wides adaption.

With increased digital literacy and improved infrastructure, Cooperative banks can play a crucial role in providing convenient and accessible financial services to the local population



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A Study on Customer Satisfaction towards Online Railway Ticket Booking Special Reference to Vijayapura City

Ms Pushpa Hiremath*
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Introduction

Online railway ticket booking has revolutionized travel by offering unparalleled convenience. The internet has transformed how we plan journeys, allowing passengers to easily access booking platforms from computers, laptops, or mobile devices. This advancement has not only streamlined the purchasing process but also enhanced the overall travel experience with features such as online seat reservations, real-time ticket tracking, comprehensive train schedules, and secure payment options. As more travelers embrace this efficient method, it will continue to reshape modern train travel.

Needs of Online Railways Ticket Booking

- Internet: A strong connection is needed for booking.
- ID: You will need a legitimate ID like Aadhaar or passport.
- Payment: A card or digital wallet is needed for payment.

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Review of Literature

According to a survey of the literature, Vijayapura needs a local app for booking train tickets online that takes customer preferences and infrastructure into account. Important considerations are the necessity of local payment gateways, an intuitive user interface, and support for the Kannada language. Problems with connectivity and the digital divide were observed, particularly in rural areas. It was determined that, in light of regional and demographic demands, customer service and local features ought to be enhanced. Furthermore, research on the uptake of technology and the connection between Vijayapura's transportation system and tech consumption was deemed pertinent.

Statement of the Problem

Nowadays, modern-day tour planning has become highly reliant on online railway ticket booking systems. However, certain core areas still have a low impact on user experience and operational performance. Problems arise from varying levels of digital literacy among users, difficulties in different geographical locations, and privacy concerns regarding customer data during transactions. Additionally, there is a changing impact on traditional ticketing mechanisms. The goal is to understand these challenges so that online ticket booking systems can be optimized for better usability and service reliability, improving user convenience. This research aims to uncover and address these issues to enhance overall satisfaction with railway transportation booking systems.

Research Questions

- Train Timetables: Why do people in Vijayapura seek online for train schedules?
- User Satisfaction: How happy are online ticket platforms serving Vijayapura users?
- Tech Challenges: What technological problems do city dwellers encounter while making online reservations?
- E-Literacy: How do online ticketing sites handle varying degrees of e-literacy?
- Security Concerns: What vulnerabilities exist for online payments and personal information?
- Effect on Ticketing: What are the effects on traditional ticketing and service that come with online booking?

Objectives of the Study

- Evaluate Booking Efficiency: Measure how quick and without problems Vijayapura client's whole on-line railway bookings.
- Support Satisfaction: Assess patron pleasure with on-line ticket help.

- Identify Local Issues: Discover particular challenges or choices affecting Vijayapura customers' reserving stories.

Scope of the Study

This study assesses security concerns, technological infrastructure, booking efficiency, and user satisfaction across various demographic groups. It evaluates how internet booking affects conventional ticketing, looks at connectivity and digital literacy issues, and looks for solutions to improve user experience. In an effort to improve the Vijayapura train ticket purchase experience for passengers, it also examines current trends in online ticketing and makes recommendations for enhancements as well as addresses consumer problems.

Limitation of the Study

The inability to gather comprehensive user experience preference data may be a limitation of the study on online ticket buying for railways. This may be due to privacy concerns or restricted access to proprietary information of certain ticketing systems. Furthermore, the generalizability of the findings may be impacted because Vijayapura is expected to have a very heterogeneous population in terms of both geoclimatic and demography. Other possible constraints could be obstacles to evaluating distinct real-time operational efficiencies or hindrances related to technological limitations imposed by variations in internet access. In order to prevent the study's findings from having low dependability and generalizability about real advancements in online ticket booking systems, those constraints must be addressed.

Scope of Future Research

These domains present a chance to improve user experience, service, and system reinforcement while expanding the reach of the Vijayapura online railway ticket buying system. It is clear that there is room for more investigation into Vijayapura City's online train ticketing system. After recording the parameters, it is possible to draw the conclusion that more study is required in order to produce specific data, hone in on areas connected to enhancements, and make pertinent recommendations. Here are some possible avenues for further research:

- User Experience and Usability
- The Preferences and Behavior of Consumers
- Technological Innovation and Adoption
- Help and encouragement for clients
- Market analysis and the competitive environment
- Impact of Policies and Regulations
- Implications for Society and Economy

Analysis and Interpretation

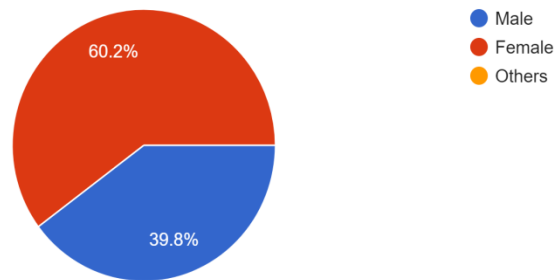
Part I: Social- Demographic Information

The demographic profile of the respondents is summarized below:

Table 1: Gender of the Respondents

Sl.no	Gender	Frequency	Percentage
1	Male	60	60.2%
2	Female	40	39.8%
	Total	100	100%

GENDER
98 responses



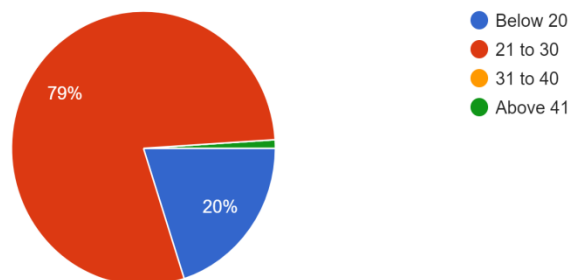
Interpretation

Table 1 demonstrates that women make up 60.2% of the total respondents while men make up 39.8%. This suggests that the majority of replies are women.

Table 2: Age of the Respondents

Sl.no	Age	Frequency	Percentage
1	Below -30	20	20%
2	21-30	79	79%
3	31-40	0	0%
4	Above -41	1	1%
	Total	100	100%

AGE
100 responses



Interpretation

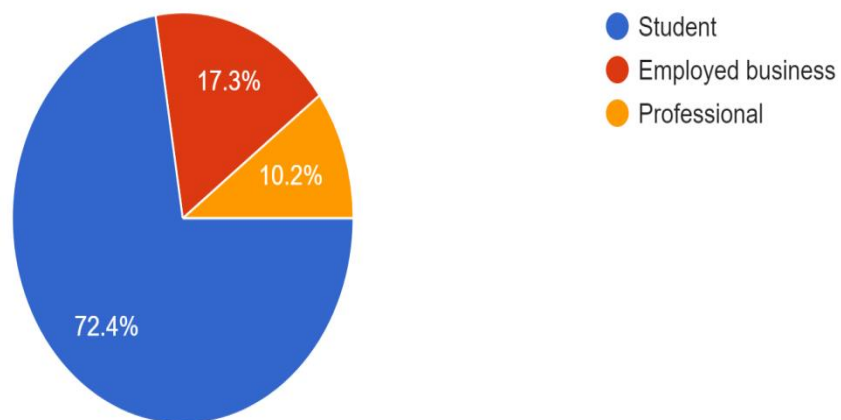
Table 2 indicates that 79% of the respondents are between the ages of 21 and 30. People under 30 make up 20% of the population, and people over 41 make up 1%. 31- to 40-year-old responders did not exist. This suggests that the age range of the bulk of respondents is between 21 and 30.

Table 3: Occupation of the Respondents

Sl.no	Occupation	Frequency	Percentage
1	Student	73	72.4%
2	Employed of business	17	17.3%
3	Professional	10	10.2%
	Total	100	100%

OCCUPATION

98 responses



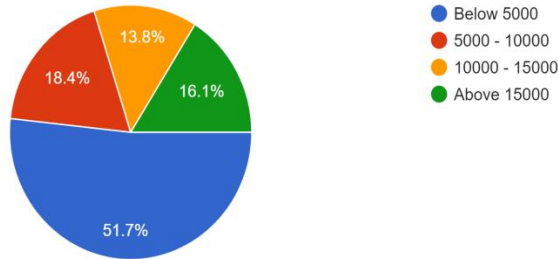
Interpretation

According to Table No. 3, 72.4% of the respondents are students, 17.3% work in business, and 10.2% are professionals. This suggests that the majority group in the Occupation category is students.

Table 4: Monthly income of the Respondents

Sl.no	Monthly income	Frequency	Percentage
1	Below -5000	52	51.7%
2	5000 - 10000	18	18.4%
3	10000 - 15000	14	13.8%
4	Above -15000	16	16.1%
	Total	100	100%

MONTHLY INCOME
87 responses



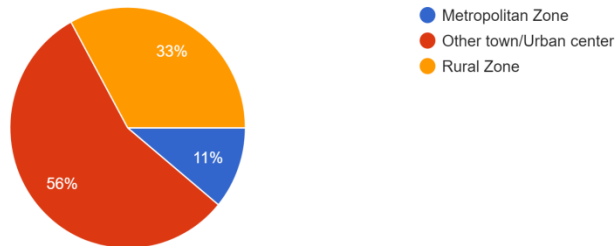
Interpretation

Table 4 shows 51.7% earn < 5,000, 18.4% earn 5,000–10,000, 13.8% earn 10,000–15,000, and 16.1% earn > 15,000.

Table 5: Where do you live in of the respondents

Sl.no	Where do you live	Frequency	Percentage
1	Metropolitan Zone	11	11%
2	Other towns/urban	56	56%
3	Rural Zone	33	33%
	Total	100	100%

WHERE DO YOU LIVE IN ?
100 responses



Interpretation

Table 5 shows that 33% of respondents are from rural areas, 11% are from metropolitan zones, and 56% of respondents are from other towns and urban centers. As can be seen, the majority of respondents are from different cities or towns.

Table 6: What Is Your Opinion Regarding Amenities in Train the respondents

Sl.no	What is your Opinion Regarding Amenities in Train	Frequency	Percentage
1	Mobile charging Facilities	33	33.3%
2	No.of Ladies Coaches	14	13.5%
3	Water Facilities	12	12.5%
4	Cleanliness	41	40.6%
	Total	100	100%

WHAT IS YOUR OPINION REGARDING AMENITIES IN TRAIN ?

96 responses

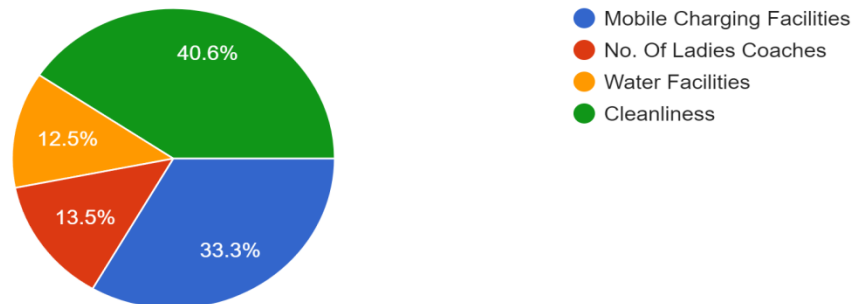
**Interpretation**

Table 18 shows that cleanliness (40.6%) is the top priority, followed by mobile charging (33.3%), ladies' coaches (13.5%), and water facilities (12.5%).

Findings of the Study

- Majority are women.
- 79% are 21-30; 20% under 30; 1% over 41; none 31-40.
- 72.4% are students; 17.3% in business; 10.2% employed.
- 51.7% earn <5,000; 18.4% earn 5,000-10,000; 13.8% earn 10,000-15,000; 16.1% earn >15,000.
- 33% live in rural areas; 56% in towns/urban; 11% in metropolitan areas.
- 65.3% travel occasionally; 19.4% monthly; 9.2% daily; 5% weekly.
- 57% prefer non-air-conditioned; 43% air-conditioned.
- 56% prefer e-tickets; 37.8% ticket counters; 5% post offices.
- 57.1% find fares moderate; 29.6% high; 8.2% very high; 5% low.
- 33.7% travel for leisure/education; 29.6% personal; 28.6% other.
- 34.7% struggle with service fees; 32.6% with cancellations; 20% with connectivity; 12.6% with name changes.
- 44.3% travel 1-5 hours; 43.3% over 5 hours; 12.4% under 1 hour.
- 54.2% reserved tickets; 27.1% season; 18.8% unreserved.
- 56.6% rate transport good; 23.3% very good; 6.2% satisfactory.
- 40.2% face seat issues; 28.9% nuisances; 18.6% thefts; 12.4% other.
- 44.8% find charges moderate; 37.5% high; 14.6% very high; 3.1% low.
- 72.9% rate IRCTC moderate; 19.8% very satisfied; 7.3% dissatisfied.

- 40.6% value cleanliness; 33.3% want mobile charging; 13.5% more ladies' coaches; 12.5% better water.
- 46.6% troubled by capacity; 37.1% by delays; 23.7% by cancellations; 11.3% by pantry services.

Suggestion

Establish goals including usability, level of service, and general satisfaction in order to investigate customer satisfaction with online railway ticket purchases in Vijayapura City. To get input on support, platform features, and payment integration, create a survey with both quantitative and qualitative questions. To identify their advantages and disadvantages, contrast these with rivals. Gather a range of comments in order to comprehend the experience of the consumer and provide suggestions to improve the booking procedure and contentment.

Conclusion

The Vijayapura City study on consumer satisfaction with online railway ticket buying reveals that although the platform satisfies user needs, there are important areas for development. Consumers are concerned about customer service and payment integration, but they also respect the user-friendly interface and quick service. Resolving these problems will improve the reservation process, increasing customer happiness and streamlining the system.



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Customer Satisfaction towards More Super Market

Nikita Patil*
Nikita Nadageri**
Srushti L Hunashyal***

Introduction

The purpose of this study is to assess More Mart's customer satisfaction levels. Gaining insight into consumer views is essential to improving the caliber of services and products offered.

The study's necessity in India has a sizable consumer base with a variety of preferences and lifestyles. Fulfilling their desire is a distinct task. It is necessary to note that Indian shopping has converted Kirana into retail stores in India. Various retail stores offer varying promotions and schemes. Consequently, research is being carried out to determine the efficient marketing statistics required to draw in and keep new customers.

Need for the Study

- **Improved Customer Retention:** Understanding customer satisfaction helps supermarkets identify areas to improve, increasing the likelihood of retaining customers.
- **Competitive Advantage:** By knowing what drives customer satisfaction, supermarkets can differentiate themselves from competitors.

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- **Increased Loyalty:** Satisfied customers are more likely to become loyal, repeat customers.

Review of Literature

- Within their approach, Seth et al. (2005) propose that the relationship between the service provider and the beneficiary. The shopping experience can be made or broken by direct communication with service personnel. For Australian retailers, B. Rajasekhar and Amy Vanden (2009) determined what factors influence retail store loyalty.
- In this study, the impact of every determinant, including perceived store value, store influence, store trust, and satisfaction on how likely retail consumers were to tell others about the goods and services offered by businesses.
- The investigators found that customer retail loyalty, perceived value, and store happiness were significantly impacted by store trust and Retail effects had little effect on loyalty to retailer.

Statement of the Problem

The supermarket industry is experiencing intense competition, with numerous stores vying for customers' attention. Despite efforts to improve services and offerings, many supermarkets struggle to meet customer expectations, leading to:

- Decreasing customer satisfaction levels
- Increased customer churn rates

Research Questions

Primary Research Questions

- What are the key factors that influence customer satisfaction towards supermarkets?
- How do customer satisfaction levels vary across different demographics (e.g., age, gender, income, location)?

Secondary Research Questions

- What is the relationship between customer satisfaction and loyalty in supermarkets?
- How do different supermarket formats (e.g., traditional, online, discount) impact customer satisfaction?

Objectives of the Study

- To identify the key factors that influence customer satisfaction towards supermarkets.
- To determine the level of customer satisfaction towards supermarkets among different demographics.

- To uncover the most significant pain points and areas for improvement in the supermarket shopping experience.
- To examine the relationship between customer satisfaction and loyalty in supermarket

Scope of the Study

Customer satisfaction research identifies how well an organization is performing from the level of service they are providing at any point in time, and to track how satisfaction levels customer's viewpoint. It allows any organization to understand how their customers are with the change over time.

Research Methodology

Research Design

- Mixed - methods approach, combining quantitative and qualitative data collection and analysis methods.

Quantitative Method

Survey Research

- Questionnaire design: 5-point Likert scale, multiple-choice, and open-ended questions.
- Sampling method: Random sampling or stratified sampling.
- Sample size: [insert number]

Sources of Data

Customer-Generated Data

- Social media posts and reviews
- Online forums and discussion groups

Transactional Data

- Point-of-sale (POS) data
- Loyalty program data

Primary Data

Surveys

- Online surveys through email or social media
- In-store paper-based surveys
- Intercept surveys (approaching customers in-store)

Secondary Data

- Online reviews and ratings on platforms like Google, Yelp, and Facebook
- Customer feedback forms and surveys available on the supermarket's website or social media

Period of Study (If Secondary Data)

When using secondary data for a customer satisfaction study towards supermarkets, the period of study will largely depend on the availability, relevance, and reliability of the existing data. Here are some guidelines to help determine an appropriate period:

- **Relevance of Data:** Choose data that is recent and relevant to current market conditions and customer behavior. Typically, data from the past 1 to 3 years is considered relevant for customer satisfaction studies, unless looking at long-term trends.

Sampling Design

Define the Target Population

- **Population:** Identify the population from which you want to draw the sample. In this case, it's likely to be supermarket customers.
- **Characteristics:** Consider demographics (age, gender, income level), shopping behavior (frequency of visits, purchase categories), and geographic location (urban, suburban, rural).

Sample Selection

1. Define the Target Population Clearly

- **Who to Include:** Define specific criteria such as age, gender, income levels, shopping frequency, and location.
- **Exclusions:** Identify any groups to exclude (e.g., employees of the supermarket).

Create or Access a Sampling Frame

- **Customer Lists:** Use existing databases such as loyalty program members, email lists, or transaction records.
- **Foot Traffic:** Use observational methods or intercept surveys at various supermarket locations.

Framework Analysis

Define the Research Objectives

- Clearly outline what you want to achieve with the study. For example:
 - Assess overall customer satisfaction levels.
 - Identify key drivers of satisfaction or dissatisfaction (e.g., product quality, price, customer service).
 - Compare satisfaction levels across different supermarkets or customer segment.

Questionnaires (If Primary Data)

Define Objectives

- Clearly state what you aim to learn from the survey. For example:
 - Measure overall customer satisfaction.
 - Identify key factors that influence satisfaction (e.g., service quality, product variety, pricing)

Accounting Techniques

Financial Ratio Analysis

- **Objective:** Assess financial performance metrics that correlate with customer satisfaction.
- **Key Ratios:**
 - **Gross Profit Margin:** Indicates pricing strategy effectiveness and value perception.
 - **Revenue Per Customer:** Reflects average spending and can be linked to customer satisfaction levels

Limitation of the Study

- Sampling Bias
- Response Bias
- Limited Scope of Variables
- Reliance on Self-Reported Data
- Time Constraints
- Limited Generalizability
- Data Quality Issues
- Non-Response or Low Response Rate

Analysis and Interpretation

Data Analysis

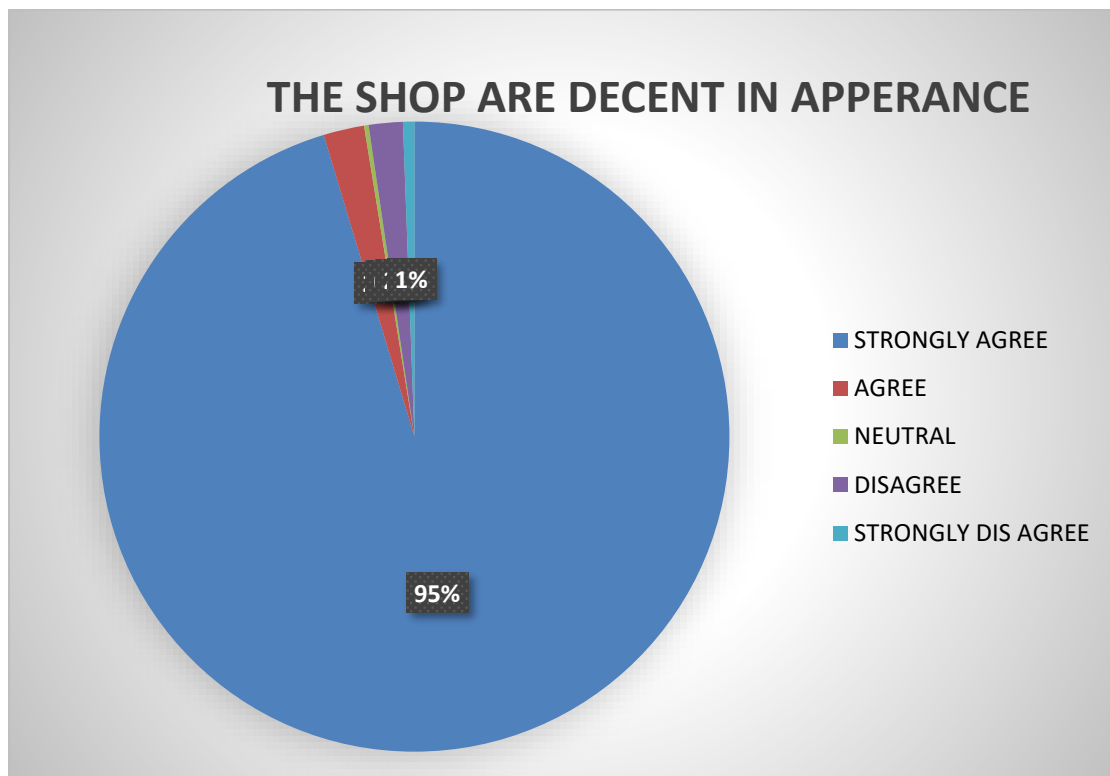
The process of evaluating data using analytical reasoning to examine each component of the data provided a process of inspecting clearing transform model data with the goal.

Data Interpretations

It refers to the process of critiquing and determining the significance of important information such as survey result experiment finding narrative reports.

Table 1: The Service and Attractive

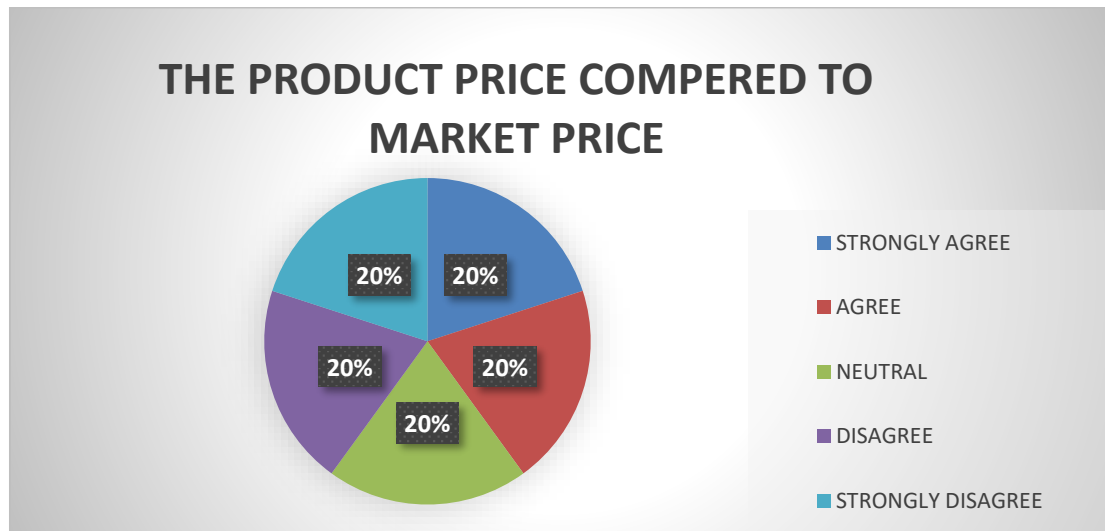
Particulars	Frequency	Percentage
Strongly Agree	12	12%
Agree	10	10%
Neutral	10	10%
Disagree	10	10%
Strongly Disagree	8	8%
Total	50	50%

**Interpretations**

Form the above diagram shows the service are attractive and strongly agree are 12% and agree is 10% and neutral is 10% and disagree is 10% and strongly disagree is 8%.

Table 2: The Product Price Compared to Market Price

Particulars	Frequency	Percentage
Strongly Agree	10	10%
Agree	10	10%
Neutral	10	10%
Disagree	10	10%
Strongly Agree	10	10%
Total	50	50%

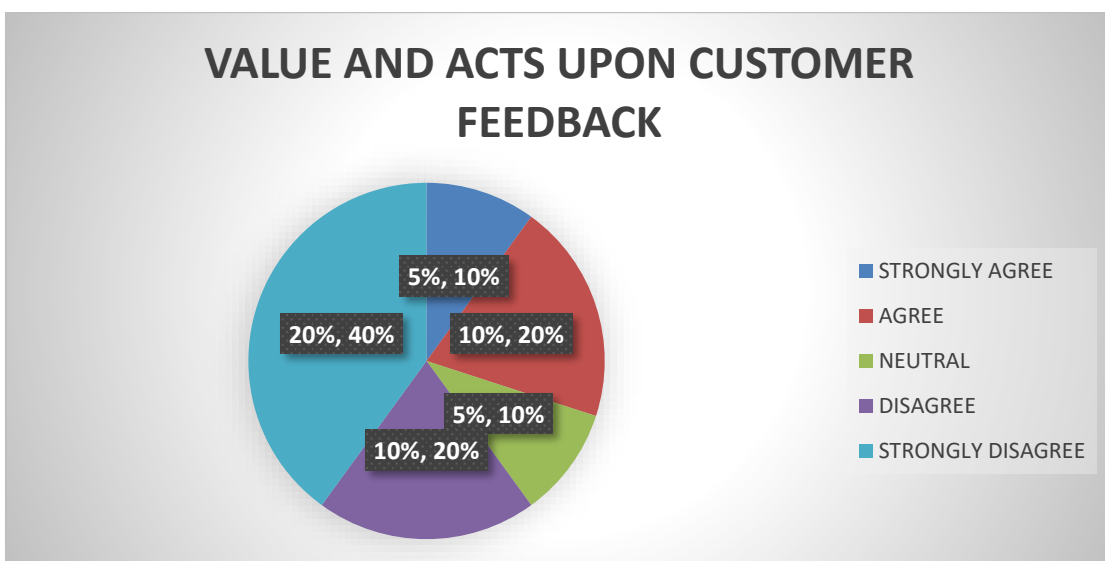


Interpretations

Form the above diagram shows the product price compared to market price strongly agree 10% and agree is 10% and neutral is 10% and disagree is 10%.

Table 3: Value and Acts Upon Customer Feedback

Particulars	Frequency	Percentage
Strongly Agree	5	5%
Agree	10	10%
Neutral	5	5%
Disagree	10	10%
Strongly Disagree	20	20%
Total	50	50%



Interpretations

From the above diagram shows the value and upon customer feedback and strongly agree is 5% and agree is 10% and neutral is 5% and disagree is 10% and strongly disagree is 20%.

Table 4: Promotions and Offers

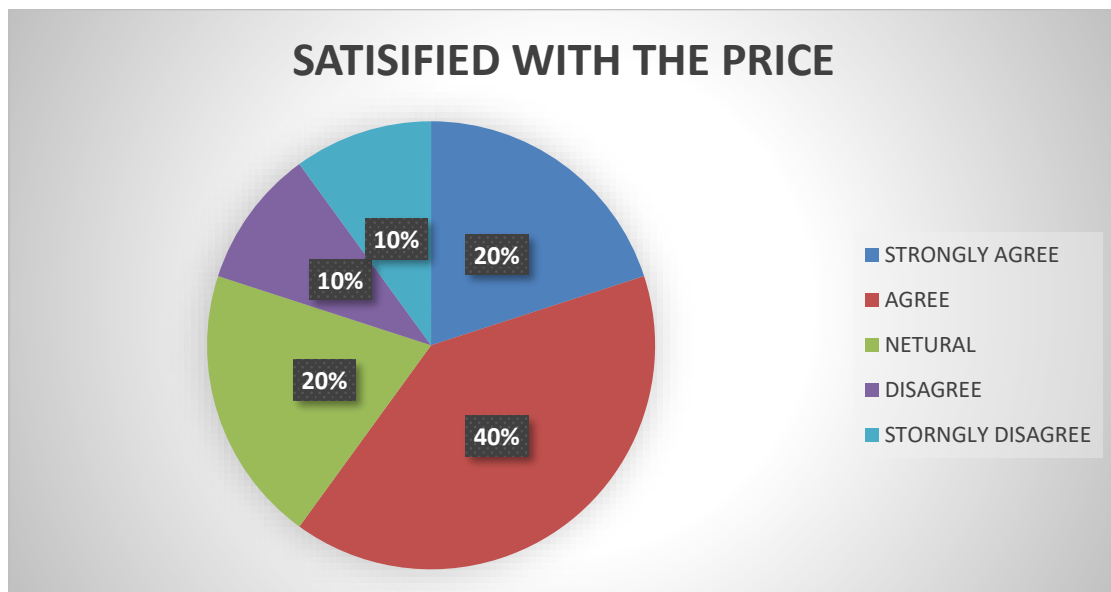
Particulars	Frequency	Percentage
Strongly Agree	15	15%
Agree	15	15%
Natural	10	10%
Disagree	5	5%
Strongly Disagree	5	5%
Total	50	50%

Interpretations

Form the above diagram shows the promotions and offers and strongly agree is 15% and agree is 15% and neutral is 10% and disagree is 5% and strongly disagree is 5%.

Table 5: Satisfied with the Price

Particular	Frequency	Percentage
Strongly Agree	10	10%
Agree	20	20%
Neutral	10	10%
Disagree	5	5%
Strongly Disagree	5	5%
Total	50	50%

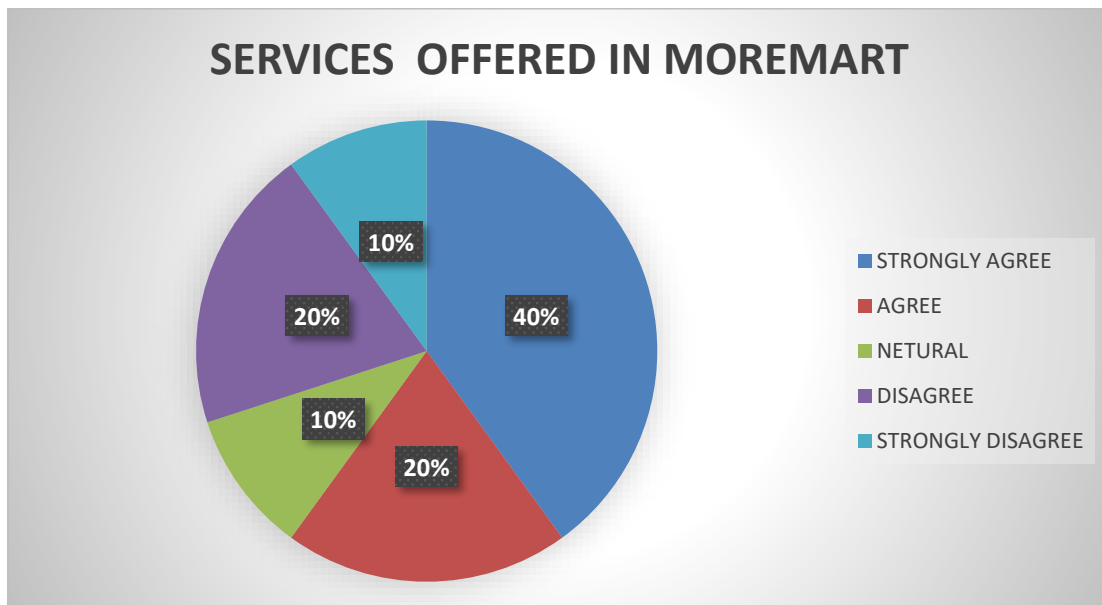


Interpretations

From the above diagram shows the satisfied with the price and strongly agree is 10% and agree is 20% and neutral is 10% and disagree is 5% and strongly disagree is 5%.

Table 6: Services Offered in More Mart

Particulars	Frequency	Percentage
Strongly Agree	20	20%
Agree	10	10%
Natural	5	5%
Disagree	10	10%
Strongly Disagree	5	5%
Total	50	50%



Interpretations

From the above diagram shows the services offered in more mart is strongly agree is 20% and agree is 10% and neutral is 5% and disagree is 10% and strongly disagree is 5%

Finding Suggestions and Conclusions

Finding

Expanding into underserved areas can significantly increase Market reach and customer base. Conducting thorough market research can help identify customer preferences and shopping habits. Collaborating with local suppliers can enhance product offerings and support the community.

Suggestion

- The retail Store May introduce the door delivery facility
- The retail Store May display the price discount
- The retail Store can modernize its Store by introducing computerized billing system
- The retailer may provide credit Card facility for shopping
- The government May take steps to control prices.
Steps to be taken to strengthen the capital base of smaller retailers.

Conclusion

- The expansion of supermarkets is essential for meeting the evolving needs of consumers.
- Strategic planning and community involvement are crucial for successful supermarket development.
- Investing in more supermarkets can lead to long-term benefits for both consumers and local economies.

References

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