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02	Consumer Purpose Towards Using E-Learning Methods	CIKITUSI JOURNAL FOR MULTIDISCIPLINARY RESEARCH	October 2019	ISSN NO: 0975-6876., Volume 6, Issue 10
03	A Study On Awareness, Preference And Utilization Of E-Learning Portals	International Journal of Management, Technology And Engineering	OCTOBER/2019	ISSN NO : 2249-7455., Volume IX, Issue X
04	Consumer Buying Behavior Of Tooth Paste -A Special Reference To Pollachi Taluk	Suraj Punj Journal For Multidisciplinary Research	2019	ISSN NO: 2394-2886., Volume 9, Issue 1,
05	Impulsive Buying Behavior of Millennial Consumers of Selecting Electronic Goods	Eduindex Journals	Month: March Year: 2020	Vol:40 issue: 40 ISSN no. 2394-3114
06	Consumer Buying Behaviour of Select Electronic Goods In-Store	Sambodhi (UGC Care Journal)	March 2021	Vol : 44 No.01 (XI) ISSN : 2249-6661
07	Preference Towards Various Brands of Television	Indo American Journal of Multidisciplinary Research and Review	December 2023	ISSN:2581-6292 : Volume 7, Issue 2, July-December 2023

08	Customer Delight in Banking	International Journal of Scientific Research and Modern Education	2023	ISSN 2455-5630, VOL 8(1)
09	A Study on Consumer Attitude and Prefernce Towards E-Marketing	Internaional Journal of Current Research and Modern Education	2023	ISSN (ONLINE) 2455-5428
10	A Study on Savings Behavior of College Students	Contemporary Issues in Commerce	2021	
11	A Study on Consumer Preference towards Natural Fertiliser	Asian Journal of Management and Commerce	October 2025	E-ISSN 2708-4523 P-ISSN 2708-4515 Vol 6(s)
12	A Study on the Impact of Effective Enhancement of Incentives on Employees' Job Performance	International Journal of Innovative Research in Technology.	March 2026	ISSN 2349-6002 VOL 12(8)
13	A Study on Problems Faced in Agricultural Credits by Farmers During COVID	International Journal of Informative and Futuristic Research,	March 2026	ISSN:2347-1697 VOLUME 13(7)
14	Gamification and AI in Student Engagement	International Journal of Research and Analytical Reviews (IJRAR)	March 2026	F-ISSN 2348-1269 P-ISSN 2349-5138
15	An Analysis of Screen Time Usage and its Impact on Cognitive and Emotional Effects in Adolescents	International Journal of Interdisciplinary and Multidisciplinary Research	May 2026	ISSN 2456-4567(0) vOL 11(2)
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CUSTOMER SATISFACATION TOWARDS ONLINE BANKING IN COIMBATORE DISTRICT

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Abstract:

The research is focused on examining the customer's satisfaction towards online banking in Coimbatore district. The present study is mainly based on primary data which has been collected through issue of questionnaire to 200 respondents residing in Coimbatore district by adopting convenient sampling method. The statistical tools like simple percentage analysis, chi-square are applied to the analysis and interpreted the collected data. From the analysis, it is ascertained that customer's usage of online banking can be known through friends, relatives or through bank employees. The findings helps us to know about the online banking and the uses as it minimize the work of customers in doing person-person banking without any waste of time and energy from the place where you are. Also we are able to know the use of online banking in different sectors of our country likewise in industries, institutes etc.

Keywords: Online Banking - Customers - Awareness

Introduction:

Banks are said to be the heart of the financial structure in the world. It plays vital role in economic development of a nation. It is a system of trading money which provides a safe place to excess cash as deposits and supplies liquidity to the economy by loaning this money out to the needed business men for the growth of business and consumers. It is one of the oldest services in India. Internet banking provides a speedier, faster and reliable services to the customers for which they are relatively happy. Cost of internet banking form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM at 45 paise, phone banking at 35 paise, debit card at 20 paise and internet banking at 10 paise per transaction. The internet banking users is gradually increasing from 9 lakhs and expected to increase to 900 lakhs by 2025.

The emergence of new banking technology creates highly competitive market conditions, which have a critical impact upon customer behaviour. Internet banking providers must, therefore, attempt to better understand their customers and their attitudes toward technology in general. If they succeed, banks will be able to infuence and even determine customer behaviour, which will become a major issue in creating competitive advantage in the future. Internet banking has become a very competitive area and companies are constantly looking for a way to make their services more attractive to customers.

Review of Literature:

Divya Singhal and V. Padhmanabhan,(Dec 2008)[1], *"A Study on Customer Perception Towards Internet Banking: Identifying Major Contributing Factor",* Internet banking is becoming is increasingly becoming popular because of convenience and flexibility. The present paper explores the major factors responsible for internet banking based on respondents' perception on various internet applications. The study employs primary data as well as secondary data. Secondary data was collected from different published sources. Primary data was collected by structured survey. Thus, Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service.

Hamdan. O. Alanazi, Rami Alnaqeib, Ali K. Hmood, M. A. Zaidan , Yahya AlNabhani (MAY 2010)[2], "*On the Module of Internet Banking System*" Because of the speed, flexibility, and efficiency that it offers, the Internet has become the means for conducting growing numbers of transactions between suppliers and large international corporations. The Unified Modeling Language (UML) is the uniquely language which is used to analyze and design any system. Banking systems usually contains legacy systems along with very large database systems. The processes, services, channels, and available resources that are included in internet Banking can be categorized in different layers.

Tamilselvi. R, Research Scholar, (July-Dec.2012)[3] "*Bpr In Banks On Customer Satisfaction With Reference To Small Enterprises",* Banks and other financial services providers continuously claim to offer customer-oriented services, yet they still focus on delivering products instead of providing solutions to their customers‟ needs. The results show that customer care has the maximum impact on the satisfaction of the customers, followed by transactional quality and procedural quality. All factors are found to be positive and significant.

Umma Salma1 Mir Abdullah Shahneaz, (2013)[4]," *Customer Satisfaction: A Comparative Analysis of Public and Private Sector Banks in Bangladesh",* this paper discuss about attempts to make a comparative analysis of level of customer satisfaction towards services provided by public and private sector banks. The study has been conducted in 5 cities. But when we talk about public sector banks customers of public sector banks were more satisfied with reputation, reliability and the prices which public sector banks impose on services like cheque/cash deposit and cheque/cash withdraw (it has been shown that price charges are lower in public sector banks than in private sector).

Niveen El Saghier, Demyana Nathan (April 2013)[5], *"Service Quality Dimensions and Customers' satisfactions of Banks in Egypt*", in this paper he measured the quality of service from customer's perspective in the Egyptian banking. This study is based on the questionnaire survey conducted in Egypt based on an extensive review of literature, the paper uses empirical research to analyze the service quality of banking services provided, it is an analytical study based mainly on the primary data collected through a scientifically developed questionnaire. The results of the research suggest that there is a significant positive relationship between the empathy and customer satisfaction, so the customers prefer a face-to-face service by the banks.

Statement of the Problem:

The use of technology forms the backbone for better results in banking industry. Today's banking situation demands continuous innovation in order to meet the earnings and aspirations of the ever demanding customers. Hence banks need to roll out new products and services quickly and effectively using the latest technological equipments. The development of technology and the adoption of internet by all industries remove a time, distance and communication constraint that brings the world under a single roof. Banking industry, no doubt, with the use of latest technology and adoption of internet banking, they are rendering quick services to their customers. One of the main benefit that bank derives from electronic banking products and services is the delivery with improved efficiency and effectiveness of their operations, so that more transactions can be processed faster and more conveniently. The customers on the other hand enjoy the benefit of quick service delivery, reduced frequency of going to banks physically and reduced cash handling, which will give rise to higher volume of turnover. Though, customers are enjoying the benefit of online banking in one aspect, they are also facing some problems during their interaction with the machines.

1.3 Objectives of the Study:

To find out the answers for the questions raised above, the following objectives were framed for the study,

- To study the socio-economic profile of the customers using the on-line banking services,
- To find out the sources of awareness on online banking services.
- To know the customer satisfaction and to analyze the variables influencing customer satisfaction on online banking services.

1.4 Methodology:

Of the total population in Coimbatore district it is found that only 17-20 percent of the customers make use of online banking services. From these total customers who make use of online banking due to time constraints we have taken only 200 respondents have been selected on convenient sampling method to evaluate the customer satisfaction in online banking. This is done through preparing questionnaire which is collected from the customers directly by the researcher to find the percentage of satisfaction by customers in online banking. Questionnaire contains questions relating to customer awareness on online banking services, factors influencing to adopt the on-line banking services, satisfaction on online services and problems faced. This framed has been issued to customers of all public sector banks that are located in Coimbatore district by issuing and collecting directly from the respondents the filled questionnaires.

Sampling:

Customers of public sector banks located in Coimbatore District are to be chosen for the present study. A sample of 200 customers has been selected on convenient sampling method to evaluate the customer satisfaction in online banking. This is done through preparing questionnaire which is collected from the customers directly by the researcher to find the percentage of satisfaction by customers in online banking. Questionnaire contains questions relating to customer awareness on online banking services, factors influencing to adopt the on-line banking services, satisfaction on online services and problems faced. This framed has been issued to customers of all public sector banks that are located in Coimbatore district by issuing and collecting directly from the respondents of the filled questionnaires.

Tools Used in Analysis:

The tools used for analysis are

- Simple percentage analysis
- Chi-square test.

Analysis and Interpretation:

As though we have undertaken the study to know the customer satisfaction about online banking services, in the above said paragraph we have studied whether there is any relationship between customers overall satisfaction and the socio-economic profile. Which in turn concluded that in certain cases there is a relation between customer satisfactions and the demographic future or vice-versa?

Table on Simple Percentage Calculation

Sl.No	Online Banking	No. of Respondents	Simple Percentage
1	**Gender of Respondents**	**No. of Respondents**	**Percent**
	Male	126	63
	Female	74	37
	Total	**200**	**100**
2	**Age of Respondents**	**No. of Respondents**	**Percent**
	Upto 25	72	36
	26-30	58	29
	31-50	59	29.5
	More Than 50	11	5.5
	Total	**200**	**100**
3	**Educational Qualification**	**No. of Respondents**	**Percent**
	H.S.C	23	11.5
	Diploma	24	12
	Under Graduate	73	36.5
	Post Graduate	48	24
	Professional	32	16
	Total	**200**	**100**
4	**Occupation**	**No. of Respondents**	**Percent**
	Student	43	21.5
	Housewife	17	8.5
	Agriculturist	7	3.5
	Employee	70	35
	Professional	28	14
	Business	35	17.5
	Total	**200**	**100**
5	**Type of Account**	**No. of Respondents**	**Percent**
	Savings A/C	159	79.5
	Reccurring Deposit	8	4
	Current A/C	16	8
	Fixed Deposit	8	4
	Others	9	4.5
	Total	**200**	**100**
6	**Annual Savings**	**No. of Respondents**	**Percent**
	Less Than Rs.1,00,000	142	71
	Rs.1,00,001-1,50,000	34	17
	Rs.1,50,001-3,00,000	15	7.5
	Above Rs.3,00,000	9	4.5
	Total	**200**	**100**
7	**Aware about Internet Banking**	**No. of Respondents**	**Percent**
	Bank Employees	50	25
	Existing Users	41	20.5

	Friends/Relatives	84	42
	Advertisement	25	12.5
	Total	**200**	**100**
8	**Choice of Internet Banking**	**No. of Respondents**	**Percent**
	No	27	13.5
	Yes	173	86.5
	Total	**200**	**100**

Above table depicts that out of 200 customers 126(63Percent) of customers are male; 72(36Percent) belong upto 25 years of age group, 73 (36.5Percent) are under graduates 70(35Percent) of the customers are employees; 159(79.5Percent) of the customers hold savings account in a bank, 142(71Percent) of the respondents hold savings of less than Rs.1,00,000/- only annually, 50(25Percent) respondents came to know about online banking services through bank employees; 173(86.5Percent) of the respondents has recommended that the use of internet banking is helpful in all means to their friends, relatives and their associates.

Hypothesis:

The following hypothesis has been framed to find out relation between overall customer satisfaction and socio-economic profile of customers.

Hypothesis 1**:** There is no relationship between gender and customer satisfaction with regard to online banking

Hypothesis 2**:** There is no relationship between age and customer satisfaction in online banking

Hypothesis 3**:** There is no relationship between educational qualification and customer satisfaction in online banking

Hypothesis 4**:** There is no relationship between occupation and customer satisfaction in online banking.

Hypothesis 5**:** There is no relationship between monthly income and customer satisfaction towards online banking services

Hypothesis 6**:** There is no relationship between type of account holder in a bank and customer satisfaction towards online banking services.

Hypothesis 7**:** There is no relationship between annual savings of a customer of a bank and customer satisfaction towards online banking service.

Table: 2

Factors Influencing Switching Behaviour of Branded Products

S.No	Variable	Statistical Test	Value	Significance
1.	Gender and Customer Satisfaction in Online Banking	Chi-square test	0.58	Not significant ns
2.	Age and Customer Satisfaction in Online Banking	Chi-square test	1.56	Not significant ns
3.	Educational Qualification and Customer Satisfaction in Online Banking	Chi-square test	11.63	Significant *

4.	Occupation and Customer Satisfaction in Online Banking	Chi-square test	6.32	Not significant ns
5.	Monthly Income and Customer Satisfaction in Online Banking	Chi-square test	9.465	Significant *
6.	Type of Account Holder in a Bank and Customer Satisfaction in Online Banking.	Chi-square test	11.30	Significant *
7.	Annual Savings of a Customer of a Bank and Customer Satisfaction in Online Banking	Chi-square test	0.30	Not significant ns

Source: Primary data * - 5% level of freedom ** - 1 % level of freedom

From the above table it is found that there is a significant relationship between the Educational Qualification and Customer Satisfaction in Online Banking. There is a significant relationship between Monthly Income and Customer Satisfaction in Online Banking. There is a significant relationship between Type of Account Holder in a Bank and Customer Satisfaction in Online Banking.

Findings:

- Most of the customers were male.
- Most of the customers were in the age group of less than 25years.
- Most of the customers were under graduates.
- Most of the customers were employees.
- Majority of the customers hold savings account in a bank.
- Most of customers have an annual savings below Rs.1,00,000/-
- Most of the customers came to know about online banking through advertisement,
- Most of respondents have recommended about use of online banking to friends, relatives and their associates.

Suggestions:

- The banks must provide more advertisement in rural areas so that the common people also can make use of online banking.
- The bank employees should maintain good and cordial relationship with their customers.
- The banks must provide frequent updates of their online banking services to customers.
- The procedure for usage of online banking must be in a simple mode so that a common man can make easy use of it.
- The processing speed should be increased for fast use of all services.

Conclusion:

Now days, due to increase in competition, customer satisfaction is considered to be the most important thing in banking industry. So the bankers are in the position to apt to the information technology to change the way of service to attract customers and increase their satisfaction level. This study gives information about online banking and their services methodology, design and validation of questionnaire and factor analysis were used to enhance the reliability of findings.

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CONSUMER PURPOSE TOWARDS USING E-LEARNING METHODS

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Abstract

In modern times, one of the biggest challenges is keeping up with all the latest technological changes that are taking place in the corporate world. E-learning comprises all forms of electronically supported learning and teaching. The information and communication systems utilized in the e-learning environment serve as specific media to implement the learning process. The study aims to ascertain the purpose of using e-learning methods. Convenience sampling method has been adopted to determine the sample size. Pollachi Taluk is the study area. A total of 187 consumers are taken as sample for the study. The study make use of statistical techniques such as chi-square test in analyzing the data. The study discloses that the variables like age, gender, marital status, educational qualification, size of the family, type of family, status in the family, family expenditure per month are significantly related with the consumer purpose of using e-learning methods.

Keywords: E-learning, purpose, teaching and technological.

Introduction

E-learning processes include Web-based learning, computer-based learning, virtual classroom training and use of multimedia or digital content. The digital content is delivered via the Internet, audio or video tape, CD-ROM or satellite TV. It includes multimedia or digital content in the form of text, image, animation, video and audio. Abbreviations like CBT (Computer-Based

Training), IBT (Internet-Based Training) or WBT (Web-Based Training) are generally used as synonyms to e-learning.

E-learning is naturally suited to distance learning and flexible learning, but can also be used along with face-to-face or traditional teaching, in which case the term Blended learning is commonly used. *Sameer (2009)* defines Blended Learning as a fruitful effort in integrating live classroom activities including face-to-face instructions along with online learning and instructions so as to reap the maximum benefits by utilizing the best elements of all through effective planning by an ideal facilitator.

Statement of the Problem

The present study entitled "Awareness, Preference and Utilization of E-learning: A study", is undertaken to assess the extent of use of e-leaning resources in Pollachi Taluk and the difficulties faced by the students in learning. The outcome of the study is expected to help in better understanding the current status of e-learning resources in our Education and discovering the means to improve the same. This leads the following queries:

- What is the quantum of consumers' level of awareness, preference and utilization of E-learning web portals?
- What are the purposes of using e-learning methods?

Review of Literature

Sara Zolghadri and Khatoon Mallahi (2013), conducted a study indicate that the lack of management support, impossibility of holding experimental meetings through e-learning, impossibility of university culture transfer and special problems of communicational infrastructures, the lack of easy access to computer systems and communicational lines and the lack of appropriate strategies of providing security are among the most important executional and infrastructural barriers of developing e-learning. **Dr. Levent Calli, Dr. Cem Balcikanli and Dr. Fatih Calli (2013),** in their says that factors perceived playfulness, perceived ease of use and multimedia content effectiveness had a significant effect on perceived usefulness. **Noraini Nasirun, Sarina Muhamad Noor, Zor Mat Nor, Hisaruddin Ahmat and Zulaiha Ahmad (2012),** conducted a study enhance the knowledge of website quality by proposing a new integrated dimension which is more suitable in the non-commercial context. Managers and administrators are advised to consider these dimensions in their quest to provide better services.

T. Ramayah and Jason Wai Chow Lee (2012), carried out a study find that satisfaction, system quality and service quality were positively related to continuance intention explaining of the variance. **Annika Andersson (2012),** in her study find that Educational providers should be prepared for this and in preparing a course this should be taken into account by changing the requirements or by providing preparatory courses for the students. **Bhuvaneswari and Padmanaban. T (2012)** conducted a study find that students with more learning skills see tutoring in an e-learning course more laborious but also most important than students with less learning skills. **Josua Tarigan (2011),** in his study find that four dimensions of e-learning satisfaction have a postitive influence with user satisfaction. **Rex P. Bringula and Roselle S. Basa (2011),** conducted a study find that among all the factors studied, only information content of the web portal designrelated factors significantly affected faculty web portal usability. **Anirban Das, Dilip K. Banerjee and KajlaBasu (2011),** carried out a study find that students are getting highly interested to higher education through e-learning as Interests in higher education increases.

Siti Sarah Mohd Johari and Issham Ismail (2011), in their study find that most of the students had positive opinions about the effectiveness of the e-learning portal. **Ding Aixia and Dan Wang (2011)** carried out a study find that majority of users are satisfied with the e-learning environment. **Shu-Sheng Liaw and Hsiu-Mei Huang (2011)** conducted a study find that male students have more positive e-learning attitudes than female students and computer related experience is a significant predictor on learners' self-efficacy and motivation toward e-learning. **Sridevi (2010)** carried out a study finds that only meagre percentage of teachers have positive attitude towards e-learning and urban teachers have better favorable attitude when conbmpared to rural teachers. **Patricia Bertea (2009)** conducted a study reveal that there exists a relationship between technical abilities and students' attitude towards e-learning. Also, they observe that attitude also influences the time dedicated to computer use and indicator of personal computer experience. **Li Xiao and Subhasish Dasgupta (2006),** carried out a study find that the more people use the web, the more satisfied they are with web portals. **Tania Broadley (2007),** in their find that successful implementation of an e-learning environment was dependent on four key factors of ICT infrastructure, ICT leadership, the ICT capacity of the teachers and the support and training initiatives implemented.

Objectives of the Study

The current study is initiated with the following goals

- To ascertain the purpose of using e-learning methods.

Significance of the Study

Development of an E-Learning class bulletin board that facilitates virtual interaction of students and lecturer in an academic environment. This work is unique and makes special contributions to knowledge in terms of developing an e-Learning class bulletin board; it also adds some components (Home, Chat and Attachment) to the original source code downloaded from the Internet.

Learning institutions are beginning to witness a considerable impact of technology in education. If students are not comfortable with the technology, the future generation may suffer leading to a poor reputation for the program and the institution. Positive attitudes can help students to deal with the new situation with lesser stress and so enable them to take steps appropriately in tune with the need of the society.

Methodology

The current study is predominantly based on primary data which is obtained through issue of questionnaire to the consumers awareness, preference and utilisation of E-learning web portals in Pollachi Taluk. The questionnaire includes questions pertaining to socio-economic profile of sample consumers, their details of using E-learning tools, awareness, preference and utilisation of E-learning methods. The necessary data for the study have been obtained through issue of 187 questionnaires to the consumers using E-learning methods in Pollachi Taluk.

Out of the whole 200 questionnaires issued, 195 questionnaires are obtained and of the 195 questionnaires gathered, 187 questionnaires are considered for scrutiny as eight of them are found to be unfinished. Convenience sampling technique has been adopted to collect the data from the sample consumers. The data collected are appraised using chi-square test.

Variables Considered for Level of Purpose

Eleven variables namely area of residence, age, gender, marital status, educational qualification, occupation, number of earning members in the family, non - earning members in the family, size of the family, type of family, status in the family, monthly income and family expenditure per month have been selected in order to test if there really exists any association between each of the variable and level of purpose of using E-learning methods. Chi-square test have been made use to study association between the variables and level of purpose on using E-learning methods. Levels of significance chosen are one and five.

Table – 1

Select Variables and Level of Purpose

Variables	χ^2 Value	d.f.	Table Value	
			5% Level	1% Level
Area of Residence	0.812	2	5.991	9.210
Age	13.688*	2	5.991	9.210
Gender	6.355*	2	5.991	9.210
Marital Status	13.688*	2	5.991	9.210
Educational Qualification	34.624*	4	9.488	13.277
Occupation	9.301	4	9.488	13.277
Number of Earning Members in the Family	25.348**	4	9.488	13.277
Number of Non-Earning Members in the Family	12.513	4	9.488	13.277
Size of the Family	9.756 *	4	9.488	13.277
Type of Family	6.550*	2	5.991	9.210
Status in the Family	6.249*	2	5.991	9.210
Monthly Income	36.019**	8	15.507	20.090
Family Expenditure Per Month	16.344*	4	9.488	13.277

** Significant at five per cent level* *** Significant at one per cent level*

It is discovered from the above table that out of the thirteen variables chosen, ten variables are identified as significant with the consumers' degree of purpose towards the selected E-learning methods. Of which, two variables i.e. number of earning members in the familyand monthly income are identified as significant with the consumers' degree of purpose at one per cent level whereas age , gender, marital status, educational qualification , size of the family , type of family, status in the family, family expenditure per month are significantly related with the degree of purpose at five per cent level.

Suggestions

- In addition, it would be advantageous to see that the findings presented in this study could expand to include instructors and institutions to assure the successfulness of the e - learning. This will be beneficial to the persistent evolution of this significant research area.
- The study has emphasized that E-Learning can be a useful tool in enhancing the learning experience and students are more open towards the upcoming change in teaching methods.
- The lack of knowledge in computer skills along with poor technological infra structure and resource can be a challenge for implementation of E – learning.

Conclusion

Moreover, the interactive concept that can be used in e-learning will make the study more interesting. Nowadays, the concepts of e-learning should be more wider since the technology today provide many opportunities to the academician and students in gather their knowledge. By using e-learning student also confess that this concept is very useful for them in their study. Related to this result showing that e-learning affect their self-efficacy especially in upgrading their knowledge and skills.

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A STUDY ON AWARENESS, PREFERENCE AND UTILIZATION OF E-LEARNING PORTALS

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Abstract

E-learning is naturally suited to distance learning and flexible learning, but can also be used along with face-to-face or traditional teaching, in which case the term Blended learning is commonly used. The main objectives of the study is to understand the consumers Awareness, Preference and Utilisation of E-Learning Web portals. Convenience sampling method has been adopted to determine the sample size. Pollachi Taluk is the study area. A total of 187 consumers are taken as sample for the study. The study makes use of statistical techniques such as simple percentage and Weighted average score method in analyzing the data. The study reveals that the management should maintain the technology in campus in order to ensure e-learning could be useful to the students. These are because most of the students are still teenagers and they interested in interactive concepts of learning.

Keywords: E-learning, Awareness, Preference, and Web portals.

Introduction

In the last decade the impact of technology and multimedia on training, learning and education has increased at a rapid pace. The e-learning environment is a multi-faceted area. There are different theoretical views, highlighting different schools of thoughts in the area. E-learning deals with the impact of technologies on learning and teaching. Within an organization the e-learning environment is utilized to train and educate the employees on their professional roles and organizational strategies and policies. There are numerous perspectives on the impact of an e-learning environment in corporate training.

In modern times, one of the biggest challenges is keeping up with all the latest technological changes that are taking place in the corporate world. In this fast-paced world it is mandatory to acquire the necessary knowledge and skills, be it in the workplace or in the comfort of our own home. The days of routine are over: they have been replaced by rapid technological advances on the Information Superhighway. Keeping up with the latest technological changes is possible when e-learning is adopted in the organizations for training purposes. E-learning comprises all forms of electronically supported learning and teaching. The information and communication systems utilized in the e-learning environment serve as specific media to implement the learning process. They may be networked or used directly. E-learning is the process of transfer of information, knowledge and skills via an e-learning environment. The transfer of information, knowledge and skills takes place via a computer and network enabled environment.

Statement of the Problem

The present study entitled "Awareness, Preference and Utilization of E-learning: A study", is undertaken to assess the extent of use of e-leaning resources in Pollachi Taluk and the difficulties faced by the students in learning. The outcome of the study is expected to help in better understanding the current status of e-learning resources in our Education and discovering the means to improve the same. This leads the following queries:

- What is the quantum of consumers' level of awareness, preference and utilization of E-learning web portals?
- To know the problem while using the internet for E-learning.

Review of Literature

Raymond Selorm Mamattah (2016), resultant of the study specifies that students prefer hybrid learning, educational institutions can also collaborate with institutions already in possession of the technology necessary to offer e-learning courses. **Anchalee Ngampornchai and Jonathan Adams (2016),** in their study observe that Thai students show a positive relationship between acceptance of e-learning and self-regulation. Specifically, students who are more self-regulated also believe that online learning is useful and easy to use. **Abdelrahim M. Zabadi and Amr**

Hussein Al-Alawi (2016) they indicate that an UBT participant owns a high standard on attitude towards e-learning and their attitude are significantly vary with their gender, technology usage and skills. **Wan-yunTina Cheng and Chen-cheng Chen (2015),** the results revealed that e-learning systems are useful, but not satisfactory with e-learning system use.

Percia V. Secreto and Rhodora L. Pamulaklakin (2015), conducted a study found that most of the respondents expressed satisfaction with the current OSP, other features were suggested to improve the services of the portal. **Sebnem Kandil Ingec (2015)** in her study indicates that method of learning, method of studying and learing methods have significant impact on the students attitudes towards e-learing. **Bens Pardamean and Teddy Suparyanto (2014),** carried out a study found that the student's computer skills had a strong correlation with their achievements. Therefore, it is important to consider the influence of computer skills on achievement when implementing ICT into the learning process.

Nasrudin Md Rahim, Siti Hawa Mohd Yusoff and Shahida Abd Latif (2014) conducted a study find that most of the respondents are aecessing the technology that are required for e-Learning environment and respondents are knowledgeable regarding the basic Internet skills. **Dhiman Kar, Birbal Saha1 and Bhim Chandra Mondal (2014)** in their study reveals that students have high attitude towards e-learning and their attitude score does not differ significantly with their personal variables such as gender, stream of study and residence. **Fang Yang and Shudong Wang (2014)** in their study found that teachers collect as little personal information as possible. If really necessary, teachers should take into account that students are more concerned with some aspects of their privacy than others, and therefore teachers should do their best to find out which information their learners are apprehensive about providing.

Objectives of the Study

- To understand the consumers' Awareness, Preference and Utilisation of E-Learning Web portals.
- To know the problem while using the internet for E-learning.

Methodology

The current study is predominantly based on primary data which is obtained through issue of questionnaire to the consumers awareness, preference and utilization of E-learning web portals in

Pollachi Taluk. The questionnaire includes questions pertaining to socio-economic profile of sample consumers, their details of using E-learning tools, awareness, preference and utilisation of E-learning methods. The necessary data for the study have been obtained through issue of 187 questionnaires to the consumers using E-learning methods in Pollachi Taluk. Out of the whole 200 questionnaires issued, 195 questionnaires are obtained and of the 195 questionnaires gathered, 187 questionnaires are considered for scrutiny as eight of them are found to be unfinished. Convenience sampling technique has been adopted to collect the data from the sample consumers. The data have been analyzed by making use of statistical tools like Simple Percentage, Chi-Square Test, and Weighted Average Score.

Findings of the study

Socio-Economic Profile of the respondents

- Majority of the sample respondents belong to village area.
- Greater part of the respondents belong to up to 25 years age group.
- Majority of the sample respondents are female.
- Greater part of the respondents are unmarried.
- Most of the respondents have completed only Higher Secondary holders.
- Most of respondents are students.
- Most of the respondents have one earning members in their family.
- Most of the respondents have two and three non-earning members in their family.
- Greater part of the respondents have three to five members in their family.
- Majority of the respondents belong to nuclear family.
- Greater part of the respondents are members in their family.
- Most of the respondents earnings per month is between Rs.10,001 and Rs.20,000.
- Larger part of the respondents family expenditure is up to Rs.15,000.

Details on the use of E-learning tools

- A larger part of the respondents used E-learning tools few times a week.
- Most of the sample respondents used E-learning tools for up to one year.
- Most of the respondents have spent 1-3 hours on portal per day.

- Larger part of the respondents have used E-learning tools through mobile phones.

Awareness, Preference and Utilisation of E-learning

- Majority of the respondents said our institution deploy an online learning management system.
- Most of the respondents aware about major barrier to online learning development at our institution.
- Most of the respondents preferred the 'Internet Archive: archive.org' portals.
- Majority of the respondents are used search engine for E-learning.
- Larger part of the respondents have quality of the teaching material reason for choosing E-learning course.
- Most of the respondents disclose that accessed E-books thorugh internet.
- Majority of the respondents preferred to use Search Engines from internet.
- Most of the respondents preferred the Search Engine 'Google'.
- Majority of the respondents reveal that they faced problems while using the internet for E-learning.

Purpose of using this Tool

- Majority of the respondents are strongly agree with download course material purpose of using this tool.
- Larger part of the respondents are agree with Upload assignment purpose of using this tool.
- Greater part of the respondents are neutral with Participate in discussion board purpose of using this tool.
- Larger part of the respondents are agree with Self-enrolment to subject's purpose of using this tool.
- Majority of the respondents are agree with Check grades purpose of using this tool.
- Larger part of the respondents are agree with Check announcements purpose of using this tool.
- Greater part of the respondents are agree with Finding solutions to problems purpose of using this tool.

- Majority of the respondents are neutral with Chat with lecturers and friends purpose of using this tool.
- The most of the respondents are neutral with Upload files purpose of using this tool.
- Majority of the respondents are strongly agree with Send files purpose of using this tool.

Awareness of E-Learning

- Greater part of the respondents are aware of Computer: laptop, palmtop, notebook, Tablet and pocket computers tools.
- Majority of the respondents are aware of Internet and e-mail tools.
- Most of the respondents are aware of Videophone system e-learning methods.
- Larger part of the respondents are aware of Teleconferencing devices of E-learning method.
- Most of the respondents are aware of Direct Broadcast Satellite (DBS) for learning methods.
- Greater part of the respondents are not aware of Digital Satellite Systems (DSS) for learning methods.
- Larger part of the respondents are aware of Courseware e.g CD-Rom, flash memories and slides e-learning methods.
- Majority of the respondents are aware of E-readers and e-books tools.
- Greater part of the respondents are not aware of E-graphics board for sketches and diagrams methods.
- Larger part of the respondents are aware of Multimedia Systems e.g Multimedia (mm) projector tools.
- Majority of the respondents are aware of Computer Digital /internet library e-learning methods.
- Greater part of the respondents are aware of Hypertext and hypermedia for new discoveries in learning methods.
- Most of the respondents are aware of Bluetooth devices for fast downloading of learning materials.

Preference of E-Learning

- Majority of the respondents have preferred Computer: laptop, palmtop, notebook, Tablet and pocket computers tools.
- Larger part of the respondents have preferred Internet and e-mail tools.
- Greater part of the respondents have not preferred Videophone system e-learning methods.
- Most of the respondents have not preferred Teleconferencing devices of E-learning method.
- Greater part of the respondents have not preferred Direct Broadcast Satellite (DBS) for learning methods.
- Larger part of the respondents have not preferred Digital Satellite Systems (DSS) for learning methods
- The most of the respondents have not preferred Coursewhave e.g CD-Rom, flash memories and slides e-learning methods.
- Larger part of the respondents have preferred E-readers and e-books tools.
- Majority of the respondents have not preferred E-graphics board for sketches and diagrams methods.
- Larger part of the respondents have preferred Multimedia Systems e.g Multimedia (mm) projector tools.
- Greater part of the respondents have preferred Computer Digital /internet library e-learning methods.
- Larger part of the respondents have preferred Hypertext and hypermedia for new discoveries in learning methods.
- Larger part of the respondents have preferred Bluetooth devices for fast downloading of learning materials.

Utilization of E-Learning

- The most of the respondents have utilization of Computer: laptop, palmtop, notebook, Tablet and pocket computers tools.
- Larger part of the respondents have utilization of Internet and e-mail tools.

- Greater part of the respondents have not utilization of Videophone system e-learning methods.
- Larger part of the respondents have not utilization of Teleconferencing devices of E-learning method.
- Majority of the respondents have not utilization of Direct Broadcast Satellite (DBS) for learning methods.
- Larger part of the respondents have not utilization of Digital Satellite Systems (DSS) for learning methods.
- Larger part of the respondents have utilization of Coursewhave e.g CD-Rom, flash memories and slides e-learning methods.
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- Most of the respondents have utilization of Multimedia Systems e.g Multimedia (mm) projector tools.
- Majority of the respondents have utilization of Computer Digital /internet library e-learning methods.
- Larger part of the respondents have not utilization of Hypertext and hypermedia for new discoveries in learning methods.
- Majority of the respondents have not utilization of Bluetooth devices for fast downloading of learning materials.

Problems faced while using E-Learning Web Portals

- Majority of the respondents are strongly agree with faced Difficulties in finding relevant information problems while using this e-learning method.
- Larger part of the respondents are agree with faced overload of information on internet problems while using this e-learning method.
- Majority of the respondents are agree with faced long to view download page problems while using this e-learning method.
- Larger part of the respondents are neutral with having no access to computer problems while using this e-learning method.

- Majority of the respondents are neutral with faced long distance to access computers in regions problems while using this e-learning method.
- Larger part of the respondents are agreed with faced no electricity problems while using this e-learning method.
- Greater part of the respondents are agree with faced need for face to face interaction problems while using this e-learning method.
- Larger part of the respondents are strongly agree with faced low level of awareness problems while using this e-learning method.
- Most of the respondents are neutral with faced lack of computer literacy problems while using this e-learning method.
- Larger part of the respondents are agree with faced lack of assistance in region problems while using this e-learning method.
- Greater part of the respondents are agree with faced Difficulties with wireless signal in our area problems while using this e-learning method.

Suggestions

- The extensive and appropriate use of the internet and modern technologies can make up the lack of campus activities and the rarity of student-instructor interaction.
- Conduct similar studies for further investigation of instructors' attitudes to the e-learning.
- Further research is recommended to identify other variables such as (class level, learning method, and motivation type) that may affect the students' attitudes toward e-learning.
- In addition, it would be advantageous to see that the findings presented in this study could expand to include instructors and institutions to assure the successfulness of the e - learning. This will be beneficial to the persistent evolution of this significant research area.

Conclusion

The result of the study shows that the strategy of implementing e-learning will be the best way for students to be aware of new technology and willing to study in various concepts. The used of new technology will make them interested in searching and upgrading their knowledge. The management should maintain the technology in campus in order to ensure e-learning could be useful to the students. These are because most of the students are still teenagers and they interested in interactive concepts of learning.

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CONSUMER BUYING BEHAVIOR OF TOOTH PASTE -A SPECIAL REFERENCE TO POLLACHI TALUK

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ABSTRACT

In India, the oral care market has enormous potential because the per capital consumption and penetration of oral care products is very low. The rise in income and increasing awareness is steering the demand of oral care products. Consumers have started trying to consume the value added products like mouthwash, gel and tooth whitening products in far-flung rural areas, where the consumers have been using the toothpastes this shows a remarkable change in consumer behavior towards the oral care product usage. The oral care segment in India constitutes more than 16% of the overall personal care market. In Indian oral care industry, the organized toothpaste market is dominated by Colgate and Hindustan unilever Ltd. With combined market share of 85% both these companies have been under cut throat competition against each other in order to capture the share of toothpaste usage of Indian consumers.

Key words: toothpaste-buying behavior-consumers-alternate products.

INTRODUCTION

Consumer behavior is stated as the behavior that consumers are searching for, purchasing, using, evaluating and disposing of products, services, and ideas that they expect will satisfy their needs. The study of consumer behavior is concerned not only with what consumers buy but also with why they buy it, when and how they buy it and how often they buy it. It is concerned with learning and specific meanings that products hold for consumers. Consumer research take place at every phase of consumption process before the purchase, during and after the purchase.

PHILIP KOTLER defined consumer behavior as “all psychological, social and physical behavior of potential customer as they become aware of evaluate, purchase, consume and tell other about products and services”.

The scope of consumer behavior includes not only the actual buyer and his act of buying but also various rules played by different individuals and the influence they exert on the final purchase decision. Individual consumer behavior is influenced by economic, social, culture, psychological and personal factors.

Behavior of consumer is the foundation on which all the marketing strategies can be built up for products or services because the consumer is king. Behavior of consumer is displayed in the process of decision making to spend a valuable resource of money, time and effort on consumption related products to or services. The entire spectrum of people integrating the canons of ability to purchase and desire of purchase.

The factors which influence the purchase decisions of consumers basically belong to three categories: 1. Individual factors 2. Environmental factors and 3. Marketing stimuli for a product like toothpaste, of which the awareness about its suitability towards the individual need has been quite low among the masses, the third category of influence factors assumes prime.

Importance however this third category, marketing stimuli “which includes the development of marketing mix(product, price and promotion) and is a highly effective tool in increasing the awareness among the consumers, ultimately depends upon a careful study of factor of first two categories in order to devise effective marketing tools and strategies. Therefore various companies in the toothpaste market have been consistently working on to study and analyze the influencing factors from all the above mentioned categories that go into the making of final decision by the consumers.

It had taken them to go through intensive and comprehensive studies diversifies factors for purchase behavior of Indian consumers, who are as different and diversified in their consumption pattern as is the Indian society and culture. Those studies have resulted in their enhanced understanding of consumer behavior of Indian toothpaste consumers. Many people in India still clean their teeth with traditional products like Neem twigs, salt, ash, tobacco or other herbal ingredients. Average all India per capita consumption of toothpaste is a dismal 82gms. The dentist to population ratio is a critically low 1:35000 in the country. This results in low oral hygiene consciousness and widespread dental diseases. Less than 15% of the Indian toothpaste users brush twice a day. Colgate and Hindustan lever together account for over 85% of the organized toothpaste market. Red and Black toothpowder still accounts for 35% of the toothpowder market. In toothpowders, Colgate and Dabur are the leading players sharing between them 75% of the market. The present study has been undertaken to analyse the buying behavior of the customers about the toothpaste.

REVIEW OF LITERATURE

SATYENDRA SINGH CHOUHAN (2015) Consumer Satisfaction and Brand Awareness towards Dental Care Products. "We don't want satisfied customer we want delighted customers" this is the New Marketing Mantra today. Same applies to Dental Care as well. A consumer's decision to purchases product is the result of storing of various factor. Such as many options for purchasing decision, consumer branch bonds, brand awareness and various physical aspect like colour, taste, flavor, ingredients and etc.. Are considered objectives to know the consumer awareness and level of satisfaction and mainly the satisfaction measurement of dental care primary data are collected by well-structured questionnaires. Data are collected from 200 respondents. In order to increase consumer satisfaction the company is encouraged to develop aggressive marketing programs and physical aspect of the dental care products.

PATRICKO OLDELE made a study in NIGERIA (2015). Product packing as a predictive factor of consumer portico patronage of toothpaste in ADO Ekill Nigeria. To know the effect of packing on the patronage of toothpaste among consumers in Ado Ekill metropolis Nigeria. The study recommended that manufactures should place on their products only relevant information that will influence purchase decision such as quantity, quality and colour. A total of 320 questionnaires were collected through purposive sampling technique collected data are analysed through simple percentage, correlation and regression. The result revealed that among packaging information available on toothpaste products, expiry date, NAFDAC number and nutritional composition had the strongest relationship with patronage.

S.PRASATH (2014) research on consumer satisfaction towards ayuruvedic oral and personal care products to improve their personal appearance and health is to understand consumer satisfaction towards oral and personal care products and to check the awareness towards the to know the consumer preference and level of satisfaction . primary data are collected through convenient sampling method with sample size of 200. The data are analysed through the simple percentage and rank analysis study revealed that majority of respondents are using oral care products to improve their personality, health, family status and influence by change the life style manufacture should constantly analysis the factor like awareness, preference, future buying behaviour satisfaction and purchase decision to predict the future trends.

LEMIN WU AND YUHENG ZHAO (2013) have conducted a study on "Loyalty and Durability: Evidence from the opening of the Toothpaste Tubes". The main objective is to be tend to overextend the durability to sell more service at a time. The hypothesis with data from the Chinese toothpaste industry, find a positive correlation between market share and the size of opening of the toothpaste tubes. The study revealed that majority of respondents use toothpaste as their personal products to improve their personality influenced by in the life style.

DR. VINIT DAIN (2013) the study mainly on buying behaviour of toothpaste in urban India the study mainly focus on understanding the external influencers which impact consumer decision making process for buying tooth paste the method adopted for conducting survey in questionnaire using probability convenience sampling. The study was to understand the buying behaviour in choosing tooth paste and demographic which influence these behaviour with 250 respondents. The data were analysed by using cross tabulated and behaviour and chi-square test the study was conducted to understand behaviour and motions of consumers in India for buying tooth paste most of the people are using traditional products like Neem twings, salt, ash, tobacco, or others less than 15% of the Indian tooth paste users brush twice a day create dental health camps to create awareness among common people on benefits of maintain oral hygiene.

STATEMENT OF THE PROBLEM

The growth of oral and personal care product markets have surged significantly as consumers are increasingly becoming aware about choice of personal care products in specific. The urban population in Pollachi is witnessing rapidly changing aspirations and lifestyles, which have resulted in increase in demand for personal and oral care items. The present study will be helpful to the oral and personal care manufacturer and marketers in understanding the consumer satisfaction, buying behavior and attitude of the people residing in Pollachi taluk.

The following are the research questions:

- What the consumers aware about the brands of toothpaste?
- Is the consumer preferring their toothpaste?
- What is the level of satisfaction the consumer towards tooth paste?

  To find out the answers for the above questions, the following objectives have been framed.

OBJECTIVES OF THE STUDY

i) To examine the brand awareness for various tooth paste.

ii) To study the consumer preference towards toothpaste.

iii) To assess the consumer level of satisfaction towards toothpaste brands.

METHODOLOGY

The study is based on primary data collected by issue of questionnaires.

SAMPLING

A sample of 153 respondents from area in and around Pollachi taluk on the basis of convenience sampling method.

FRAMEWORK OF ANALYSIS

Data collected have been analysed by making use of appropriate statistical tools which include simple percentage and chi-square test.

SIGNIFICANCE OF THE STUDY

The present study examines the level of awareness about the tooth paste brands preference of the respondent in the purchase of toothpaste and level of satisfaction attained by them in the usage of tooth paste. The study would help tooth paste companies to decide about various polices and make suitable changes in the product the dealers would also benefit to know the taste and preference of the customers.

RESULT AND DISCUSSION

The results of the study are summarized in the following paragraphs:

SOCIO ECONOMIC PROFILE:

Most number of customers belongs to the age group of 21-30 years (41.2%)

Majority of customers are of female (52.3%)

Most number of customers are with UG level of education qualification (33.3%)

Most number of customers are student (31.4%)

Majority of the customers are Unmarried (51.0%)

Monthly income of the customers is between Rs.5001 and Rs.15000(44.4%)

Majority of the customers belongs to nuclear family (65.4%)

Majority of the customers are having 3 to 4 members in a family (62.1%)

In majority of the customers family there are two earning members (69.3%)

Similarly majority of the customers having two non-earning members in a family (56.9%)

Most of families father make decision on purchase (46.4%)

Majority of the customers prefer Colgate as their paste (62.7%)

LEVEL OF AWARENESS:

It is found from the analysis that majority of the customer have switched from other brand to current brand (64.7%)

Similarly majority of the customer choice for preference toothpaste is addictive (61.4%)

Majority of the customers are aware about the IDA (62.7%)

Most number of customer prefer toothpaste for cleaning (35.3%)

Most of the customers prefer present brand of toothpaste for flavor (27.5%)

Majority of customers brush their teeth twice a day (54.2%)

Majority of the customers buy tooth paste once in a month (55.6%)

It is found that advertisement attracted majority of the customers for buying tooth paste (53.6%)

LEVEL OF PREFERENCE:

It is seen that most of customers prefer present brand because of promotional offers (28.8%)

Most number of customers preference of toothpaste pack for 100gm (43.8%)

Similarly majority of them preferred 100 gm pack (85%)

It is focus that majority of the customers would recommend to others (83.7%)

Majority of customers opined that price of the paste is moderate (63.4%)

SUGGESTIONS:

The following suggestion can be made for the improvement of toothpaste marketing and manufacturing :

Customers should read user manual after buying the tooth paste.

Customers need to verify the manufacturing and expiry date.

If product is sold after expiry date, it has to be informed to the authority concerned.

Customers have to give more importance to oral care products and aware more about the usage of such products.

It is suggested to brush twice a day for health practices.

Periodical conference should be held to make aware about oral care products.

More discount may be given to encourage the customers who are aware about the tooth paste.

The company may invite suggestions from the customers and best suggestions may be implemented.

CONCLUSION:

Toothpaste helps in grinding the food necessitates the caring teeth. Teeth can be cared by keeping their clean by using toothpaste. Hence a study has been under taken to know the customer satisfaction and preference. It is learn that Colgate brand is the fast moving brand which has a number of product which later the needs of children as well as adults. They are influenced by advertisement mostly.

There are some important factors considered by the consumer for decision making while buying toothpaste. Brand image, advertising, and offer play an important role in purchasing toothpaste. Sometimes based on the offer the consumer compares with competitor product and select the best one. Product attribute also analyzed by the consumer for deciding a brand. Switching of one brand to another brand is mainly based on advertisement, brand name, packaging availability, and price rise, etc. so the companies should analyze all these factors and find out the best suitable tools for promoting their toothpastes in India. Toothpaste advertisers should lay emphasis not only on establishing a stronger brand preference but also on persuading the millions to become users of the product for the first time to make advertising economically and socially justified.

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Impulsive Buying Behavior of Millennial Consumers of Selecting Electronic Goods

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ABSTRACT :

As our country is turning into a digitalizing nation, the need for electronic goods getting changed from luxury to necessity and most things in the home according to an individual requirement depends on electronic goods like mixie, grinder, oven to laptop, mobile, tablet, smart watch etc., Electronic goods play a vital role in day to day's life of consumer's from dawn to dusk. Our life would have been very difficult without these inventions. So this lead me to undertake a research about whether there is impulse purchase in electronic goods and to what extent and what are the factors that acts as a stimuli to make impulse purchase, also to examine what type of electronic goods are mostly preferred on impulse by the consumers. The choice of the products depends on the behavior and the preference of each and every individual. So I classified the customers on different basis based on their personal profile, purchasing behavior, product characteristics and so on.

Keywords:Electronic goods, digitalization of world, impulse buying of consumer.

INTRODUCTION:

Day by day with growing needs and importance, the buying behavior of consumer is changing rapidly. Consumer electronics industry has growing every day and witnessed a unique growth over the past few years. This growth can be attributed to the increasing effect of state of the art electronic devices on the market. The consumer electronics industry is ushering in the dawn of Convergence. It is the confluence and merging of hitherto separated markets of digital based

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Vol-40-Issue-40-March-2020

audio, video and information technology, removing entry barriers across the market and industry boundaries.

Consequently, more consumers fell as a victim to impulse purchase. This leads to both positive and negative outcomes. Mostly the purchase feels comfortable at the outset of making impulse purchase of the product. Later on, incertain cases consumers might suffer or face consequences from unplanned spending that causes disrupt in the financial stability of the consumer. But on the other hand it is profitable to retailers and product manufacturers. In essence, it is the ability of the marketer to stimulate the desire of the consumers for immediate gratification that leads to profitable turns for the companies even though it threatens the financial position of a consumer. Likewise, it increases the spending by spontaneous purchase of product that improves the economy which in turn adds point in the GDP. Conversely, it hinders the consumer's savings habit, that affect the financial position of the individual that may in turn leads to reduction in the purchasing power of the people. To be in reality, impulse for short term gives us pleasure but in longrun it affectsfinancially every individuals.

Factors Influencing Consumers Buying Behavior:

The impulse buyingbehavior of consumer is influenced by several factors or forces. They are:

1. Consumer Characteristics
2. Personality Traits
3. Emotional Factors
4. Product Characteristics
5. Situational Factors
6. Visual Merchandising.

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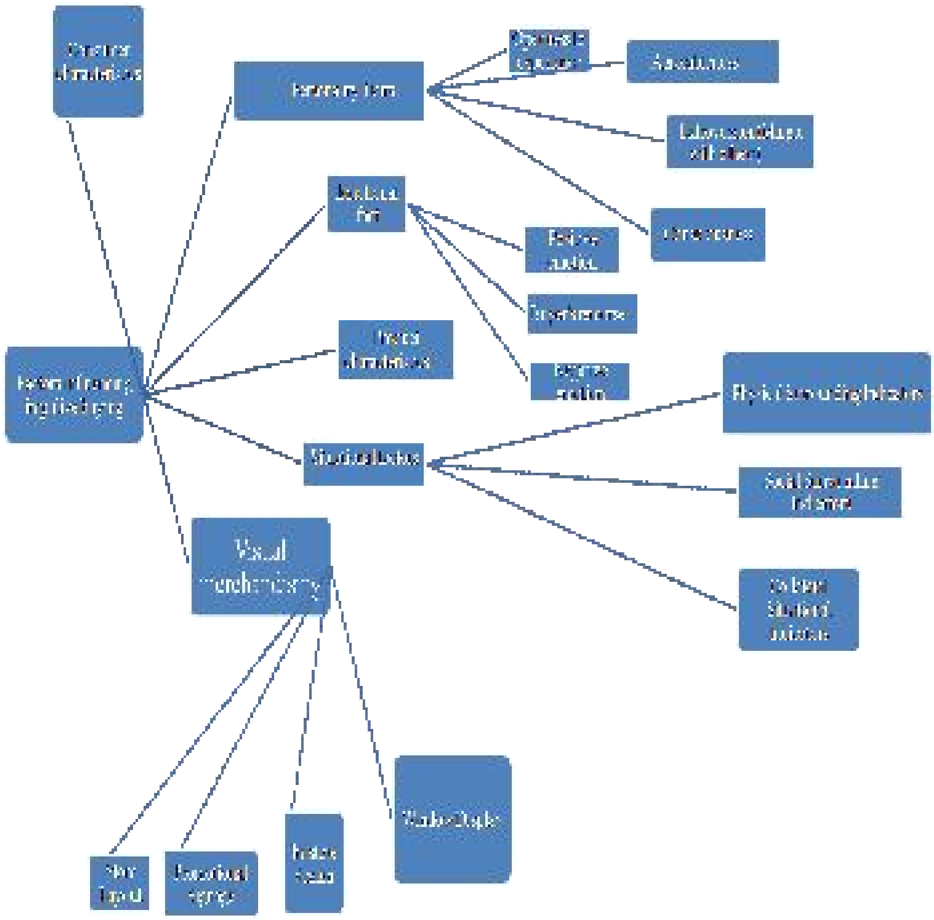

REVIEW OF LITERATURE

Park et al. (2006), carried out their study to determine positive emotion, casual relationship among fashion enrollment, hedonic consumption tendency and fashion – oriented impulse buying in shopping context. From the study it was concluded that fashion involvement and positive emotion would affect positively on consumers oriented impulse buying behavior also fashion involvement got greater effect.

MarireTendai and chipunzacrispen (2009) has carried out a study on "In-store shopping environment and impulsive buying" to investigate the influence of in store shopping environment on impulsive buying among consumers. From the study it is derived that in store factors of an economic nature such as price and coupons were more likely to influence IB than those with an atmospheric engagement effect lay background music and scent.

ISSN: 2394-3114
Vol-40-Issue-40-March-2020

Tauseeff Ahmad (2011) in his study "the impulse buying behavior of consumers for the FMCG products in Jodhpur" attempts to find the variables or factors that effects customer impulse buying behavior in FMCG sectors considering retail market in India. After thorough analysis it is concluded that when income increases people move towards western culture, this leads to impulsive buying due to pricing strategy and offers provided during festivals and seasons entertain the customers to buy the products.

Banerijee and saha (2012) in "Impulse buying behavior n retail stores trigger the series" led the research to understand what trigger impulse buying and how does sensory marketing aid impulse buying behavior. From the study it is found that majority of consumer's plan their purchase in certain cases and mostly goes for impulsive buying. Gender has no impact on frequency shopping & impulsive buying & most effective stimulated that trigger the impulse behavior price and discounts along with clearance sale.

Muruganantham and Ravi Shankar Bhakat (2013) conducted a research on "A review of impulse buying behavior". The purpose of this paper is to provide a detailed account of impulse buying behavior by compiling various research work literature in the field of consumer behavior. This research provides us a detailed view of impulse buying and various aspects relating to it. This paper will give a useful view for Marketing practitioners and researchers.

NadiraBessouh and Djaouad Omar Belkhir(2018) made a research on, "The effect of mood on impulse buying behavior case of Algerian Buyers" to know the effect of mood on impulsive buying behavior. Final result from the study indicates that the manager should have better using about the customer expectation to develop more efficient impulsive buying strategies.

STATEMENT OF THE PROBLEM

Nowadays , consumers buying behavior are very much influenced by different behavior. Even though the consumers are preparing shopping list to make an in-store especially in case of electronic goods, many factors urge the customers in and around the store to make an impulse

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Vol-40-Issue-40-March-2020

buying of certain electronic goods. To find out what influences the most to make an impulse buying of electronic goods the following objective has been framed.

OBJECTIVES OF THE STUDY

- To identify the consumers' shopping behavior on selected electronic goods
- To determine the level of impulsiveness of sample consumers

RESEARCH METHODOLOGY

The study is based on primary data which have been collected by issue of questionnaires.A sample of 631 respondents has been selected from Coimbatore district by adopting convenience sampling method.Data collected have been analyzed by making use of appropriate statistical tools which include simple percentage and chi-square analysis.

FINDINGS:

The results of the study are summarized and shown in three sections as like below in the following paragraphs:

SOCIO ECONOMIC PROFILE:

- Most of the respondents, 108(17.10%) belong to Pollachi taluk
- Majority of respondents, 363(57.50%) reside in town area
- Highest number of respondents, 226(35.80%) belongto the age group between 18-25years
- Majority of the respondents, 377(59.70%) are male
- Most of the respondents, 368(58.30%) are married
- Most of the respondents, 174(27.60%) are with PG degree
- Most of the respondents, 188(29.80%) areprivate sector employees
- Majority of the respondents, 320(50.70%) belongto joint family
- Majority of the respondents, 355(56.30%) are member in their family
- Majority of the family, 324(51.30%) have two earning members
- Most of the family, 164(26%) possess two non-earning members
- Majority of the respondents, 369(58.50%) have three and four members in their family

ISSN: 2394-3114
Vol-40-Issue-40-March-2020

- Most of respondents, 232(36.80%) monthly income ranges from Rs.10,001 to Rs.30,000.
- Most of respondents, 282(44.70%) earns family income which ranges from Rs.25,001 to
- Rs.50, 000.
- Most of the respondents, 241(38.20%) spend an amount of Rs.10,001 to Rs.20,000 per month
- Most of the respondents, 254(40.30%) save from Rs.5,001 to Rs.15,000 per month

CONSUMER SHOPPING BEHAVIOR

- Most of the respondents, 230(36.50%) prefer to buy products on cash basis
- Majority of the respondents, 379(60.10%) prefer to visit in-store if it is necessary only.
- Majority of the respondents, 370(58.60%) prepare shopping list only in certain situations.
- Most of the respondents, 202(32%) purchase the products along with their spouse
- Most of the respondents, 199(31.50%) take one day to make decision to purchase select electronic goods
- Most of the respondents, 239(37.90%) make purchase while they receive offers
- Majority of the respondents, 347(55.00%) recommend in-store to purchase electronic goods
- Most of the respondents, 354(56.10%) purchase the electronic goods occasionally
- Most of the respondents, 261(41.40%)purchase the electronic goods for non-monetary promotion
- Most of the respondents, 313(49.60%) are satisfied from purchase of select electronic goods at in-store impulsively

Chi-Square Analysis

To find out the association between the select variables namely area, age, gender, marital status, educational qualification, occupation, type of family, status of customer in the family, number of earning members in family, number of non-earning members in family, size of the family, status of customer in the family, number of earning members in family, number of non-earning members in family, size of family, individual monthly income, family income, expenditure and savings with level of impulsive buying , chi-square test is employed.

ISSN: 2394-3114
Vol-40-Issue-40-March-2020

Table: 1

Factors Influencing Level of Impulsive Buying

S.No	Variable	Table value	Chi-SquareValue	Significance
1	Area	9.210	2.148	Not significant
2	Age	13.277	11.202	Not significant
3	Gender	9.210	1.883	Not significant
4	Marital status	9.210	7.998	Not significant
5	Educational qualification	23.209	31.347	Significant
6	Occupation	29.141	46.677	Significant
7	Type of family	9.210	18.367	Significant
8	Status of customer in family	9.210	8.553	Not significant
9	Number of earning members in family	16.812	21.522	Significant
10	Number of non-members in family	20.090	20.428	Significant
11	Size of family	13.277	16.643	Significant
12	Monthly Income	16.812	16.692	Not significant
13	Family Monthly Income	16.812	11.039	Not significant
14	Family Expenditure	16.812	9.529	Not significant
15	Family Savings	16.812	14.324	Not significant

From the above table it is found that there is a highly significant association between the select variables namely, educational qualification, occupation, type of family, number of earning members in the family, number of non-earning members in a family, size of family and level of impulsive buying behavior.

SIGNIFICANCE OF THE STUDY

This study is helpful to marketers, retailers, manufactures and customers. The marketers and retailers are able to understand the different factors that induce the customers to make an impulse purchase so that they are able to concentrate on the factors that are to be stimulated to increase the sales and generate revenue. The manufacturers are able to make a reliable decision

ISSN: 2394-3114
Vol-40-Issue-40-March-2020

ofintroducing advanced technology by knowing about the present buying pattern or behavior of customers in choice of their product. It helps the customers to know about their preferable choices on different electronic goods and innovations made in accord to their comfort and convenience that ease their decision in purchasing the required type of electronic goods as per their necessity.

SUGGESTIONS :

From the above research it is suggested that more non-monetary promotions and offers must be provided to trigger more impulsive purchase among consumers in-store. Most of the consumers are in the age group between 26-40 years so the promotions and offers must be made more attractive that influence the consumers in the age group like attractive audio-visual advertisements, colorful posters or celebrity endorsements and so on.

CONCLUSION:

In this study, the relationship between different variables defined is associated or not is concluded, which helps to identify any variables affecting the impulsive buying behavior of respondents. The different variable like the educational qualifications, occupation, type of family, status of an individual in a family, number of earning members, number of non-earning members, size of family of respondents has been analyzed that shows a relationship with different factors that influence the impulsive buying like consumer characteristics, personality traits, product characteristics, emotional factors, situational factors and visual merchandising.

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CONSUMER BUYING BEHAVIOUR OF SELECT ELECTRONIC GOODS IN-STORE

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Buying behaviour is a changing process where you could be user, buyer, seller, influencer and an environmentally conscious consumer during different stages of your life. Buyer Behaviour particularly is the study of decision making units as they can buy for themselves or others. Especially the study of consumer buying behaviour is concerned not only with what consumers buy but also with why they buy it, when and how they buy it and how often they buy it and what triggers or urge them the most to make purchase of the electronic goods immediately in-store. It is concerned with learning and specific meanings that products hold for consumers. The main purpose of this research is to find out the factors that influence the most in purchase of select electronic goods by the consumer.

Key words: Buying Behaviour, Electronic goods, triggering factors.

INTRODUCTION:

The electronic industry in Indian market has witnessed a fruitful development due to increasing usage of electronics. Due to emerging technology the use of electronic devices have increased tremendously. India with heavy population attract heavy market for all products especially increase in use of electronic goods attract more marketers to India. The consumption or usages of electronic goods among the consumers has increased convergently. The revolution of digital technology has brought a tremendous change and enables the consumer electronics sector into a profitable one from growing stage of digital applications to smart devices like, player recorder, still camera to smart phone, oven, and so on.

Consumers are the one who is an individual person or a group of persons who intends to buy a product or make use of services for final consumption. Without a consumer's effective demand, the producers / marketers / intermediaries lack motivation to produce or make a sale of products produced. Now-a-days, the country is into the world of marketing concept where the consumers are said to be the kingpin of the market. The product or services marketed are to be done as per the preference made by the consumers. The sale of products depends on the consumer buying behaviour. There are numerous factors that induce or motivate a consumer to buy that particular product. Buying behaviour involves the collective response of buyers for selecting, evaluating, deciding the purchase of a product. Thus, evaluating their options, taking note of everything from pricing to a brand's reputation, before selecting a product and decide to make a purchase.

The scope of consumer behaviour includes not only the actual buyer and his act of buying but also various role played by different individuals and the influence they exert on the final purchase decision. Individual consumer behaviour is influenced by economic, social, culture, psychological and personal factors. Behaviour of consumer is the foundation on which all the marketing strategies can be built up for products or services because the consumer is king. Behaviour of consumer is displayed in the process of decision making to spend a valuable resource of money, time and effort on consumption related products to or services.

From the above it is found that consumer behavior differs based on their intention to buy a particular product especially electronic goods. There are many factors that influence the consumers in the purchase. This research through the analyses helps the researcher to identify what is the main factor that influence or leads the consumer in decision making regarding purchase of electronic goods in-store.

REVIEW OF LITERATURE

Penz, Elfriede and Hogg, M.K. (2011) highlighted **"The Role of Mixed Emotions in Consumer Behaviour** "The study recommended the marketers to persuade behavioural reactions so as to make the consumers not only surfing the website for the purpose of searching but also make the purchases. **M.Ravikanth and Prof.P.Venkat Ram (2016)** undertook research on "**Buying behaviour of electronic products in Andhra Pradesh. A study of selected electronic consumer product"** From the observation it is concluded that companies does not have separate strategy for rural and urban consumers if done the product will reach a wide market and leads to increase in production. **Leng and Botelho (2010)** in the research, "**How Does National Culture Impact on Consumers' Decision-making Styles? A Cross Cultural Study in Brazil, the United States and Japan",** Findings showed mixed evidence for the application of Hofstede's cultural dimensions to decision-making styles. According to findings it seemed that national culture tend to form a purchasing behaviour in that country. To understand the cultural values and lifestyles of the customers. A research has been done by **Sarki, Bhutto, Arshad and Khuhro (2012)** to analyze "Impact of Pakistani university student's cultural values and lifestyles on meaning of brands" From the analyzes it is suggested that there exist a significant relationship between cultural values and meaning of brands and the meaning of the brands can be predicated by the collectivist values and the life style of the respondents. **Dr. M. Rajarajeswari (2018), In "A Study On Consumer Behaviour Towards Electronic Goods In Coimbatore"** From the study it is concluded that most of the consumers are aware of the electronic goods and now-a-days the electronic goods got converted from luxury to necessity but in rural areas the advertisement must be increase to boost the sales. And the producer must also pay attention in the price, quality and distribution system to boost the sales. **Jaravaza, D. C., & Chitando, P. (2013).** studied about **"**The role of store location in influencing customers' store choice ", Thus the study concludes that the location of the store plays a vital role in influencing the customers to make a purchase in that particular store.

STATEMENT OF THE PROBLEM

Buying behavior of consumers is common today and that attracts more attention from consumers, researchers, industrialist, marketers and government authorities in all means. It is based on an irrational thinking. Marketers try to tap this behaviour of customers to boost sales. **Aysen Akyuz (2018)** identifies that while some independent variables such as sales promotion and credit card usage are found to be the affecting factors of buying behavior of consumers; Among the factors that triggers for purchase behavior of electronic goods in-store like Price, convenience, quality, variety, celebrity endorsement, display prominence, easy credit facility, store ambience, store location, special offers, free delivery, seasonal/ holiday promotions, ease for self selection and product design and packaging and My society culture, financial condition, social networking sites, family members etc., the following question have been raised to identify which influence the most . What factors leads or influences the consumers buying behavior of select electronic goods?

OBJECTIVES OF THE STUDY

- To identify the factors leading or influencing to consumers' shopping behaviour in decision making on select electronic goods in-store

RESEARCH METHODOLOGY

The study is based on primary data which have been collected by issue of questionnaire. A sample of 631 respondents has been selected from Coimbatore district by adopting convenience sampling method. Data collected have been analyzed by making use of appropriate statistical tools which include Weighted Average Score.

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FINDINGS :

The results of the study are summarized as shown below:

WEIGHTED AVERAGE SCORE:

To find out the most prominent factor considered while preferring electronic goods in-store , weighted average score has been employed.

Factors considered while preferring electronic goods in-store - Weighted Average Score

S.No	Factors	SA	A	N	DA	SDA	Total	Weighted Score
1	Price	469	129	22	2	9	631	4.66
		(74.33%)	(20.44%)	(3.49%)	(0.32%)	(1.43%)		
2	Convenience	162	419	37	5	8	631	4.14
		(25.67%)	(66.40%)	(5.86%)	(0.79%)	(1.27%)		
3	Quality	212	236	164	12	7	631	4.00
		(33.60%)	(37.40%)	(25.99%)	(1.90%)	(1.11%)		
4	Variety	126	279	150	64	12	631	3.70
		(19.97%)	(44.22%)	(23.77%)	(10.14%)	(1.90%)		
5	Celebrity Endorsement	121	186	212	55	57	631	3.41
		(19.18%)	(29.48%)	(33.60%)	(8.72%)	(9.03%)		
6	Display Prominence	133	221	179	71	27	631	3.57
		(21.08%)	(35.02%)	(28.37%)	(11.25%)	(4.28%)		
7	Easy credit facility	148	216	173	75	19	631	3.63
		(23.45%)	(34.23%)	(27.42%)	(11.89%)	(3.01%)		
8	Store Ambience	129	237	200	49	16	631	3.66
		(20.44%)	(37.56%)	(31.70%)	(7.77%)	(2.54%)		
9	Store Location	147	235	169	68	12	631	3.69
		(23.30%)	(37.24%)	(26.78%)	(10.78%)	(1.90%)		
10	Special Offers	149	231	167	59	25	631	3.67
		(23.61%)	(36.61%)	(26.47%)	(9.35%)	(3.96%)		
11	Free delivery	154	224	164	67	22	631	3.67
		(24.41%)	(35.50%)	(25.99%)	(10.62%)	(3.49%)		
12	Seasonal/Holiday Promotions	150	241	146	69	25	631	3.67
		(23.77%)	(38.19%)	(23.14%)	(10.94%)	(3.96%)		
13	Ease for self selection	182	202	159	58	30	631	3.71
		(28.84%)	(32.01%)	(25.20%)	(9.19%)	(4.75%)		
14	Product Design and Packing	156	244	133	59	39	631	3.66
		(24.72%)	(38.67%)	(21.08%)	(9.35%)	(6.18%)		

From the above weighted average score calculated on the most influencing to make the purchase of electronic goods in-store, it is found that price is the most influencing factor followed by convenience, quality, variety, celebrity endorsement, easy credit facility, store ambience, store location, special offers, free delivery, seasonal / holiday promotions, ease for self selection , product design and packing and display prominence.

Factors influencing purchase decision : Weighted Average Score

To find out the factor that influences the consumers while making decision regarding the preference to electronic goods in-store , weighted average score has been employed.

S.No	Factors	SA	A	N	DA	SDA	Total	Weighted Score
1	My society culture	462 (73.22%)	118 (18.70%)	41 (6.50%)	3 (0.48%)	7 (1.11%)	631	4.62
2	My financial condition	129 (20.44%)	444 (70.36%)	43 (6.81%)	12 (1.90%)	3 (0.48%)	631	4.08
3	Social Networking sites	147 (23.30%)	277 (43.90%)	187 (29.64%)	16 (2.54%)	4 (0.63%)	631	3.87
4	My Family members	185 (29.32%)	256 (40.57%)	130 (20.60%)	55 (8.72%)	5 (0.79%)	631	3.89
5	Opinion from others	166 (26.31%)	221 (35.02%)	174 (27.58%)	35 (5.55%)	35 (5.55%)	631	3.71
6	My age	131 (20.76%)	265 (42.00%)	168 (26.62%)	47 (7.45%)	20 (3.17%)	631	3.70
7	Status symbol	152 (24.09v)	231 (36.61%)	178% (28.21%)	39 (6.18%)	31 (4.91%)	631	3.69
8	Bad product experience with previous one	172 (27.26%)	232 (36.77%)	163 (25.83%)	41 (6.50%)	23 (3.65%)	631	3.77

The table above shows the weighted average score of the influencing factors with 5 point scale shows the factors in the most influencing order. It is found that the culture that prevails in the society influence the most followed by financial condition, social networking sites, family members of the consumers, opinion from others who done the purchase of the product already, the age of the consumer, consumers status symbol and the bad experience on the previously purchased product.

CONCLUSION:

In this study, the factors responsible for the triggering of the consumers thought of making decision on purchase of the electronic goods is found and it is inferred that price plays a crucial role in the decision making followed by convenience, quality, variety, offers, credit facility, store location, free deliver, promotions, self selection process in-store , packing and so on. Also this research help us to find the most influencing factor in decision making of which society culture plays a vital role followed the financial condition of consumers, social network use of consumers, influence by their family members, opinion from others, their age, status symbol and bad product experience. It is conclude that consumers mostly prefer to make purchase based mostly on the price of the product than other factors and prefer to make purchase to withstand themselves as per the society culture.

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PREFERENCE OF CUSTOMERS TOWARDS VARIOUS BRANDS OF TELEVISION

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Abstract:

People nowadays depend more on television to spend their leisure time to watch different shows, news, or movies, matches likewise. The people feel tiresome to get ready, put mobile in silent, even to applaud as an encouragement for the participants in the program in a public show, dramas, and theatres and prefer mostly to be in home stiff and stun to sit in before television and watch whatever is telecasted. This lead to availability of different brands of television in the market. Here, in the present day we have undertaken to know the preference and satisfaction of customers towards different brands available in the market. The invention of the television was the work of many individuals in the late 19th century and early 20th century. Individuals and corporations competed in various parts of the world to deliver a device that superseded previous technology.

Key Words: Television, Customers, Brand Preference, Satisfaction

Introduction:

Television came to India on September 15, 1959 with experimental transmission from Delhi. It was a modest beginning with a make shift Studio, a low power transmitter and only 21 community television sets. All India Radio provided the engineering and programme professionals. A daily one-hour service with a news bulletin was started in 1965. In 1972 television services were extended to a second city-Mumbai. By 1975 television stations came up in Calcutta, Chennai, Srinagar, Amritsar and Lucknow. In 1975-76 the Satellite Instructional Television Experiment brought television programmes for people in 2400 villages in the most inaccessible of the least developed areas through a satellite lent to India for one year.

Doordharsan is a public broad cast terrestrial television channel run by prasar bharati, a board formed by the government of India. Television programs were first transmitted in black-and-white. Scottish inventor John Logie Baird demonstrated the world's first colour television transmission on July 3, 1928 using a mechanical process. In present day, the market situation and its outcome are becoming increasingly uncertain. In the light of this scenario, the organizations are becoming more and more desperate to hold the customers, to retain the market share and to survive. The scenario in the home appliances industry is equally challenging. The leading companies like Samsung, Videocon, Sony, LG and others by introducing brands at various price points have effectively segmented the market which has resulted in faster market expansion and penetration. Product differentiation and innovative marketing efforts have resulted in attracting more and more customers to their brands.

Review of Literature:

- Nidhi Rani, Vikas Sharan (2016) is their study entitled "Impact on Television Commercial on Purchasing Behavior of Masses." Both the primary and secondary data was collected from the study. The sampling data was collected from 250 respondents by using structured method. The tools that have used in the study is simple percentage method. The finding of the study is reversed that adults have strong belief that Television commercial has considerably influenced their buying behavior.
- P. Jayasubramanian, P. Kanagaraj, K. Mahendran (2015) in their study entitled "A Study of Consumer Satisfaction towards LED Technology With Reference To LED TV Coimbatore of Tamilnadu". The secondary data was collected from related websites and books. The survey was conducted from 50 respondents by using questionnaire method. The selection of sample is convenient sampling method. The finding from then study reveals that LED Technology has made a great change in the world of Television.
- A. Dharmaraj (2014) in his study entitled "A Study on Customer Satisfaction Selective LG Product with Special Reference to Gobichettipalayam". Both the primary and secondary data was collected from the study. The sampling data was collected from 100 respondents by using questionnaire method. The analytical tools applied for this study is simple percentage analysis and chi-square test. The finding from the study is that customer satisfaction on LG product is based on sales promotion and advertisement.
- H. S. Adithya (2013) in his study entitled "Customer Satisfaction towards and Preference of Color TV Brands with Special Reference to Bangalore City". Primary data was collected personally and individually. The data was collected from 100 respondents by using questionnaire method. The

selection of sample is random sampling method. The conclusion of the study is to increase the sales volume of LG TV.

Statement of the Problem:

The main aim of this study is to find out the customer's preference and satisfaction towards different brands of television available. It will help us to find out the customer's choice and expectations on different brand and whether they are satisfied while purchasing.

Objectives of the Study:

To know the socio - economic profile of the respondents

- To ascertain the preference of respondents over different brands of television

Methodology:

Source of Data:

Primary data: The primary data were collected through questionnaire method.

Sampling Method:

The convenient sampling is used.

Sample Size:

The size of sample is 100 and convenient sampling methods have been adopted for the selection of respondents for the present study.

Statistical Tools:

The tools used in this study are,

- Simple percentage calculation
- Chi-square test of independence

Sample Unit:

The research was conducted in Pollachi Taluk. These are the different brands of television for which consumers preference are known,

- LG
- Panasonic
- Samsung
- Sharp
- Sony
- Tcl
- Onida
- Oled Tv

Analysis and Interpretation:

As though we have undertaken the study to know the students savings habit, in the above said paragraph we have studied whether there is any relationship between students savings habit and the economic profile. Which in turn concluded that in certain cases there is a relation between savings habit of students and the demographic future or vice-versa

Table: Simple Percentage Calculation

Brand Preference	No. of Respondents	Percentage
Age		
Up to 18	09	09.67%
18-25	32	34.41%
26-40	28	30.11%
Above 40	24	25.81%
Total	93	100%
Gender		
Male	39	41.94%
Female	54	58.06%
Total	93	100%
Marital Status		
Married	61	65.59%
Unmarried	32	34.41%
Total	93	100%
Educational Qualification		
Illiterate	04	4.30%
SSLC	26	27.96%
HSC	11	11.83%
UG	28	30.11%
Total	93	100%
Type of family		
Joint	27	29.03%
Nuclear	66	70.97%
Total	93	100%
No. of Members in a Family		
2-4	70	75.27%
4-8	17	18.28%
Above 8	06	6.45%
Total	93	100%

No. of Earning Members		
Up to 2	84	90.32%
3-4	08	8.60%
Above 4	01	1.08%
Total	93	100%
Residential Area		
Rural	34	36.56%
Urban	36	38.71%
Semi urban	23	24.73%
Total	93	100%
Occupation		
Agriculture	07	7.53%
Business	18	19.36%
Home maker	14	15.05%
Salaried	29	31.18%
Professional	16	17.20%
Others	09	9.68%
Total	93	100%
Monthly Income		
Below Rs 15000	36	38.71%
Rs 15001-30000	42	45.16%
Rs 30001-45000	12	12.90%
Above Rs 45000	03	3.23%
Total	93	100%

Above table depicts that out of 93 respondents, 32(34.41%) of customers belongs to age group of 32 and 54(58.06%) are female who possess ug degree 28(30.11%) and belongs to nuclear family 66(70.97%) that possess upto 2 earning members 84(90.32%) belongs to salaried class 29(31.18%) and earns a monthly income of Rs.15,001-30,000 who loves to possess Sony television 29(31.18%) and even ready to spend only Rs.20,000/- to purchases new brand of television or any accessories required with picture quality 47(50.54%) as main feature mostly purchased with family entertainment as main reason 68(73.12%).

Satisfaction towards Various Brands Based on Appearance of Television:

Hypothesis:

The following hypothesis has been framed to find out relation between customer satisfaction towards different brands of television and socio-economic profile of students.

- H_0: There is no relationship between age and customer's preference towards the branded television.
- H_0: There is no relationship between gender and customer's preference towards the branded television.
- H_0: There is no relationship between educational qualification and customer's preference towards the branded television.
- H_0: There is no relationship between type of family and customer's preference towards the branded television.
- H_0: There is no relationship between earning members and customer's preference towards the branded television.
- H_0: There is no relationship between Occupation and customer's preference towards the branded television.
- H_0: There is no relationship between monthly income and customer's preference towards the branded television.
- H_0: There is no relationship between brand possessed and customer's preference towards the branded television.
- H_0: There is no relationship between amount spend to purchase television and customer's preference towards the branded television.
- H_0: There is no relationship between amount purpose to purchase different brand of television and customer's preference towards the branded television.

Table 2: Customer Satisfaction towards Different Brand of Television

S.No	Variable	Statistical Test	Value	Significance (@ 5% level)
1	Age and Satisfaction level of Customers	Chi-Square Test	1.151	Not significant
2	Age and Preference level of Customers	Chi-Square Test	8.96	Not significant
3	Age and Preference level of Customers	Chi-Square Test	4.873	Not significant
4	Age and Preference level of Customers	Chi-Square Test	4.873	Not significant

5	Age and Preference level of Customers	Chi-Square Test	2.191	Not significant
6	Age and Preference level of Customers	Chi-Square Test	4.977	Not significant
7	Age and Preference level of Customers	Chi-Square Test	7.383	Not significant
8	Age and Preference level of Customers	Chi-Square Test	4.853	Not significant
9	Age and Preference level of Customers	Chi-Square Test	11.928	Significant**
10	Age and Preference level of Customers	Chi-Square Test	15.978	Significant**
11	Age and Preference level of Customers	Chi-Square Test	15.978	Significant**

Source: Primary data * - 10% level of freedom ** - 5 % level of freedom

From the above table it is found that there is a significant relationship between the Term Of Investment and overall awareness level of savings behavior , Period of Savings and overall awareness level of savings behavior.

Findings:

- Most of students are from rural area.
- Majority of the students were in the age group of 18 to 20 years.
- Most of the students were female.
- Most of the students were under graduates.
- At most the student respondents belong to nuclear family,
- Majority of the students have below 4 earning members in their family.
- At most of the students have pocket money as their source of income
- Most of the students prefer to save less and spend more.
- Most of the students prefer short term investment.
- Most of the students done their savings less than one year only.

Suggestions:

- Majority of the students suggest their savings plan to friends
- The students should think rationally before spending the money and should be more aware about various savings and investment avenues available in the market.
- The students must use money at proper way, don't let the savings in idle.
- This is correct time to save money for future needs.
- The students can get savings and investment knowledge from various sources.
- They should utilize it.
- They should avoid unwanted expenses.

Conclusion:

In this study, the relationship between different variables defined is associated or not is concluded, which helps to identify it any variables affecting the savings habit of respondents. The different variable like the gender, age, educational qualifications, family members, earning members, area, source of income, and savings and spending ratio of the individual respondents has been analyzed by showing a relationship with different satisfaction and awareness level like putting money aside for future, following budgeting method, reducing unwanted expenditure, achieve goals, discussing with parents, comparing and discussing with friends and having money in hand availed for emergency situation and schemes of post office, bank accounts, gold and shares as awareness level.

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CUSTOMER DELIGHT IN BANKING

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Abstract:

The Banking Sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an Economy. It is very important for economic development of a country that is financing requirements of trade; industry and agriculture are met with higher degree of commitment and responsibility. Thus the development of a country is integrally linked with the development of banking. They play an important role in the mobilization of deposits and disbursement of credit to various sector of the economy. The banking system reflects the economic health of the country. The strength of an economy depends on the strength and efficiency of the financial system, which in turn depends on a sound and solvent banking system. A sound banking system efficiently mobilized savings in productive sector and a solvent banking system ensures that the bank is capable of meeting its obligation to the depositors.

Key Words: Bank, Deposit, Economic Development, Deposit

Introduction:

Delight associated with customer, which we call as "Customer Delight" can be defined as pleasing the customer to the extent of surprising him with the product or service. Customer satisfaction, like explained above has got left behind in the present times on front of the endeavour to create a "delighted "customer. The key here for the businesses is to strive towards offering the right experience to the customer at the right time for the right return, as well. Customer Delight creates a very sound foundation for Customer Relationship Management (CRM) and a far better measure for it CRM we know is not a choice, but a prerequisite for survival of companies in the present times. Customer Delight would not just help in the retention of the customer but trigger a chain of positive reactions and bring down the cost of the company is luring new customers and brand promotion expense. This is so, because a delighted customer would be happy to bring in new and more customers without any extra effort. Bank plays an important role in the economy of any country. A sound and healthy banking system is a must for sustainable economic acceleration. Banks occupy a firm strategic position in the monetary and fiscal system of a country. The foundation of the banking sector is its customers. Customer delight refers to foreseeing customer needs, providing solution ahead of time and presenting the unexpected customer are satisfied when they are provided with products and service that are according to their expectations.

Review of Literature:

Dr. Gayatri Chopra all conducted a study of customer delight with special reference to HDFC bank in delhi and ncr region. The objective of the study was determine the factors that motive customer to remain with the bank or made them delighted, the association of demographic variables on factors affecting customer delight; analyze the relationship of tangibles, reliability, responsiveness, assurance on customer delight in HDFC bank. The primary data was collected by issue of questionnaire from a sample of 100 respondents through convenience sampling technique. The collected data were analysed by descriptive statistics, correlation, and regression. The result of the study was customer delight involves going beyond satisfaction to delivering what can be best described as a pleasurable experience for the client. The customers are delight by the tangibles and assurance provided by the bank.

Anjna Rani all conducted a study on customer delight among the public and private sector banks of India. The objective of the study was to compare the delightness of customer among the selected public and private banks. The primary and secondary data is used for the study. The primary data was collected by issue of questionnaire from the sample of 200 respondents through convenience sampling technique. The collected data were analysed by descriptive method. The result of the study was the service of private bank is better than public bank. The customers of private bank are delight rather than public sector bank. The public sector banks should associate more with the technology and good infrastructure facilities to private timely and efficient services to the customers.

Amruth Raj Nippatlapalli all conducted study of customer satisfaction of commercial banks. The objective of the study was satisfaction of customer toward the SBI, Identify the factor that influences the customer behaviour of SBI, and Give the appropriate suggestions for the improvement of SBI. The primary was collected by issue of questionnaire etc, from a sample of 120 respondents through random sampling techniques. The collected data were analysed by percentage method. The result of the study was shed on some negative factors also like creating an awareness on online transactions, interest rates on loans, A.T.M facilities etc..

suggestion were provided to the management like concentrating on online services, solving banking problem with a quick time and promote loan facilities like industrial, business, agriculture etc, with an attracting advertisement.

Dr. V. P. T. Dhevika, Dr. O. T. V. Latasri, S. Karmugil, S. Kavith all conducted study on customer delight of banks in Trichy dist. The objective of the study was found out the factors influencing customer delight; study the relationship between personal profile and customer delight. The primary data was collected by issue of questionnaire from a sample of 50 respondents through convenient sampling technique in nearby locality and also secondary data collected from books, magazines, journal etc… The collected data ware analysed by chi-square test & t-test. The result of the study was most important factor influencing customer delight is giving a VIP feel followed by unusual ambiance and the least important factor influencing customer delight is by passing the system to help. There is a significant association between all the factors contributing to customer delight and overall customer delight except for the factor by passing the system to help.

Statement of the Problem:

The banking sector wholly rests on the customers. So it is the main task of the banking sector peoples to maintain the existing customers and attract more customers to their bank. For the purpose the bank must provide various services that eases the work of the customers and make their work simple by assisting them in carrying their banking works without any difficulty by helping them in,

- Opening an account
- Withdrawal/deposit/transfer of money
- Online banking
- Other services

So to know what make the customer very much delighted to maintain their account with present bank or open an account with other bank, following objectives have been studied,

Objectives of the Study:

- To identify whether customer delight and customer satisfaction depend on service provided by bank.

Research Methodology:

The present study is mainly based on primary data of Pollachi Taluk by distributing the questionnaire, the questionnaire containing questions relating to socio-economical profile of the users, customer delight in banking necessary guidance was given to the respondents for filing up the questionnaire. The research has used the following statistical tools are

- Chi-Square Method

Findings:

S.No	Variable	Calculated Chi-Square Value	Table Value (10%)	Significance
1	Age	15.214	13.361	Significant
2	Gender	0.38	4.605	Not Significant
3	Area of Residence	2.277	4.605	Not Significant
4	Educational Qualification	4.463	10.644	Not Significant
5	Occupation	1.442	10.644	Not Significant
6	Number of Members in Family	4.664	10.644	Not Significant
7	Number of Non-Members in Family	5.495	10.644	Not Significant
8	Family Monthly Income	2.328	10.644	Not Significant
9	Savings Per Month	7.968	10.644	Not Significant
10	Choice of Bank	7.556	13.361	Not Significant
11	Account Type	1.087	10.644	Not Significant
12	First Thought of Bank	7.139	13.361	Not Significant
13	Prompt Service	8.544	13.361	Not Significant
14	Years of Maintaining Account	13.179	10.644	Significant
15	Problem Faced	11.578	10.644	Significant
16	Quickly Solved Problems	17.540	13.361	Significant
17	Category of Bank	6.420	7.779	Not Significant
18	New Policy	14.868	13.361	Significant

Conclusion:

The main objective of the study is to investigate the relationship between the customer delight variables and Overall satisfaction of bank through chi-square analysis. It reveals that customer delight variables such as Age, Year of account maintenance, problem faced, and the method used by the banker to solve the problem raised and new policy followed are significant with each other .

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A STUDY ON CONSUMERS ATTITUDE AND PREFERENCE TOWARDS E-MARKETING

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Abstract:

E-Marketing can be defined as marketing of products and services on electronic media. It includes advertisements, product display, product navigation, 3-D products view, basket selection, Checkout and payment. The main objective of the study is to understand Consumers attitude and preference towards E-Marketing. Random sampling method has been adopted to determine the sample size. A total of 110 Consumers are taken as sample for the study. The study makes use of statistical techniques such as simple percentage, Garrett ranking, Friedman ranking, chi-square. The study reveals that the E-Marketing is an easy method of shopping. Most of the Consumers are influenced online shopping by the factors like time saving, convenient, easiest way to purchase, affordable price, easy refund and return policies.

Key Words: E-Marketing, Attitude, Preference

Introduction:

E-Marketing can be defined as marketing of products and services on electronic media. E- Marketing is one of the latest and emerging tools in the marketing world. It includes the creative use of Internet technology including use of various multimedia, graphics, text etc… with different languages to create catchy advertisement, forms, e-shop where product can be viewed , promoted and sold. It includes advertisements (flash, text, graphics, audio or video), product display, product navigation, 3-D products view, basket selection, Checkout and payment. With the Advent of internet, it has created an integrally new experience for consumers regarding cluster of information, comparing the products with its price, quality, quantity and the possibilities of purchasing through Internet. The Internet can be powerful tool for the manufacturers for advertising and marketing goods and services and through this they can attract new customers or market the business. The primary goal of businesses to offer product and services that best serve their consumer needs. A business which fulfills the customer needs with satisfaction very well is more successful than it's competitors as satisfied buyers tend to make a repetitive purchase.

Statement of the Problem:

The present study entitled "Consumer attitude and preference towards E-Marketing: A study", is undertaken to assess the extent of using online marketing and the Consumers preference and attitude towards E-Marketing. The outcome of the study is expected to help in better understanding the current status of E-Marketing. This leads the following queries:

- Determine Socio Economic Profile of the Consumers.
- What are the factors that affect the consumer attitude towards E-Marketing.

Objectives of the Study:

- To know about the socio- economic profile of the consumers.
- To determine the factors that affect the consumer's attitudes.

Review of Literature:

- Marija Kuzmanovi & Velijko Jeremic (2019) on," Customer Preference Towards Digital Marketing Strategies", carried out a research with the objective of study about the internet brought fundamental changes, affecting the marketing flows & activities and initiating the emergence of digital marketing. The data for the research are collected by issue of 572 sample size survey questionnaires was distributed to respondents. The collected data are analyzed by using choice based con joint analysis apart from CBC, classical statistical analysis; descriptive analysis and statistical testing were performed using SPSS. Digital marketing tools give broad range of opportunities for companies to attract and Retain Consumes. From the analysis, the result indicates that of the data collected are influenced results that students consider performance and price as the most important features of electronic devices, having the strongest influence.
- Ahmad al Adwan (2019) on," E-Marketing Strategy to Improve Consumer Preference for Local Brand or Foreign Brand", carried out a research with the objective of customer preference is a strong determinant of whether an individual will buy a product or not. The data for the research are collected by issue of 80 sample size randomly selected as respondents. The collected data are analyzed by using

quantitative analysis. One of the most powerful marketing tools, Product testimonials and celebrity endorsement. Some of these factors play a significant role in the e-marketing if local Products rather than foreign Products. Some of these factors are Product standards, social media, local testimonials, brand application, and e-brand trust. From the analysis, the result indicates that of the data collected are influenced by the name of branded Application us preferred by the Consumers for local Brands.

- Durga wait kushwaha (2019) on, “An Investigation of Preference & Satisfaction towards Online Purchase”, carried out a research with the objective of E-commerce or online shopping generally utilizes the technologies resources viz-a- viz internet. The data for the research are collected by issue of 125 sample size were distributed to respondents through online forms. The collected data are analyzed using primary survey and interpretation of data was done by using various data representation techniques as well as statistical tools such as correlation is used to draw conclusion. Study in consumer behavior where efforts are made to highlight the Consumer attitude, satisfaction, preference and the motivating factors for online purchase. From the analysis, the result indicates that of the data collected by the satisfaction level between the demographic variables viz.. age, gender; towards online/ mobile shopping. Most of them used mobile shopping strictly and rest others did use both the online as well as retail marketing.
- Ahmad Al Adwan and Khaled Aladwan (2019) on, “E-Marketing Model for Business Websites to Increase Customer Trust & E-Loyalty” carried out a research with the objective to identify the wages in which the trust of customers increase towards a business websites. The data for the research are collected by issue of sample size respondents to the research questions concerning the customer satisfaction and loyalty towards business websites. The collected data are Analyzed using Descriptive and explanatory nature of the research, secondary data was collected and qualitative method of data collected. The data collected are Analyzed using suitable statistical tools. Main factors behind generation loyalty towards an e-business is the trust of the customers. From the analysis, the result indicates that of the data collected the influence of e-satisfaction, e-trust, and ease of use, web design, responsiveness and assurance rested on the dependent variables e-loyalty.

Methodology:

The current study is mainly based on primary data which is obtained through issue of questionnaire to the Consumers, questions related to attitude and preference towards E-Marketing of the Consumers. The questionnaires include questions pertaining to Socio Economic Profile of sample consumers, their details of using online marketing, preference and attitude of E-Marketing. The necessary data for the study have been obtained through issue of 110 questionnaires to the Consumers using E-Marketing methods. Random sampling techniques has been adopted to collect the data from the sample Consumers. The data have been analyzed by making of statistical tools like simple percentage, chi-square test.

Findings of the Study:

Socio- Economic Profile of the Respondents:

- Majority (59%) of the respondents are female.
- Most (34%) of the respondents belongs to the age group of 18-25 years.
- Majority (61%) of the respondents hold the degree of UG.
- Most (43%) of the respondents are students.
- Majority (53%) of the respondents are married.
- Most (36%) of the respondents are belongs to Income group of 25,000-50,000.
- Most (49%) of the respondents have 2 Earning members.
- Most (32%) of the respondents have 2 Non-Earning members.
- Majority (99%) of the respondents have experienced online shopping before.
- Majority (93%) of the respondents are using internet in their home.
- Most (36%) of the respondents buy through online once in six months.
- Majority (50%) of the respondents spend less than 1,000 for single purchase through online.
- Most (46%) of the respondents are using Debit card for online purchase payment.
- Majority (55%) of the respondents are using online shopping website to know about the product availability.
- Majority (69%) of the respondents are satisfied with online shopping. Attributes Associated with Preference towards E-Marketing: Ho: There is no association between two variables.
- The chi-square reveals that, there is an association between gender and customer Preference towards E-Marketing.
- The chi-square reveals that, there is an association between age and customer Preference towards E-Marketing.
- The chi-square reveals that, there is no association between educational level and customer Preference towards E-Marketing.

- The chi-square reveals that, there is an association between Occupation and customer Preference towards E-Marketing.
- The chi-square reveals that, there is an association between Marital status and customer Preference towards E-Marketing.
- The chi-square reveals that, there is an association between monthly income and customer Preference towards E-Marketing.
- The chi-square reveals that, there is no association between Earning members and customer Preference towards E-Marketing.
- The chi-square reveals that, there is no association between Non-Earning members and customer Preference towards E-Marketing.

Problems Faced Towards E-Marketing:

- The chi-square reveals that, there is an association between gender and Problems faced towards E-Marketing.
- The chi-square reveals that, there is no association between age and Problems faced towards E-Marketing.
- The chi-square reveals that, there is no association between educational level and Problems faced towards E-Marketing.
- The chi-square reveals that, there is an association between Occupation and Problems faced towards E-Marketing.
- The chi-square reveals that, there is no association between Marital status and Problems faced towards E-Marketing.
- The chi-square reveals that, there is an association between monthly income and Problems faced towards E-Marketing.
- The chi-square reveals that, there is no association between Earning members and Problems faced towards E-Marketing.
- The chi-square reveals that, there is no association between Non-Earning members and Problems faced towards E-Marketing.

Suggestions:

- Through the findings of Consumers attitudes towards E-Marketing. Most of the Respondents are married female Consumers. Because female surf a lot during leisure time they prefer to shop online more as it leads to save time and energy. So to trigger even more customers from both genders, Products in common can be marketed more online to attract especially male customers.
- There is no association between Earning, non Earning members and preference towards E- Marketing. Because while compared to traditional marketing, online marketing is high in cost. So Consumers income and Earning is important to buy products through online. In online shopping if they provide affordable price for all products then the Consumers overcome this price difficulty and online shopping will increase.

Conclusion:

The main objective of the study is to investigate the relationship between the Consumers attitude and preference towards E-Marketing and overall satisfaction of E-Marketing from analysis our findings reveals that E-Marketing plays an important role in today's economy. E-Marketing is an easy method of shopping. Most of the Respondents are influenced online shopping by these factors like time saving, convenient, easiest way to purchase, affordable price, preferable. Easy refund and return policies, money back guarantee schemes are a few of important policies which help in improving the customer assurance and increases online shopping.

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A STUDY ON SAVINGS BEHAVIOUR OF COLLEGE STUDENTS

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ABSTRACT:

Saving is a strategic variable in the theory of economic growth. Investment is one of the major issues of the middle class families as their savings of today are to meet the expenses of tomorrow. A National saving ratio broadly in line with the economy's investment needs is the key to reduce the country's vulnerability to unexpected shifts in international capital flows. Financial planning is an important aspect of our daily life involving cash flow and liability management. Some of the most important aspects include the maintenance and enhancement of personal cash flows through a multiplicity of channels including debt control and maintenance of lifestyle. The manner in which college students manage their money is based on several factors such as age, personality traits, and knowledge. College students are in a unique situation because they have restricted incomes and high expenses; therefore, they manage money differently. More knowledge, the students have about their Financial Responsibility and Status the less likely they are to be in Debt. In "Borrowing Against the Future: Practices, attitudes and

knowledge of financial management among college students".

Key Words: Savings habit, college students, usage of pocket money.

INTRODUCTION:

Money management is important to students; it is a lesson that can be applied to the real world. After graduating and finding a career it's important to save money for bills, a future family and emergencies, but it's just as important to learn to save money while still attending college. Taking an accounting or finance class in an institutions may help you out with managing your hard working money, but there are other simple ways to save without taking a few extra units. Most students have bank accounts that include a checking and savings account. Many banks encourage putting aside money from a paycheck into the savings account. The biggest struggle is the temptation to use that saved money for other fun expenses. Save receipts, set up a way to lock your savings account from temptation, and check your bank account online or keep a spreadsheet of your earnings and expenditures.Even spending time at the gym is a healthy choice and cost-efficient activity to do. The Pub may be calling your name with delicious items, but instead eat a healthy snack or walk over to the Recreational Sports Center.It is also important to go to class. It is okay to skip a class or two, but when you aren't in a learning environment, it is more likely you are out spending money at the movies or at restaurants. Being in class means you are not spending money, just spending time and utilizing the money you spent on those classes. Also, getting involved on campus means you are more than likely hanging around campus doing extracurricular activities to refrain from boredom and the urge to spend money. Everybody knows that college can be expensive. Whether you're at a community college, a top-tier university or anything in between, higher education can create a significant financial burden and loans can accumulate even before graduation. Because of this, students may feel restricted in terms of spending money. ***You don't have to let this feeling put a damper on your social life, though. There are plenty of ways to save – and even make money – that all students should take advantage of throughout school and college, by adopting a few of these small changes in your everyday life, you can put more of your money towards what really matters to you.***

Review of Literature:

Haliassos and Bertaut (1995)[1] empirical study evaluated the importance of financial literacy by studying whether more financially knowledgeable individuals are more likely to hold stocks. Thereby, we add to the literature which tries to understand the puzzle of limited stock market participation.

Chen and Volpe (1998)[2] empirical study investigated the relationship between the financial literacy and gender, age, nationality, race, income, work experience, academic discipline, among college students in USA. The authors examined the personal financial literacy of 924 college students from 13 campuses located in the USA. The results of the study indicated that subgroups of academic discipline, class, rank, and years of work experience were significantly different in terms of financial literacy level. The study results also revealed that the Non–business majors, students in the lower class ranks, and those with little work experience had lower levels of financial literacy. In addition, women were far less literate than men, and foreign students were less knowledgeable in terms of financial management than the US citizens.

Gunnarsson and wahlund(1997)[3] are of opinion that everyone has to manage his/her personal finance in one or other way. From this study, it is concluded that each person savings habit differ according to their expectations. Likewise, some save in lot, other enquires a lot about different savings schemes before he/she starts savings. Investors are not homogeneous in nature but are grouped based on experiences, interest in level of investment and so on.

Somasundaram (1998)[4] research study aimed to analyse the Savings and Investment Pattern of Salaried Class in Coimbatore district. The author found that bank deposits and chit funds were the best known modes of savings among investors and the least known modes were Unit Trust of India (UTI) schemes and plantation schemes. Attitudes of investors were highly positive and showed their intention to save for better future. Nearly two-thirds of the investors were satisfied with their savings.

Both income and expenses of a family influenced the level of satisfaction over savings. A large proportion of investors were concerned about their children's well-being. Among the dissatisfied investors, majority were of the opinion that cost of living was too high. The most common mode of investment was bank deposits. However, a shift was noticed from bank deposits to other forms of investment. Almost all the investors had invested in gold and silver. Among several parameters in investing, safety of money was considered to be the most important element. Next, the investors expected regular return from their investments.

Gavini and Athma (1999)[5] research paper focused on the investors' awareness towards post office saving schemes. The study found, reasons cited for saving in urban areas by the investors are: social considerations, tax benefits, and provision for old age. On the contrary, rural investors prefer to save for their old age security. The study also found that among the post office schemes, Indira Vikas Patra (IVP), Kissan Vikas Patra (KVP), and Post Office Recurring Deposit Account (PORD) were the most popular, in both urban and rural areas.

STATEMENT OF THE PROBLEM

This study includes the following statements.

- To ascertain the knowledge level of the students about savings and investment?
- What are the sources of income to students?
- Time relevant to start savings and what level of amount to be taken as savings?
- To know the awareness level about savings?

- Which term of investment is advisable to the students?
- What term of investment is preferred by the students?
- What type of savings students prefer to do it?

OBJECTIVES OF THE STUDY

To find out the answers for above said questions following objectives have been frame.

1. To know about socio-economic profile of students.
2. To know about savings attributes among college students.
3. To identify pattern of investment.
4. To find out an awareness about savings.
5. To know about savings and investment among the students.

METHODOLOGY:

Source of Data:

The study is based on primary data and data is collected by questionnaire method.

Sampling Method:

The convenient sampling technique is used.

Sample Size:

Total of 120 respondents have been chosen on convenient basis as a sample from total college students of both UG and PG students of arts science and engineering college.

From the total of 120 students, UG students from both Arts and Science College students and

Engineering College and PG students of Arts and Science College only have been chosen on convenient basis as a sample of respondents.

Data Collection:

The data was collected using questionnaire in colleges, neighbours and college campuses. The questions include the items of socio-economic status of respondents, savings attributes i.e. management of savings, investment information, awareness level of savings and savings instruments and last part is suggestions. Both open ended and closed ended questions were included in the questionnaire to get answers for the objectives laid down in the study.

Sample Unit:

The research was conducted in Pollachi Taluk. These are the college where data was collected

- NGM College,
- PIE Tech.,
- PICAS.,
- PA Engineering college.
- STC
- MCET.

Analysis and Interpretation:

As though we have undertaken the study to know the students savings habit, in the above said paragraph we have studied whether there is any relationship between students savings habit and the economic profile. Which in turn concluded that in certain cases there is a relation between savings habit of students and the demographic future or vice-versa

Table on Simple Percentage Calculation

Sl.no.	Savings Habit	No. of Respondents	Percentage
1	**Area**	**No. of Respondents**	**Percent of Respondents**
	Rural	87	72.5
	Urban	33	27.5
	Total	**120**	**100**
2	**Age**	**No. of Respondents**	**Percent of Respondents**
	18-20	56	46.67
	21-22	49	40.83
	23-24	14	11.67
	Above 24	1	0.83
	Total	**120**	**100**
3	**Gender**	**No. of Respondents**	**Percent of Respondents**
	Male	50	41.67
	Female	70	58.33
	Total	**120**	**100**
4	**Educational Qualification**	**No. of Respondents**	**Percent of Respondents**
	UG	66	55
	PG	54	45
	Total	**120**	**100**
5	**Family Type**	**No. of Respondents**	**Percent of Respondents**
	Joint	23	19.17
	Nuclear	97	80.83
	Total	**120**	**100**
6	**Earning Members**	**No. of Respondents**	**Percent of Respondents**
	Below 4	117	97.5
	More than 4	3	2.5

	Total	**120**	**100**
7	**Source Of Income**	**No. of Respondents**	**Percent of Respondents**
	Pocket money	100	83.33
	Educational loan	4	3.33
	Scholarships	5	4.17
	Salary	11	9.17
	Total	**120**	**100**
8	**Saving And Spending Proportion**	**No. of Respondents**	**Percent of Respondents**
	30:70	81	67.5
	40:60	19	15.83
	50:50	20	16.67
	Total	**120**	**100**
9	**Term of investment**	**No. of Respondents**	**Percent of Respondents**
	Long term	14	11.67
	Medium term	41	34.17
	Short term	65	54.16
	Total	**120**	**100**
10	**Period of Savings**	**No. of Respondents**	**Percent of Respondents**
	Less than 1 year	57	47.5
	1-3 year	37	30.83
	4-5 year	14	11.67
	Above 5 year	12	10
	Total	**120**	**100**

Above table depicts that out of 120 respondents, 87 (72.5 per cent) belongs to Rural area, 56(46.67 per cent) belongs to the age group of 18-20 years, of which 70 (58.33 per cent) are female, who are 66(55 per cent) are Under Graduate students, of which 97(80.83 per cent) are from Nuclear family, that consist of 117(97.5 per cent) are have below 4 earning members in their family, whose source of income is mainly 100(83.33 per cent) having pocket money used as the source of saving, who share their income on spending as proportion is 81(67.5 per cent) are having proportion of saving and spending in the ratio of 30:70.

Chi-Square Analysis:

Hypothesis:

The following hypothesis has been framed to find out relation between overall students savings habit and socio-economic profile of students.

H_0: There is no relationship between area and student's satisfaction towards the savings behavior.

H_0: There is no relationship between age and student's satisfaction towards the savings behavior.

H_0: There is no relationship between gender and student's satisfaction towards the savings behavior.

H_0: There is no relationship between educational qualification and student's satisfaction towards the savings behavior.

H_0: There is no relationship between family type and student's satisfaction towards the savings behavior.

H_0: There is no relationship between earning members and student's satisfaction towards the savings behavior.

H_0: There is no relationship between source of income and student's satisfaction towards the savings behavior.

H_0: There is no relationship between saving and spending proportion and student's satisfaction towards the savings behavior.

Table: 2
Factors affecting Awareness level of Savings Behaviour

S.No	Variable	Statistical Test	Value	Significance (@ 5% level)
1	Area and overall awareness level of savings behavior	Chi-square test	1.151	Not significant
2	Age and overall awareness level of savings behavior	Chi-square test	8.960	Not significant
3	Gender and overall awareness level of savings behavior	Chi-square test	4.873	Not significant
4	Educational qualification and overall awareness level of savings behavior	Chi-square test	4.873	Not significant
5	Family type and overall awareness level	Chi-square test	2.191	Not significant

	of savings behavior			
6	Earning Members and overall awareness level of savings behavior	Chi-square test	4.977	Not significant
7	Source of Income and overall awareness level of savings behavior	Chi-square test	7.383	Not significant
8	Savings and Spending proportion and overall awareness level of savings behavior	Chi-square test	4.853	Not significant
9	Term Of Investment and overall awareness level of savings behavior	Chi-square test	11.928	Significant**
10	Period of Savings With Level of Awareness In Savings Behavior	Chi-square test	15.978	Significant**

Source: Primary data * - 10% level of freedom ** - 5 % level of freedom

From the above table it is found that there is a significant relationship between the Term Of Investment and overall awareness level of savings behavior , Period of Savings and overall awareness level of savings behavior.

Findings:

- Most of students are from rural area.
- Majority of the students were in the age group of 18 to 20 years.
- Most of the students were female.
- Most of the students were under graduates.
- At most the student respondents belong to nuclear family,
- Majority of the students have below 4 earning members in their family.
- At most of the students have pocket money as their source of income
- Most of the students prefer to save less and spend more.
- Most of the students prefer short term investment.
- Most of the students done their savings less than one year only.

Suggestions:

- Majority of the students suggest their savings plan to friends
- The students should think rationally before spending the money and should be more aware about various savings and investment avenues available in the market.
- The students must use money at proper way, don't let the savings in idle.

- This is correct time to save money for future needs.
- The students can get savings and investment knowledge from various sources.
- They should utilize it.
- They should avoid unwanted expenses.

Conclusion:

In this study, the relationship between different variables defined is associated or not is concluded, which helps to identify it any variables affecting the savings habit of respondents. The different variable like the gender, age, educational qualifications, family members, earning members, area, source of income, and savings and spending ratio of the individual respondents has been analyzed by showing a relationship with different satisfaction and awareness level like putting money aside for future, following budgeting method, reducing unwanted expenditure, achieve goals, discussing with parents, comparing and discussing with friends and having money in hand availed for emergency situation and schemes of post office, bank accounts, gold and shares as awareness level.

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A study on consumer preference towards natural fertilizer

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Abstract
The research was undertaken to A study on consumer preference towards natural fertilizer. The Natural fertilizer are naturally available mineral source that contain moderate amount of plant essential nutrients. They are capable of mitigating problems associated with synthetic fertilizer. They reduce the necessity of repeated application of synthetic fertilizer to maintain soil fertility. The study undertaken by using random sampling method. A total of 110 consumers are taken as sample of study. The study makes use of statistical techniques such as simple percentage, Garrett ranking, chi-square. The study reveals They are capable of mitigating problems associated with synthetic fertilizers. They reduce the necessity fertilizers. They reduce the necessity of repeated application of synthetic fertilizers to maintain soil fertilizer. They gradually release nutrient balance for healthy growth of crop plants.

Keywords: Natural fertilizers, consumer preference, sustainable agriculture

Introduction
Organic farming has been practiced in India for Thousands of years. The great Indian civilization thrived on organic farming; India was one of the most prosperous countries in the world until the British invaded and ruled it. In traditional India, the entire industry of agriculture was practiced using organic techniques, where the fertilizers and pesticides were obtained from plant and animal's products. Organic farming was the backbone of the Indian economy and cows were worshiped as sacred animals from God. The cow not only provided milk but also provided bullocks and dung.

- Organic farming is the best and the most viable alternative for traditional farming technique
- The producer of organic farming has a high nutritional value in comparison to conventional food.
- Organic farming helps reduce soil pollution and air pollution.
- Use of harmful chemical fertilizers and pesticides will poison our food cycle.
- India has the most organic farmers in the whole world.
- The only disadvantage of organic farming is that it is costlier in comparison to conventional farming methods.

"An organic fertilizer refers to a soil amendment derived from natural sources that guarantees, at least, the minimum percentages of nitrogen, phosphate, and potash."
Virtually any organic materials can be used as a fertilizer; however, materials vary considerably in the concentration of plant nutrients they contain and the rate which these nutrients are released for the plant's use.

Review of literature
Hamiedeh Malek-Saedi *et al.* (2005): The study undertakes a "Iranian agricultural professionals knowledge on organic farming". The main purpose of his research was to investigate factors influencing agricultural professionals knowledge an organic farming. The survey was conducted among Agricultural professionals in the jihad-e-keshavarzi organization of two southern provinces in Iran. Using Stratified random sampling, frequencies, percentage, mean, score, standard deviation, correlation and multiple regression as mediation test.

The result showed that age and access to information on agriculture and environment were two important variables that had a positive and direct effect on the organic knowledge.

Oulsola Olugbenga Ibitoye (2014): Carried out a research entitled "factors influencing consumers purchasing organic rice in Malasiya". The research have used a structured questionnaire for collecting data from 344 consumers selected randomly. The data collected from the sample of respondents were put through analysis. Descriptive analysis and exploratory factory analysis. The most Influencing factors of purchase of organic rice were healthy, food safety and environmental benifits.

Ingale S.P and Thombre R.R (2016): Conducted a research on "A study of farmers awareness towards Bio - fertilizer consumption in Aurangabad districts". The objective of the study were to assess the level of awareness of farmers towards bio-fertilizers and to reveal the importance of bio-fertilizer in agriculture. They have selected 100 respondents among the farmers Aurangabad district used primary and secondary method to collecting the data and also using convenience sampling method. They have found that 50 percent of the respondents have been using bio- fertilizers only. While 30 percent of the farmers used chemical fertilizer and 20 percent of the respondent have been using both bio-fertilizers and chemical fertilizers. This study finds that the relevance of the bio-fertilizers usage particularly for farmers it's cheap and safe source of inputs of agriculture, protect environment eco-friendly and helpful to increase production as well as decrease in the pollution and soil contamination

Anand Dave and Mishra Sneha (2018): Published a paper entitled, "Study on farmer's perception towards organic inputs in selected districts of Gujarat". The Research was conducted mainly to examine the perception of organic inputs study area. The other objectives of the study were to assess the level of awareness and level of satisfaction of the farmers about the agricultural inputs. In this regards 320 respondents were selected using purposive sampling method.

For this purpose 19 farmers from each of the four taluks of 8 districts of Gujarat were selected as sample respondents. The data collected from these farmers have been Analised and the finding of the study indicated that higher level of awareness was found among the farmers about bio-products. The farmers were found satisfied with the availability and accessibility of organic inputs. The farmers were not found to have satisfied with the price and productivity of the organic inputs.

Ogboru *et al.* (2015): Published an article of "Assessment of fertilizer Management practices among yam farmers and consumers perception on the quality of yam farmers and consumers perception on the quality of yam growth with fertilizers". A field survey was carried out of assess fertilizer management in increasing yam production and buyers perception on the quality of yam grown with the fertilizer in atakumosa local government area of Osun state. Six village and 20 farmers were randomly selected from each village to make a total sum of 120 respondents. Out of 120 yam farmers, 40,32,16 and 12 farmers used broad casting, ring, row and spot method of fertilizers application respectively. In sampled area, no respondent was aware of organomineral fertilizer 100% of the respondents preferred yam growth without fertilizer to yam grown with fertilizer in terms of taste, storability, poundability and colour. The buyer perception about the quality of yam grown with mineral fertilizer may hinder mass yam production.

Statement of problem

Farmers are the backbone of every nation without whom nothing is possible. They are the one who always does work to fulfil the basic need of hungry around the world day and night. In early days, the farming are done only on natural basis. but due to development in technology, many make use of inorganic fertilizers that are manmade to yield more production. But still certain farmers are not ready to go for inorganic fertilizers because even though gives high yield also affects the health of people more. So to find out, question is raised. Even aware about natural fertilizer, but farmers have no idea about different types of natural fertilizers that yield more crops than manmade fertilizer thus to find out.

Although the farmers are aware about various types of natural fertilizers that can be created by the farmers themselves, still the customers are ready to go for only a easy source for high yields. So, to find out.

Objectives

To find out the answers to the above raised questions, the following objectives are formed.

1. To find out how much farmers are aware of natural fertilizers.
2. To identify the type of natural fertilizer preferred by farmers.
3. To find out the factors for preference of natural fertilizer and impact of use of natural fertilizer

Research methodology

The present study is mainly based on primary data random respondents by diatributing the questionnaire, the questionnaire containing related to consumer preference towards natural fertilizer. The questionnaires include questions pertaining to socio economic profile of sample of consumer, and their details of using consumer preference of natural fertilizer. The necessary data for the study have obtained through issue of 110 of questionnaires to consumer using natural fertilizer. Method random sampling techniques has been adopted to collect the data from the sample consumers. The data have been analysed by making of statistical tools like simple percentage, chi square test.

Finding of the study

Socio-economic profile of sample respondents

The findings of the Respondent's socio-economic profile and level of consumer preference towards natural fertilizer study are briefly summarized below.

Table 1: Demographic Profile, Land Characteristics, and Awareness and Usage of Natural Fertilizers Among Respondents (N=110)

Particulars	No. of. Respondents	Percentage to total
Age		
20-30 Yrs	58	53
31-40 Yrs	17	15
41-50 Yrs	19	17
50 Above	16	15
Gender		
Male	44	40
Female	66	60
Married	55	50
Unmarried	55	50
Area of residency		
Urban	18	16
Rural	92	84
Family type		
Nuclear	71	65
Joint	39	35
Number of members in the family		
Below 3	13	12
3-5	74	67
Above 5	23	21
Monthly income		
Upto 20,000	27	25
20,000-30,000	44	40
30,000-50,000	27	25
Above 50,000	12	11
Educational qualification		
Illiterate	15	14
Primary	10	9
Secondary	16	15
Ug	29	26
Pg	34	31
Others	6	5
Acres of land		
1-5	69	63
5-10	24	22
10-15	10	9
ABOVE 15	7	7
Types of land		
Own land	85	77
Rental	25	23
Expected return of cultivation		
Above 50,000	51	46
50,000-100,000	28	25
100,000-150,000	24	22
150,000-200,000	7	7
Awareness about natural fertilzer		
Highly agree	19	17
Neutral	64	58
Less aware	27	25
Purchase of natural fertilizer		
Agro based industry	31	28
Society	42	38
Fertilizer agent	29	26
Others	8	8
Influencing about to purchase natural fertilizer		
Self decision	39	35
Friends & relatives	16	15
Fertlizer agent	29	26
Advertisement	26	24
Price of natural fertilizer		
Below 10000	34	31
10,000-20,000	53	48
20,000-30,000	16	15
More 30,000	7	7
Useses of fertilizers		

Best quality	29	26
Increase in production	23	22
Chemical free product	29	26
Increase land fertility	29	26
Level of production		
Less	9	8
Below average	23	21
Average	27	25
Above average	46	42
High level	5	5
Level of satisfaction		
Highly satisfied	37	34
Satisfied	50	45
Neutral	20	18
Dissatisfied	3	3
Highly disagree	0	0

The study reveals important demographic and behavioral characteristics of the respondents. A majority (53%) belong to the age group of 20-30 years, with females accounting for 60% of the sample. Half of them (50%) are married, and a significant proportion (80%) reside in rural areas. Most respondents (65%) come from nuclear families, and 67% have more than four family members. Regarding economic status, 44% of the respondents fall under the middle-income category. In terms of land ownership, 63% possess 1-5 acres of land, and 77% own their land. With respect to agricultural return, 46% expect an income above ₹50,000 from cultivation. Awareness about natural fertilizers is high, with 58% being well- informed. Furthermore, 38% prefer purchasing natural fertilizers from cooperative societies, and 35% make independent decisions regarding their purchase. Nearly 48% of respondents spend reasonably on natural fertilizers, and many believe these fertilizers provide better quality produce, are chemical-free, and enhance soil fertility. Overall, 45% of the respondents are satisfied with their experience using natural fertilizers.

Table 2: Attributes associated with preference towards natural fertilizer

Variables	Chi-Square	D.F	Table value @ 5% Level
Age	4.222	6	12.592
Gender	4.988	2	5.991
Marital status	1.089	2	5.991
Family type	4.605	2	5.991
Family members	2.204	2	5.991
Monthly income	9.876	4	9.488
qualification	2.976	4	9.488

Ho: There is no association between two variables

1. The chi- square reveals that there is an association between age and consumer preference towards natural fertilizer.
2. The chi-square reveals that there is no association between gender and consumer preference towards natural fertilizer.
3. The chi-square reveals that there is no association between marital status and consumer preference towards natural fertilizer.
4. The chi-square reveals that there is no association between family type and consumer preference towards natural fertilizer.
5. The chi-square reveals that there is no association between family member and consumer preference towards natural fertilizer.
6. The chi-square reveals that there is no association between monthly income and consumer preference towards natural fertilizer.
7. The chi-square reveals that there is an association between qualification and consumer preference towards natural fertilizer.

Suggestions

1. There is need to create awareness among few farmers (those who are not using natural fertilizer) about consumption of natural fertilizer.
2. The government of Tamil Nadu should encourage to farmers for using natural fertilizer because of it is cost effective & eco- friendly
3. More free campaigns should be organized by the government to create awareness among the farmers
4. More training should be provided by the government or any other specialist of how to create Natural fertilizer as it increase the land fertility and produce quality food to the consumers.
5. Awareness about natural fertilizer gives the farmers to encourage to produce quality product and large production with less expenses.
6. Farmers should be provided with subsidies by the government to buy natural fertilizer as it might help them in less investment
7. Farmers should be made aware that natural fertilizer yield non-toxic production so leads to less health issues for the consumers.

Conclusion

From the foregoing discussion, about the research undertaken it is inferred that organic farming appears to be a sustainable, economic and eco-friendly, since there is no risk of residual toxicity. It improves soil fertility and yields quality and increases amount of production. An addition of compost prepared from farm wastes i.e FYM, Neem -cake, biogas slurry, vermi compost etc. helps maintain organic matter in soil. Thus the use of natural fertilizer is only the good way of farming that paves the way for healthy life.

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A Study on Impact of Effective Enhancement of Incentives on Employee's Job Performance

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***Abstract*—In today's competitive business landscape, organizations increasingly rely on incentive programs to enhance employee motivation, performance, and overall productivity. Despite their widespread use, the effectiveness of various incentive structures such as individualized versus group-based rewards remains ambiguous, particularly in terms of long-term impact and employee perceptions. This study investigates the relationship between incentive programs and employee job performance, focusing on the role of employee satisfaction, engagement, and perceived fairness. Through a structured questionnaire distributed to 143 respondents in Pollachi Taluk using snowball sampling, the study analyzes primary data with statistical tools including percentage analysis, Garrett ranking, and Chi-square tests. Key objectives include identifying factors that influence the success of incentive programs, evaluating the impact of monetary and non-monetary rewards, and understanding how employee motivation and loyalty evolve over time. The findings aim to provide actionable insights for organizations seeking to develop effective, sustainable incentive strategies that align with both employee needs and organizational goals.**

***Index Terms*—Job Incentives, Engagement, Benefits.**

I. INTRODUCTION

In today's competitive and dynamic business landscape, organizations are constantly seeking ways to optimize employee performance to maintain a competitive edge. One of the most effective tools at their disposal is the enhancement of employee incentives. Incentives, which can take the form of financial rewards, non-monetary benefits, or recognition programs, are designed to motivate employees to achieve higher levels of performance. The effectiveness of these incentives, when carefully tailored to align with both organizational goals and employee needs, can significantly enhance job satisfaction, productivity, and overall work outcomes. The purpose of this report is to investigate the impact of effective incentive enhancement on employee job performance. In particular, the report will explore how various forms of incentives such as performance-based bonuses, recognition schemes, career advancement opportunities, and work-life balance initiatives can influence employee behaviour and outcomes. By delving into existing studies and organizational case examples, the report aims to identify best practices for incentive design and the potential benefits organizations can reap by implementing effective incentive strategies.

Furthermore, the report will examine the factors that contribute to the success of incentive programs. For instance, the alignment of incentives with individual employee preferences, the clarity of performance goals, and the timing of rewards are all critical aspects that can determine the success or failure of incentive programs. Understanding these factors is essential for organizations that wish to implement incentive schemes that not only motivate employees but also foster long-term engagement and loyalty.

Ultimately, the goal of this report is to provide insights into how the enhancement of incentives can lead to improved job performance across various organizational contexts. By understanding the key drivers behind successful incentive programs, companies can more effectively attract, retain, and motivate talented employees, thereby contributing to sustainable growth and success.

OBJECTIVES OF THE STUDY

- To identify the key factors that make incentive programs effective.
- To evaluate the role of employee satisfaction and engagement in the effectiveness of incentive programs

II. REVIEW OF PREVIOUS STUDIES

- Diksha and Dr. Ramesh Kumar Garg (2024) conducted a study titled "Effect of Incentives on Employee's Performance "The study aimed to determine understand the relationship between employee incentives (monetary and non-monetary) and performance, and to identify the types of incentives used by organizations to enhance employee performance. The study used Descriptive research methodology, using secondary data sources. The study finds a positive correlation between incentives (both monetary and non-monetary) and employee performance. Incentives such as bonuses, fringe benefits, retirement benefits, and a positive work environment contribute to improved employee performance. The study concludes that both financial and non-financial incentives are crucial for motivating employees and enhancing their performance. Effective incentive schemes lead to better job productivity, loyalty, discipline, and overall organizational success.
- Jinzhan Wang (2024). "Enhancing Employee Performance Appraisal through Optimized Association Rule Algorithms: A Data Mining Approach." The study aims to enhance intelligent performance management systems in the Planning and Development Department of the China Yangtze River Three Gorges Engineering Development Corporation by combining data mining techniques with association rule algorithms. Utilizing secondary data, the research uses various data mining methods such as association analysis and classification analysis. The conclusion underscores the model's utility in improving performance evaluation procedures, boosting overall management efficiency, and aligning with the specific characteristics of construction enterprises
- Dr. Shamsi Sukumaran, Dr. Ranjith Somasundaran Chakkambath, and Navami P.S. (2024) conducted a study titled "The Impact of Incentives on Job Performance in an Organisation," aiming to investigate factors related to incentives that influence job performance among employees, using a descriptive research design and convenience sampling of 220 respondents from Kerala, India; findings from exploratory factor analysis revealed that 'design of incentives' and 'type of incentives' are key contributors to job performance, concluding that incentives play a significant role in motivating employees and enhancing their performance.
- Haron Ismail Haron and Khatijah Khadijah (2023) authored an article titled "Effect of Incentives on Employees' Performance in the Public Sector." The objective of the study was to analyse the impact of monetary and non-monetary incentives on employee performance and to determine how financial rewards influence motivation and productivity. The secondary dada used for this study from various business sectors. The research design included a literature review and analysis of employee responses regarding incentives. The findings indicated that monetary incentives, such as bonuses, profit-sharing, and retirement plans, significantly enhance employee motivation, productivity, and job satisfaction, while non-monetary incentives also play a supporting role. The study concluded that incentive programs are essential for boosting employee performance and overall business success, as they create a positive work environment and strengthen employer-employee relationships.
- Irmohizam Ibrahim and Norhasni Zainal Abiddin (2023) conducted a study titled "The Impact of Incentives on Employee Productivity: Review of Past Literatures," aiming to explore the relationship between incentives and employee productivity by analysing various forms of incentives, using secondary data and literature review; findings indicate that both financial and non-financial incentives significantly enhance employee motivation and productivity, leading to

improved organizational performance, concluding that well-planned and managed incentive programs are crucial for maximizing employee productivity.

III. RESEARCH METHODOLOGY

DATA

The present study is mainly based on primary data which is collected from all age people by distributing the questionnaires. Primary data were used for the present study. For collecting the first-hand information one hundred and forty-three respondents were chosen on snowball sampling method by issue of questionnaire containing socio-economic, preference and suggestion. Open ended and closed ended questions were included in the questionnaire to get answers of the objectives laid down in the study.

SAMPLING

The require data for the study have been collected by way of structured questionnaire on order to know employee performance based on incentives of total questionnaire ware issued and collected are taken for the analysis.

SAMPLE SIZE

In this research work, sample size is 143

FRAMEWORK OF ANALYSIS

The collected dada has been analysed through simple percentage, chi square test, Garett ranking.

SOCIO ECONOMIC PROFILE

The findings of the respondent's socio-economic profile summarized below, (reveals the following results).

- Age: Majority of the respondents 77(53.8%) belong to the age group of 28-38 years.
- Gender: Majority of the respondents 92(64.3%) are female.
- Marital status: Majority of the respondents 80(55.9%) are unmarried.
- Education: Most of the respondents 54(37.8%) are Post Graduate.
- Occupation: Most of the respondents 64(44.8%) are Employee's.
- Area: Majority of the respondents 92(64.3%) live in rural areas.
- Type of family: Majority of the respondents 86(60.1%) come from nuclear families.
- Number of family: Majority of the respondents 106(74.1%) have 2-4 family members
- Family income: Majority of the respondents 49(34.3%) earn between 20,000-30,000 per month.
- Experience: Majority of the respondents 62(43.4%) have been working in the organization for 1 year.
- Type of incentives: Majority of the respondents 110(76.9%) receive monetary incentives.
- Ideas & suggestion consider in management: Majority of the respondents 52(36.4%) feel that their ideas are always considered in management.
- Incentives have been enhancing job performance overall: Majority of the respondents 87(60.8%) believe that incentives are very effective in enhancing job performance.

IV. MONETARY INCENTIVES

- Bonuses: Mean: 1.79, Standard deviation: 0.447, (The highest mean indicates that bonuses are typically received slightly more than once a year but less than twice.) The standard deviation of 0.447 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Salary and Pay Raises: Mean: 1.52, Standard deviation: 0.591, (On average, salary and pay raises are given slightly more than once a year.) The standard deviation of 0.591 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Profit Sharing: Mean: 1.63, Standard deviation: 0.507 (On average, people receive profit sharing slightly more than once a year.) The standard deviation of 0.507 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Overtime Pay: Mean: 1.46, Standard deviation: 0.585 (On average, overtime pay is received slightly more than once a year.) The standard deviation of 0.585 tells us How much the individual data points (the frequency with which

employees receive these incentives) deviate from the mean.

- Cash Reward: Mean: 1.51, Standard deviation: 0.521 (Cash rewards are typically received slightly more than once a year on average) The standard deviation of 0.521 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Commission: Mean: 1.49, Standard deviation: 0.545 (Commissions are typically received slightly more than once a year on average) The standard deviation of 0.545 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Performance-Based Pay: Mean: 1.47, Standard deviation: 0.520 (On average, performance-based pay is received slightly more than once a year) The standard deviation of 0.520 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Savings and Retirement Benefits: Mean: 1.62, Standard deviation: 0.543 (Savings and retirement benefits are typically received slightly more than once a year on average) The standard deviation of 0.543 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Sales Incentives: Mean: 1.49, Standard deviation: 0.521 (On average, sales incentives are received slightly more than once a year) The standard deviation of 0.521 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Travel Allowances: Mean: 1.43, Standard deviation: 0.516 (Travel allowances are typically received slightly more than once a year) The standard deviation of 0.516tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Gratuity Payments: Mean: 1.55, Standard deviation: 0.519 (Gratuity payments are received slightly more than once a year on average) The standard deviation of 0.519 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Pay Skill Acquisition: Mean: 1.51, Standard deviation: 0.525 (On average, pay for skill acquisition is received slightly more than once a year) The standard deviation of 0.525 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Others: Mean: 1.56, Standard deviation: 0.579 (Other types of incentives are typically received slightly more than once a year) The standard deviation of 0.579 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- The highest mean score of 1.79 for bonuses indicates that employees typically receive them slightly more than once a year but less than twice, suggesting that bonuses are an important yet infrequent incentive. Other incentives, such as profit sharing (mean 1.63), savings and retirement benefits (mean 1.62), gratuity payments (mean 1.55), salary and pay raises (mean 1.52), cash rewards (mean 1.51), and other factors, are also received slightly more than once a year on average, reflecting their periodic nature. These incentives, along with miscellaneous rewards, are distributed at similar intervals.

V. NON-MONETARY INCENTIVES

- Career Development & Learning: Mean: 1.509, standard deviation of 0.556 (On average, Career Development & Learning opportunities are received slightly more than once a year.) The standard deviation of 0.556 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Recognition & Appreciation: Mean: 1.571, standard deviation of 0.586 (On average, Recognition & Appreciation are received slightly more than once a year.) The standard deviation of 0.586 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean
- Workplace Amenities: Mean: 1.532, standard deviation of 0.554 (Workplace amenities are

generally received slightly more than once a year on average.) The standard deviation of 0.554 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.

- Job Enrichment: Mean: 1.533, standard deviation of 0.545 (Job enrichment opportunities are typically received slightly more than once a year on average.) The standard deviation of 0.545 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Team Outings: Mean: 1.610, standard deviation of 0.601 (Team outings are received slightly more than once a year, on average.) The standard deviation of 0.601 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Flexible Work Arrangement: Mean: 1.516, standard deviation of 0.601 (Flexible work arrangements are typically received slightly more than once a year on average.) The standard deviation of 0.601 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Autonomy and Responsibility: Mean: 1.506, standard deviation of 0.567 (Autonomy and responsibility are generally provided slightly more than once a year.) The standard deviation of 0.567 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Emotional Support (Counselling Services): Mean: 1.464, standard deviation of 0.560 (Emotional support (counselling services) is generally received slightly more than once a year on average.) The standard deviation of 0.560 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Perks and Privileges: Mean: 1.526, standard deviation of 0.523 (On average, perks and privileges are received slightly more than once a year.) The standard deviation of 0.523 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Gift Cards: Mean: 1.614, standard deviation of 0.556 (Gift cards are generally received slightly more than once a year on average.) The standard deviation of 0.556 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Coupons: Mean: 1.596, standard deviation of 0.598 (On average, coupons are received slightly more than once a year.) The standard deviation of 0.598 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Team Building Events: Mean: 1.469, standard deviation of 0.561 (Team building events are generally received slightly more than once a year on average.) The standard deviation of 0.561 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Social Gatherings: Mean: 1.465, standard deviation of 0.521 (Social gatherings are typically received slightly more than once a year on average.) The standard deviation of 0.521 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- Others (Please specify): Mean: 1.509, standard deviation of 0.532 (Other unspecified incentives are typically received slightly more than once a year.) The standard deviation of 0.532 tells us How much the individual data points (the frequency with which employees receive these incentives) deviate from the mean.
- The highest mean scores in the data indicate that certain incentives are provided more than once a year with regularity. Gift cards (mean 1.614) and team outings (mean 1.610) stand out as the most frequent non-financial rewards, being given slightly more than once annually. Coupons (mean 1.596) also rank highly, suggesting that employees receive them consistently throughout the year. These high mean scores imply that employees can expect these incentives regularly, contributing to a positive and engaging work environment. Additionally, other factors highlight the company's commitment to maintaining employee engagement through frequent recognition and team bonding activities.

VI. SUGGESTION

- Encourage employee to work more efficiently and effectively:
  Empower employees by setting clear expectations and providing necessary resources. This will drive them to perform better and contribute to overall success.
- Recognize and reward employees for their contribution, leading to increased job satisfaction: Acknowledging hard work and offering rewards boosts morale. This creates a positive work environment and enhances employee satisfaction.
- How employees that they're valued, reducing turnover rates: When employees feel appreciated, they are more likely to stay with the company. This reduces turnover and strengthens team loyalty.
- Offer competitive incentives to attract skilled professionals: Attract top talent by offering competitive salaries and benefits. This ensures your team is skilled and motivated.
- Offer additional vacation days or flexible Hours: Allow employees the flexibility to manage their time, promoting work-life balance. This helps reduce stress and enhances productivity.
- Allow employees to choose from a range of benefits: Providing a range of benefit options lets employees select what works best for them. This customization leads to greater satisfaction and retention.
- Provide funds for employees to pursue professional development opportunities: Supporting employees in their career growth shows investment in their future. This leads to a more skilled, engaged workforce.

VII. CONCLUSION

Incentive programs, both monetary and non-monetary, play a pivotal role in enhancing employee performance by aligning individual efforts with organizational objectives. Studies have demonstrated that well-structured incentives can lead to significant improvements in productivity, motivation, and job satisfaction. For instance, research indicates that incentive programs lasting a year or more can produce an average performance increase of 44%. Additionally, financial incentives, such as performance bonuses, have been found to motivate employees to work harder to meet performance targets. However, it is essential to design these programs thoughtfully, as poorly structured incentives can lead to unethical behaviour and undermine intrinsic motivation. Therefore, organizations should balance financial rewards with recognition and opportunities for personal development to foster a motivated and high-performing workforce.

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A STUDY ON PROBLEM FACED IN AGRICULTURAL CREDITS BY FARMERS DURING COVID

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ABSTRACT: ***Agricultural credit is considered as one of the most basic inputs for conducting all agricultural development programmes. In India, there is an immense need for proper agricultural credit as Indian farmers are very poor. From the very beginning, the prime source of agricultural credit in India was moneylenders. The main objective of the paper is to identify the impact of Covid, to find out about awareness and preference of consumers for agricultural credit, to identify the beneficiaries of government scheme and to identify the problems faced by farmers to avail credit for agriculture. Convenience sampling method has been adopted to determine the sample size. A total of 120 farmers are taken as sample of the study. In our sampling majority of the respondents are in the age of 18-30 years, married men & located in rural areas. As per the data collected majority of samples have 25L-40L of the land value, availed Fertilizer loan, using co operative bank for the agricultural credits & have have medium term credit. They also told that they are getting low prices for coconuts & have different milk issues.The study makes use of statistical techniques such as simple percentage and chi-square. The finding of the study is to the government should focus on and to support the farmers by giving more credits with some subsidies and low interest rate.***

KEYWORDS: ***Covid Impact, Agricultural Credit, Government Scheme Beneficiaries, Farmers Problems***

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1. INTRODUCTION

Agriculture in India plays a crucial role in the development of the economy of India. Agriculture in India has been heavily dependent on the monsoon which is a very risky activity for the economy and development of the agriculture sector in India. Other than the monsoon rural in debtness is the major concern for the Indian Agriculture. Finance Agriculture is as important as other inputs being used in agriculture production. Technical inputs can be purchased by the farmers only if they have adequate funds or money. Most of the farmers don't have adequate money with themselves so they need credit or outside money. Professional money lenders were the only source of credit to agriculture till 1935. They used to charge unduly high rates of interest and follow serious practices while giving loans and recovering them. As a result, farmers were heavily burdened with debts and many of them perpetuated debts. With the passing of Reserve Bank of India Act 1934, District Central Co-op. Banks Act and Land Development Banks Act, agricultural credit received impetus and there were improvements in agricultural credit.

2. STATEMENT OF THE PROBLEM:

Due to covid, all sectors in society got affected especially farmers. Everyone suffered loss of income. So, most of the individuals were in a situation to lead their life by availing credit from friends, relatives, banks or financial institutions. In our study, we tried to find out about how covid and credit to agriculturist are interrelated. As there are many banks and financial institutions that provide various credit to farmers to do farming without any hindrances, but still many are not aware of different credit facilities given by banks and financial institutions. So to know about it, following question was asked.

(i) What is the impact of Covid on agricultural credit?
(ii) Is there any awareness found among farmers about various scheme of credit provided?

3. OBJECTIVES OF STUDY

(i) To identify the impact of covid of agricultural credit
(ii) To find out about awareness and preference of consumers for agricultural credit

4. REVIEW OF LITERATURE

- Pooja Giri (2015) in her study on "Agricultural Credit In India " Analysed the issues in agricultural credit in India and revealed that credit delivery to agricultural sector continues to be inadequate. It revealed that banking systems is hesitant on various grounds to purvey credit to small and marginal farmers. The study shows the problems of indebt of farmers and state government attempt to reduce debt and interest burden of farmers by offering rebate on interest burden on farmers and interest on timely payment. The study was found that measures have been taken to encourage farmers to stay in banking sectors and avoid going to money holders and these measures had not increased the number of farmers covered by the banking system.
- Kirti Ranjan Swain and Niranjan Nayak (2016) in their study on "Agricultural Financing : A Challenge for Banking sectors in India" Identified the problems faced by farmers in getting agricultural finance. The study reveals that the policy makers should simplify the procedures of agricultural credit, interest rate for marginal and small farmers should be reduced and problems of lack of cooperation by bank staff should be reduced. Respondents were chosen using stratified sampling techniques and collected primary data. The study concluded that farmers have limited knowledge about agricultural financing.
- R.Subramanian Et.al (2017) conducted a study on "Investigation on the problems faced by the farmers" in obtaining and repayment of agricultural credit in Karaikal district, India. The main objective of the study was the impact of institutional agricultural finance among the farmers. The specific objectives of this study were to analyse the extend of agricultural finance obtained by the farmers and its repayment. The data were collected through personal interview were analysed by

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the Garett scoring technique. The data were collected fromthe sample of 120 respondents. The result indicated that the major problems faced by the farmers in obtaining the institutional credit were the non availability of loan in time. The study concluded that the agricultural credit needs of farmers are increasing with the increase in cost of cultivation.

- Jivan Biradar (2019) conducted a study on "Recent agricultural credit policies in India". The main aim of study is to overcome some of these problems and increase formal credit supply to the agricultural sectors , the government of India has announced policies and schemes in recent time like doubling of agricultural credit in 2004, interest subvention scheme in 2016 and agricultural debt waiver and debt relief scheme (ADWDRS) in 2008. The finding of the study was they can say these recent schemes have boosted up credit supply to the agricultural sectors but raises many issues which policymakers should take into account while framing further policies and schemes in India.

5. Methodology

Descriptive study using primary data were considered appropriate for this study. A structured questionnaire was used to collect the data. Convenience random sampling technique was used to choose 120 respondents from different discipline. For analysing primary data, statistical tool like percentage and chi-square analysis has been used.

6. Finding Of The Study

6.1 Simple Percentage:

(i) Majority of the respondents are in the age of 18-30 years.
(ii) Majority of the respondents are male.
(iii) Majority of the respondents are married.
(iv) Majority of the respondents are located in rural areas.
(v) Majority of the respondents have studied primary.
(vi) Majority of the respondents are nuclear family.
(vii) Majority of the respondents are 3-5 members.
(viii) Majority of the respondents are 1L-3L family income .
(ix) Majority of the respondents have above 10 acres.
(x) Majority of the respondents have above 10 years of the experience.
(xi) Majority of the respondents have 25L-40L of the land value.
(xii) Majority of the respondents are availed for Fertilizer loan.
(xiii) Majority of the respondents are using co operative bank for the agricultural credits.
(xiv) Majority of the respondents have low price for coconut & milk issues.
(xv) Majority of the respondents have medium term credit.
(xvi) Majority of the respondents had paid the interest correctly as per the date.
(xvii) Majority of the respondents have borrowed to buy inputs like seeds, Fertilizers and pesticides.
(xviii) Majority of the respondents can get the credit quickly.

6.2 Consequences of Credit Problems:

(i) There exist significant association between age and level of satisfaction .
(ii) There exist significant association between gender and level of satisfaction.
(iii) There exist significant association between age and level of satisfaction .
(iv) There is no significant association between area and level of satisfaction.
(v) There exist significant association between age and level of satisfaction.
(vi) There is no significant association between family type and level of satisfaction.
(vii) There is no significant association between number of members and level of satisfaction.
(viii) There is no significant association between family income and level of satisfaction.
(ix) There is no significant association between family income and level of satisfaction.

(x) There exist significant association between age and level of satisfaction.
(xi) There is no significant association between martial status and level of satisfaction.
(xii) There is no significant association between area and level of satisfaction .
(xiii) There is no significant association between educational qualification and level of satisfaction.
(xiv) There is no significant association between family type and level of satisfaction.
(xv) There is no significant association between number of members and level of satisfaction.
(xvi) There is no significant association between family income and level of satisfaction.
(xvii) There is no significant association between age and level of satisfaction.
(xviii) There is no significant association between gender and level of satisfaction.
(xix) There is no significant association between martial status and level of satisfaction.
(xx) There is no significant association between area and level of satisfaction.
(xxi) There is no significant association between educational qualification and level of satisfaction.
(xxii) There exist significant association between family type and level of satisfaction.
(xxiii) There is no significant association between number of members and level of satisfaction.
(xxiv) There is no significant association between family income and level of satisfaction

7. SUGGESTIONS:

Based on the findings of the study the following suggestions are made:

(i) Therefore, if the procedures are made easy, the farmers can avail the credit facility with any issues.
(ii) If the interest rates are flexible, the farmers will be the beneficiaries.
(iii) The number of EMI must be increased and the time to pay due must be flexible.so that there might be more time without penalty.

8. CONCLUSION

Agriculture is the main sector of Indian economy. But attaining the maximum profitability in the agricultural sector by farmers was the big question in nowadays. Currently, the farmers facing a lot of serious problem like water scarcity, the high cost of inputs, marketing issues, and credit problems etc. Agricultural credit is essential to overcome production, marketing, and other problems. Therefore, the government should focus on and support the farmers by giving more credits with some subsidies and low-interest rate. The government should also pay attention to more credit schemes which would be very useful to the small and marginal farmers.

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GAMIFICATION AND AI IN STUDENT ENGAGEMENT

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ABSTRACT:

Gamification and AI have emerged as a transformative tool in modern education, significantly reshaping how students interact with learning content and how educators design instructional strategies. Gamification is defined as the application of game design principles in non-game contexts. It incorporates game-like elements such as points, badges, levels, leaderboards, rewards and mission-based tasks to foster motivation, curiosity and active participation among learners. These kinds of elements create a sense of achievement and competition that encourages students to engage more deeply with academic material. AI can analyse student performance in real time, identify learning gaps and adjust the difficulty or content accordingly. The integration of these technologies not only makes the learning more enjoyable and interactive but also ensures that the instructional delivery is aligned with the unique learning pace, preference and challenges of each student. When gamification is combined with AI-driven personalisation, the adaptive feedback and intelligent tutoring systems, and the gamification transcends the traditional classroom boundaries, by creating a dynamic and immersive learning environment. The AI algorithms can analyse the student behaviour, also predict learning trajectories and will tailor the gamified experiences to the needs of individuals, thereby ensuring inclusivity and equity in the field of education. The impact of gamification and AI on student engagement can be understood through multiple dimensions. First, gamification introduces intrinsic and extrinsic motivators that transform passive learning into an interactive journey where students perceive progress as achievement rather than obligation. However, challenges such as ethical concerns data privacy, and the risk of over-reliance on technology must be critically addressed to ensure responsible implementation. These abstract underscores the potential of gamification and AI to revolutionise student engagement, offering a roadmap for educators, researchers and policymakers to harness these innovations for inclusive and impactful learning.

Keywords: *transformative tool, personalisation, interactive, data privacy.*

INTRODUCTION:

Education in the twenty-first century is undergoing a profound transformation, driven by the convergence of digital technologies and innovative pedagogical strategies. Among these, gamification and artificial intelligence (AI) have emerged as powerful tools to reimagine student engagement, motivation, and learning outcomes. Gamification applies game mechanics—such as rewards, challenges, and progress tracking—to non-game contexts, thereby creating immersive and interactive learning environments. AI, on the other hand, introduces adaptive intelligence into these systems, enabling personalised learning pathways, predictive analytics, and real-time feedback. Together, they form a synergistic framework that not only addresses the persistent issue of student disengagement but also aligns with global educational priorities of fostering creativity, collaboration, and lifelong learning skills.

The convergence of gamification and AI has created new opportunities for data-driven and learner-centred education, particularly in digital and hybrid classrooms. AI-powered gamified platforms can track student behaviour, predict disengagement, and provide instant interventions through personalised rewards, progress dashboards, and tailored challenges that maintain student interest over time. These tools encourage self-directed learning, collaboration, and a growth mindset by transforming routine academic tasks into dynamic and immersive learning experiences. Despite its potential, the integration of gamification and AI also presents challenges such as unequal access to technology, concerns about data privacy, and the need for extensive teacher training to ensure effective implementation. However, when applied ethically and strategically, these innovations can significantly elevate learning outcomes and foster sustained student engagement across various educational levels. By making learning both meaningful and enjoyable, gamification and AI together represent a powerful advancement in educational technology, offering a pathway toward more inclusive, interactive, and future-ready learning ecosystems.

Gamification involves integrating elements commonly found in games—such as points, badges, leaderboards, levels, challenges, and rewards—into educational activities to make learning more motivating and enjoyable. When students perceive academic tasks as interactive and achievement-oriented, their participation naturally increases. Alongside this, AI plays a transformative role by enabling real-time data analysis, adaptive learning pathways, intelligent tutoring systems, automated feedback, and predictive analytics. By combining these elements, AI-powered gamified learning platforms can adjust the difficulty of tasks, provide personalised encouragement, and track individual progress to sustain interest and reduce disengagement. Together, gamification and AI represent a powerful fusion of motivation and technology that redefines the educational experience. Their integration not only promotes active involvement and deeper understanding but also encourages self-regulation, collaboration, and long-term academic growth. As education continues to evolve, the adoption of gamification and AI stands as a promising approach to creating dynamic, meaningful, and future-ready learning environments.

Student engagement has become a central focus in contemporary education as institutions strive to create learning environments that are motivating, interactive, and relevant to the digital generation. Traditional teaching methods, while effective in certain contexts, often struggle to fully capture the attention and sustained participation of today's learners, who are accustomed to visually rich, fast-paced, and technology-driven experiences. As a result, educators and researchers have increasingly turned to innovative strategies such as gamification and Artificial Intelligence (AI) to enhance engagement, improve learning outcomes, and create more personalised educational experiences. These emerging tools not only enrich the learning process but also address the diverse needs, preferences, and abilities of students across various academic levels.

STATEMENT OF THE PROBLEM:

In recent years, maintaining active student engagement has become a significant challenge in educational institutions. Traditional teaching methods often fail to sustain students’ interest and motivation, particularly in technology-driven learning environments where students expect interactive and personalized experiences. Gamification has been introduced as an innovative strategy to enhance motivation by incorporating game elements such as points, badges, leaderboards, and rewards into the learning process. These elements aim to make learning more enjoyable and encourage students to participate actively in academic activities. However, despite its growing popularity, the actual effectiveness of gamification in improving student engagement and motivation requires further examination in different educational settings.

At the same time, the advancement of Artificial Intelligence (AI) in education offers new opportunities for personalized learning. AI-powered tools can analyse student performance, provide adaptive learning paths, and deliver immediate feedback to support individual learning needs. Although these technologies show promise in enhancing learning experiences, many educational institutions still face challenges in understanding how AI can be effectively integrated with gamification strategies to maximize student engagement. Therefore, there is a need to investigate the role of gamification in motivating students and to analyse how AI-based learning systems contribute to personalized and engaging educational experiences. This study aims to explore these aspects to better understand how the combined use of gamification and AI can improve student participation, motivation, and overall learning outcomes.

1. What factors influence students’ acceptance and willingness to use gamified and AI-enabled learning systems?
2. How effective are specific gamification elements (such as points, badges, leaderboards, challenges, and rewards) in enhancing students’ overall engagement in the learning process?

OBJECTIVES OF THE STUDY:

- To identify the factors that influence students' acceptance of gamified and AI-enabled learning systems
- To examine the effectiveness of gamification elements in enhancing the students' overall engagement in the learning process

RESEARCH METHODOLOGY

METHODOLOGY

The study is based on primary data collected by issuing questionnaires.

SAMPLING

A sample of 70 respondents from the area in and around Pollachi taluk based on the convenience sampling method.

FRAMEWORK OF ANALYSIS

Data collected have been analysed by making use of appropriate statistical tools, which include simple percentage and Garrett ranking test.

SIGNIFICANCE OF THE STUDY:

The integration of gamification and Artificial Intelligence (AI) in education has gained increasing attention as a strategy to enhance student engagement, motivation, and learning outcomes. Traditional teaching methods often struggle to sustain students' interest in the digital age, making it essential to explore innovative instructional approaches. This study is significant because it examines how gamified learning elements such as points, badges, leaderboards, and challenges, combined with AI-driven personalized learning systems, can influence students' acceptance and engagement in the learning process. Understanding the factors that affect students' willingness to adopt gamified and AI-enabled learning platforms can help educators design more effective and interactive educational environments. Moreover, the findings of this study may provide valuable insights for teachers, educational institutions, and policymakers in implementing technology-based learning strategies that promote active participation and improved academic performance. Ultimately, the study contributes to the growing body of knowledge on educational technology and supports the development of innovative, student-centered learning systems.

REVIEW OF LITERATURE:

1. Jaramillo-Mediavilla, L., Basantes-Andrade, A., Cabezas-González, M., & Casillas-Martín, S. (2024). **Impact of gamification on motivation and academic performance: A systematic review.** *Education Sciences, 14*(6), 639. This systematic review examined several research studies to understand how gamification affects student motivation and academic performance. The findings revealed that game elements such as points, rewards, and badges significantly improve learners' motivation and help them better acquire knowledge and academic skills. The study concluded that gamified learning environments can enhance engagement and encourage active participation among students when implemented effectively.

2. Pelizzari, F. (2024). **Gamification in higher education: A systematic literature review.** *Italian Journal of Educational Technology*. This review analysed multiple studies related to gamification in higher education. The research emphasized that gamification promotes interactive learning by incorporating game-based strategies that improve students' engagement and motivation. The author also highlighted that gamification helps create active learning environments where students participate more actively in classroom activities and online learning platforms.

3. Safdar, U., Shafi, S., & Junaid, M. (2025). **The impact of AI-driven gamification on student engagement and academic performance in English language teaching.** *Indus Journal of Social Sciences, 3*(1), 646–656. This study explored the integration of AI and gamification in language learning classrooms. The findings indicated that AI-based gamified learning systems provide adaptive and personalized learning experiences that improve students' motivation, engagement, and knowledge retention. The research also noted challenges such as technological accessibility and the need for teacher training when implementing AI-supported gamification.

4. Alenezi, A. (2023). **Teacher perspectives on AI-driven gamification: Impact on student motivation, engagement, and learning outcomes.** *Information Technologies and Learning Tools.* This research focused on teachers' perceptions of AI-driven gamification in education. The study found that educators believe gamification supported by AI enhances student motivation, improves learning experiences, and contributes to better academic outcomes. It also highlighted that AI technologies help teachers monitor students' progress and provide personalized learning support.

5. Almufarreh, A. (2026). **Gamification in education and its impact on student academic performance: A conceptual model based on systematic literature review and PLS-SEM analysis.** *Algorithms.* This recent research developed a conceptual framework explaining how gamification influences student academic performance. The study found that gamification encourages participation, increases learner engagement, and improves overall learning outcomes. It emphasized that combining modern technologies such as AI with gamified strategies can further strengthen digital learning environments.

FINDINGS AND SUGGESTIONS:

SIMPLE PERCENTAGE:

PROFILE OF RESPONDENTS (N = 70)

Variable	**Particulars**	**No. of Respondents**	**Percentage**
Age	15–20 years	21	30
	21–25 years	**24**	**34**
	25–30 years	16	22.9
	Above 30 years	9	12.9
Gender	Male	26	37.1
	Female	**44**	**62.9**
Field of Study	**Commerce**	**31**	**44.3**
	Commerce with CA	6	8.6
	Computer Science	18	25.7

Variable	**Particulars**	**No. of Respondents**	**Percentage**
	Economics	15	21.4
Year of Study	First Year	23	32.9
	Second Year	**31**	**44.3**
	Third Year	16	22.9
Type of Education Learning	School	25	35.7
	College	**45**	**64.3**
Area of Residence	**Urban**	**37**	**52.9**
	Rural	7	10
	Semi-Urban	26	37.1
Use of AI Technology for Study	**Rarely**	**35**	**50**
	Sometimes	7	10
	Frequently	15	21.4
	Always	13	18.6
Concept of Gamification	Somewhat	10	14.3
	Little	13	18.6
	More	**47**	**67.1**
Awareness of AI Educational Tools	**Yes**	**59**	**84.3**
	No	11	15.7
Gamified Learning Methods	**Points**	**23**	**32.9**
	Badges	**23**	**32.9**
	Leaderboards	7	10
	Quests	5	7.1
	Timed Challenges	12	17.1
AI Features Interacted With	**Adaptive Quizzes**	**36**	**51.4**
	Feedback	18	25.7
	Predictive Analysis	16	22.9
AI Applications Preferred in Institutions	**AI-Powered Tools**	**31**	**44.3**
	Smart Classrooms	17	24.3
	VR/AR Learning	10	14.3
	Smart Assessment Software	12	17.1
Impact of AI on Education	To the core	25	35.71
	To some extent	**34**	**48.6**

Variable	Particulars	No. of Respondents	Percentage
	Not at all	11	15.71
Ethical Concerns about AI	Privacy of Data	9	12.9
	Data Security	**30**	**42.9**
	Lack of Human Interaction	14	20
	Reliability and Accuracy	8	11.4
	Job Displacement	9	12.9

GARRETT RANKING

TABLE 1

GARRETT'S RANKING TEST

Frequency of the rank given by the consumers based on their perception

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Chat GPT	9	8	5	6	3	8	10	3	3	3	3	3	3	3
Grammarly	6	8	8	3	5	4	6	6	7	5	4	2	3	3
Quilbot	8	7	9	5	8	4	4	3	3	5	3	4	3	4
Canva	7	6	7	10	8	3	4	1	4	6	4	4	3	3
Copilot	6	9	9	5	8	1	1	6	5	6	0	5	3	6
Quizlet	6	3	10	10	11	4	1	4	4	3	1	4	3	6
Course era	24	7	8	4	5	0	5	2	0	0	3	4	2	6
Tutor me	14	15	14	0	5	1	3	3	3	0	3	4	2	3
Eklavya	10	7	23	0	7	0	1	0	2	0	3	3	5	9
Duolingo	16	9	15	0	3	0	2	2	0	6	0	6	3	8
Thinkstermath	16	15	11	3	5	0	0	0	4	0	8	0	5	3
Open AI	15	8	12	7	3	1	0	0	0	4	3	2	6	9
Smart sparrow	10	11	15	5	11	0	0	0	0	1	3	0	6	8
Spoken tutorial	26	7	6	3	5	0	1	0	1	0	3	3	4	11

TABLE 2

PARTICULARS	FORMULA 100(R ij -0.5)N ij	PERCENT POSITION	SCORE
Chat GPT	100(1-0.5)/14	3.571428571	85
Grammarly	100(2-0.5)/14	10.71428571	75
Quilbot	100(3-0.5)/14	17.85714286	69
Canva	100(4-0.5)/14	25	64
Copilot	100(5-0.5)/14	32.14285714	60
Quizlet	100(6-0.5)/14	39.28571429	56
Course era	100(7-0.5)/14	46.42857143	52
Tutor me	100(8-0.5)/14	53.57142857	49
Eklavya	100(9-0.5)/14	60.71428571	45
Duolingo	100(10-0.5)/14	67.85714286	42
Thinkstermath	100(11-0.5)/14	75	37
Open AI	100(12-0.5)/14	82.14285714	32
Smart sparrow	100(13-0.5)/14	89.28571429	26
Spoken tutorial	100(14-0.5)/14	96.42857143	16

TABLE 3

GARRETT RANKING

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	TOTAL	GAR	RANK
Chat GPT	765	600	345	384	180	448	520	147	135	126	111	96	78	48	3983	39.83	9
Grammarly	510	600	552	192	300	224	312	294	315	210	148	64	78	48	3847	38.47	12
Quilbot	680	525	621	320	480	224	208	147	135	210	111	128	78	64	3931	39.31	10
Canva	595	450	483	640	480	168	208	49	180	252	148	128	78	48	3907	39.07	11
Copilot	510	675	621	320	480	56	52	294	225	252	0	160	78	96	3819	38.19	14
Quizlet	510	225	690	640	660	224	52	196	180	126	37	128	78	96	3842	38.42	13
Course era	2040	525	552	256	300	0	260	98	0	0	111	128	52	96	4418	44.18	1
Tutor me	1190	1125	966	0	300	56	156	147	135	0	111	128	52	48	4414	44.14	2
Eklavya	850	525	1587	0	420	0	52	0	90	0	111	96	130	144	4005	40.05	8
Duolingo	1360	675	1035	0	180	0	104	98	0	252	0	192	78	128	4102	41.02	6
Thinkstermath	1360	1125	759	192	300	0	0	0	180	0	296	0	130	48	4390	43.90	3
Open AI	1275	600	828	448	180	56	0	0	0	168	111	64	156	144	4030	40.30	7
Smart sparrow	850	825	1035	320	660	0	0	0	0	42	111	0	156	128	4127	41.27	5
Spoken tutorial	2210	525	414	192	300	0	52	0	45	0	111	96	104	176	4225	42.25	4

The Garrett Ranking table shows that Course Era secured first place with the highest Garrett average rank score of 44.18, suggesting that respondents highly prefer this platform for AI-supported educational learning and online courses. Tutor Me ranked second with score of 44.14 indicating the strong preference of respondents for personalized tutoring and academic assistance and third rank was obtained by Thinkster Math with score of 43.90 reflecting the respondents interest in Mathematics AI learning tool and Spoken Tutorial secures fourth rank with score of 42.5 highlighting the usefulness for learning program and skill development followed by Smart Sparrow, Duolingo, Open AI, Eklavya, Chat Gpt, Quilbot, Canva, Grammarly, Quizlet and Copilot. Thus, the analysis indicates that online learning platforms and AI-based tutoring systems are preferred as effective tools for enhancing knowledge and skills.

SUGGESTION

FOR SIMPLE PERCENTAGE ANALYSIS:

1. Educational institutions should increase awareness and training programs on AI tools to encourage students to use them more frequently for academic purposes.
2. Teachers and institutions should incorporate gamification elements such as points, badges, and challenges into teaching methods to enhance student engagement.
3. Colleges and schools should integrate AI-powered adaptive learning systems that provide personalised learning experiences for students.
4. Institutions should improve digital infrastructure, especially for rural and semi-urban students, to ensure equal access to AI-based learning technologies.
5. Proper data security and privacy measures should be implemented to address students' ethical concerns regarding AI usage.
6. Teachers should receive training in AI and gamified teaching methods to effectively implement these technologies in classrooms.
7. Educational policymakers should promote AI-enabled smart classrooms and digital learning platforms to improve interactive and student-centred learning.

FOR GARRETT RANKING:

1. Educational institutions should promote platforms like Coursera and Tutor Me, as they appear to be highly useful for students in improving their learning experience, so colleges and schools should encourage students to utilise such platforms for skill development and online courses.
2. Tools like Thinkstermath and Spoken Tutorial should be integrated into academic learning, especially for subjects that require practice and conceptual understanding, such as mathematics, programming, and technical skills.
3. Duolingo and Smart Sparrow should be promoted for language learning and adaptive learning environments. These tools help students learn in an interactive and personalised manner.
4. Awareness programs and training sessions should be conducted to familiarise students with AI-based learning tools such as OpenAI, Eklavya, and ChatGPT, so that students can effectively use them for academic purposes.

5. Lower-ranked tools such as Copilot, Grammarly, Canva, and Quizlet should still be encouraged, as they provide support in writing, design, and study preparation, even though students may currently be less aware of their full potential.
6. Educational institutions should integrate multiple AI-based learning platforms within their curriculum, allowing students to experience diverse digital learning tools that support personalised and gamified learning.
7. Workshops and digital literacy programs should be organised to help students understand the advantages of AI-powered educational technologies and improve their acceptance and usage.

CONCLUSION:

This study highlights that students increasingly respond positively to learning environments that incorporate interactive game elements—such as rewards, challenges, levels, and instant feedback—especially when these features are intelligently personalized through AI. The findings reveal that students' acceptance of such systems is influenced by factors including perceived usefulness, ease of use, technological readiness, and the relevance of game elements to academic content. Moreover, AI-driven adaptivity significantly enhances the learning experience by tailoring tasks and feedback to individual needs, thus sustaining engagement and reducing disengagement or boredom. Overall, the study concludes that combining gamification with AI-based personalisation creates a dynamic and learner-centred environment that fosters deeper participation, consistent motivation, and improved academic performance. As educational institutions move toward digital transformation, adopting these innovative strategies can help build more effective, inclusive, and engaging learning ecosystems that support diverse learners and prepare them for future challenges.

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An Analysis of Screen Time Usage and its Impact on Cognitive and Emotional Effects in Adolescents

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Abstract: The present paper discusses the effect of the use of screen time on cognitive and emotional results in adolescents with the sample size of 125 respondents. The study is intended to comprehend the effects of demographic and cognitive abilities on emotional well-being under the condition of growing digital exposure. The structured questionnaire was used to gather data and was analyzed in terms of descriptive statistics, Pearson correlation, and multiple regression. The results show that cognitive skill is positively related to emotional outcomes in a significant way meaning that, the greater the cognitive engagement, the greater the emotional well-being. In contrast, demographic variables such as age and gender do not show a significant influence on emotional outcomes. The regression analysis also proves that cognitive skill is the most significant predictor, and explains moderate percentage of variance in levels of emotions. The paper points out the influence of the screen time is more about quality and the purpose than the time. Positive and constructive screen use can be used to boost cognitive development and consequently, emotional well being in adolescents. The results highlight the necessity of a moderate and attentive attitude towards screen time, as well as the proper parental and educational guidance. The research is an addition to the existing literature on digital behavior and development and provides practical implication on how to encourage healthy screen-based behaviors.

Keywords: more addiction, exposure, overstimulation.

Introduction:

In the current scenario, digital technology has undergone unprecedented expansion that has reshaped the daily lives, routines and developmental experiences of adolescents across the globe. The shift to technology adaptation has been driven primarily by the widespread availability of smartphones, tablets, laptops, high-speed internet and social networking platforms, video based envtertainment and online gaming ecosystems. The digital screens have moved beyond being optional tools for communication or occasional entertainment. They now serve as multifunctional spaces where adolescents learn, socialise, express their identity and navigate their personal and academic challenges. Focusing on adolescents is essential because this developmental stage represents a unique intersection of biological, psychological and social transformations. During adolescnts dopamine systems undergo significant reconfiguration, making young individuals more sensitive to reward-based experiences in social media like gaming achievements or viral content.

The rising dependency on screens presents a paradox while technology provides unprecedented opportunities for learning, creativity and global connection that simultaneously exposes adolescents to oversimulation, distraction, emotional volatility and potential behavioural dysregulation. Thus, the complexity underscores the urgent need for scholarly analysis that critically examines the cognitive and emotional impacts of screen time on adolescent populations. The neurobiological tendencies of the adolescents interact powerfully with the design of digital platforms, many of which are engineered to maximise engagement through continuous notifications, infinite scrolling, personalised feed algorithms and emotionally charged content. This might create an environment where adolescents may become excessively dependent on digital gratification, potentially compromising their cognitive stability and emotional self-regulation. Their desire for peer acceptance, validation and belonging often leads them to spend extended time on social media platforms where social comparison, curated perfection and popularity metrics shape self-esteem.

One of the most widely documented concerns involves attention. Digital environments—particularly social media feeds, video streaming platforms, and fast-paced gaming experiences—often present rapidly shifting stimuli that train the brain to seek novelty rather than sustain prolonged focus. As a result, adolescents accustomed to frequent digital stimulation may struggle with concentration, sustained attention, and task persistence in both academic and real-world settings. Multitasking, a common behaviour among digitally active adolescents, further burdens working memory by forcing constant cognitive switching between unrelated tasks such as texting while studying, toggling between entertainment and school assignments, or dividing attention among multiple open apps. Over time, habitual multitasking can hinder deep learning, reduce comprehension, and weaken long-term information retention. High screen exposure also affects executive functioning, including logical reasoning, emotional inhibition, planning, and goal-oriented behaviour, which are essential for academic success and responsible decision-making.

Emotionally, digital exposure can shape mood stability, self-esteem, emotional resilience, and interpersonal sensitivity. Social media platforms, in particular, expose adolescents to curated images of success, beauty, popularity, and achievement that often lead to unfavorable social comparison. Such comparisons can erode self-worth, heighten insecurity, and trigger feelings of inadequacy. In many cases, adolescents develop a sense of identity that is highly dependent on online validation, such as likes, shares, comments, or follower counts.

Additionally, exposure to cyberbullying, harassment, or exclusion contributes significantly to emotional distress, anxiety, and depressive symptoms. Adolescents also experience emotional dysregulation when engaging with addictive digital platforms that provide rapid but fleeting emotional rewards. The compulsive nature of these platforms, engineered through reward loops and variable reinforcement schedules, can lead to increased irritability, frustration, and emotional dependency when access is restricted.

Behavioral impacts include reduced face-to-face communication skills, social withdrawal, decreased physical activity, and an increased likelihood of risk-taking behaviors influenced by online trends or peer groups. Furthermore, screen-induced sleep deprivation negatively affects mood stability, emotional control, and stress resilience. However, it is important to acknowledge that digital platforms may also provide emotional benefits, such as peer support communities, mental-health information, creative outlets, and communication opportunities for socially isolated adolescents. This dual nature of digital influence highlights the complexity of understanding emotional outcomes and underscores the necessity for balanced interpretations rather than one-sided conclusions.

Objectives :

- To investigate how usage of screen time affects the cognitive development of teenagers.
- To examine the correlation between cognitive ability and emotional performance among teenagers.
- To determine the effects of demographic variables like age and gender on emotional well-being of adolescents.

Review of Literature :

Jason M. Nagata et al. (2024) used the data of the ABCD study in a longitudinal study to explore how screen time is linked to adolescent mental health. The results indicated that more screen time had more behavioral problems and emotional difficulties in the long run. The paper has highlighted that the long-term effect of digital devices on the psychological well-being is negative especially when the habit of using the devices is excessive and unmonitored.

Benjamin Zablotsky et al. (2025) examined the relationship between screen time, and health outcomes among adolescents. The researchers discovered that increased non-academic screen time had a significant positive relationship with depression, anxiety, inadequate sleep patterns, and lack of social support.It found that screen time use may have a negative influence on emotional and behavioral health in adolescents.

Jasmina Wallace et al. (2023) investigated how screen time is associated with cognitive functioning in adolescents. The results showed that higher screen time corresponded to impulsivity and the increase in ADHD-related symptoms, indicating that screen time adversely affects attention and cognitive control.The paper illustrates the possible dangers of overuse of screens on neuropsychological growth.

Xinxin Zhu et al. (2023) studied the patterns of screen time during adolescence and the impact of these patterns in the long term.The authors found that a habitual high screen time in adolescence correlates with worse mental health outcomes in adulthood, such as emotional and behavioral problems.The results imply that early screening practices have enduring impact on emotional growth.

The study by **Naisha Kapoor (2025**) investigated the impact of screen time on cognitive functions such as attention and productivity among adolescents.Interestingly, the results revealed that screen time was not significantly related to cognitive performance, meaning that the effects of screen usage might be determined by the nature and purpose of use, but not necessarily the duration of screen use.

Research Methodology

Data

The present study is mainly based on primary data, which is collected from adolescents by distributing the questionnaires. Primary data were used for the present study. For collecting the first-hand information, 125 respondents were chosen on convenience sampling method by issue of questionnaire containing socio-economic, preference and suggestion. Open-ended and closed-ended questions were included in the questionnaire to get answers of the objectives laid down in the study.

Sampling

The required data for the study have been collected by way of a structured questionnaire on order to know the impact on emotional and cognitive outcomes of adolescents based on screen timing of the total questionnaire. The data collected are taken for the analysis.

Sample Size

In this research work, the sample size is 125

Framework of Analysis

The collected data has been analysed through regression and factor analysis using spss software.

Data Analysis and Interpretation

Correlation Analysis

Correlations					
		age	gender	cognitive	emotional
age	Pearson Correlation	1	-.089	.118	-.012
	Sig. (2-tailed)		.323	.192	.892
	N	125	125	125	125
gender	Pearson Correlation	-.089	1	-.059	.050
	Sig. (2-tailed)	.323		.515	.580
	N	125	125	125	125
cognitive	Pearson Correlation	.118	-.059	1	.508**
	Sig. (2-tailed)	.192	.515		.000
	N	125	125	125	125
emotional	Pearson Correlation	-.012	.050	.508**	1
	Sig. (2-tailed)	.892	.580	.000	
	N	125	125	125	125
**. Correlation is significant at the 0.01 level (2-tailed).					

The Pearson correlation test was used to determine the linear relationship between the age, gender, cognitive skill and emotional outcomes of the respondents. The results reveal that cognitive skill has a moderate positive and statistically significant relationship with emotional outcomes ($r = 0.508$, $p < 0.01$).This means that the emotional outcomes are related to greater levels of cognitive skill, thus giving a suggestion that cognitive ability is a key determinant of emotional response. Conversely, age shows a small and insignificant association with emotional results ($r = -0.012$, $p = 0.892$) that shows that age change does not have a significant impact on emotional levels.Equally, gender has a very weak and insignificant relationship with emotional outcomes ($r = 0.050$, $p = 0.580$), implying that there is no significant difference in the emotional outcomes among the gender categories.

Moreover, inter-correlations of the independent variables (age, gender, and cognitive skill) are weak and statistically insignificant, which means that the issue of multicollinearity is not present. On balance, the results clearly demonstrate that cognitive skill is the only variable which has significant and significant relation with emotional outcomes and age, and gender have no statistically significant relationships.

Multiple Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518[a]	.269	.251	.624
a. Predictors: (Constant), cognitive, gender, age				

ANOVA						
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	17.343	3	5.781	14.824	.000b
	Residual	47.185	121	.390		
	Total	64.528	124			
a. Dependent Variable: emotional						
b. Predictors: (Constant), cognitive, gender, age						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.364	.290		4.707	.000
	age	-.062	.073	-.067	-.850	.397
	gender	.109	.115	.075	.955	.342
	cognitive	.480	.072	.520	6.637	.000
a. Dependent Variable: emotional						

The multiple regression analysis was done to determine the impact of age, gender and cognitive skill on the emotional outcomes. According to the model summary, the correlation coefficient (R) is 0.518, which means that there is a moderate degree of relationship between the independent variables and emotion. The coefficient of determination (R 2) is 0.269 indicating that 26.9 percent of emotional outcome variations are attributed to the combination of age, gender and cognitive skill. The adjusted R2 of 0.251 supports the fact that the model is still able to explain the number of predictors reasonably after the adjustment.

According to the results of the ANOVA, the regression model is statistically significant, as represented by the F-value of 14.824 with the level of significance of 0.000 ($p < 0.05$).This illustrates that the independent variables, in combination, have a major influence on emotional outcomes. In terms of individual predictors, cognitive skill exhibits a strong and significantly positive effect on emotion (0.520, 6.637, 0.000).This implies that a rise in cognitive ability results in an appreciable enhancement in emotional performance.

Conversely, age is not a major determinant of emotion (0.067, 0.397), which implies that the age difference does not have a substantial impact on the level of emotion in this research. On the same note, gender too does not indicate statistically significant influence on emotion (0.075, $p = 0.342$) which implies that there are no significant differences in emotional outcomes among different gender categories.

Findings :

The Pearson correlation analysis revealed that:

- There is a moderate positive and statistically significant relationship between cognitive skill and emotional outcomes ($r = 0.508$, $p < 0.01$). This indicates that individuals with higher cognitive skills tend to exhibit better emotional outcomes.

- The overall model is statistically significant ($F = 14.824$, $p < 0.05$), confirming that the independent variables collectively influence emotional outcomes.

Suggestions

The balance in screen time should be promoted to adolescents through reducing screen time and investing in quality digital behavior such as learning and skill-based activities. Monitoring and guidance of usage by parents are needed to control usage and encourage value content. Schools ought to educate the community regarding digital well-being and promote engagement in physical and social activities to promote emotional well-being. Also, it is possible to develop time management skills and apply some simple screen-time rules to make adolescents have a healthy balance between real-life and digital activity.

Conclusion

The study concludes that cognitive skill plays a important positive role in emotional outcomes among adolescents but age and gender fail to play a significant role. The results show that the quality of screen time is more influential than the quantity of the time spent on the screen. Cognitively stimulating and productive screen time can lead to better emotional health, but unmanaged screen time may not produce any beneficial effects. Comprehensively, moderation and conscious attitude towards screen-time are key to fostering healthy cognitive and emotional growth.

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A STUDY ON WORK-LIFE BALANCE AMONG NURSES

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ABSTRACT

Work-life balance has become an important issue among nurses because of increasing workload, emotional stress, long working hours, and family responsibilities. Nurses play a vital role in providing quality healthcare services to patients. However, balancing personal life and professional responsibilities has become difficult for many nurses working in hospitals and healthcare centers. This article focuses on the challenges faced by nurses in maintaining work-life balance and the impact of stress on their physical and mental well-being. The study also highlights the importance of family support, organizational support, and effective work policies in improving the quality of life of nurses. A healthy work-life balance helps nurses improve job satisfaction, reduce stress, and provide better patient care.

INTRODUCTION

Work-life balance refers to the ability of an individual to manage work responsibilities and personal life effectively. In the modern healthcare sector, nurses are one of the most important employees because they provide direct care and emotional support to patients. Nurses are expected to work under pressure for long hours and handle emergency situations regularly. Along with professional duties, nurses also have personal responsibilities such as family care, child care, and household management. In India, the nursing profession is highly demanding due to inadequate staffing, increasing patient numbers, and changing healthcare systems. Nurses often work in shifts including day shifts, night shifts, and emergency duties. These irregular working patterns affect their physical health, sleep, and emotional well-being. Work-life imbalance creates stress, anxiety, frustration, and reduced job satisfaction among nurses. Maintaining proper work-life balance is important for both nurses and hospitals because stress-free nurses can perform their duties effectively and improve healthcare services. Therefore, understanding the factors affecting work-life balance among nurses is necessary to improve their quality of life and work performance.

OBJECTIVES OF THE STUDY

1. To identify the major problems faced by nurses in balancing work and personal life. 2. To examine the factors affecting work-life balance among nurses. 3. To study the relationship between stress and job satisfaction among nurses. 4. To analyze the impact of workload and shift duties on nurses. 5. To suggest suitable measures for improving work-life balance among nurses.

REVIEW OF LITERATURE

1. K. Santhanalakshmi (2012) conducted a study on work-life balance among female nurses working in hospitals. The study found that workload, long working hours, and family pressure highly affected the emotional condition of nurses. The research suggested that flexible working schedules and organizational support could improve work-life balance. 2. Abihitha and Ramesh (2013) studied the relationship between stress and job satisfaction among nurses. The researchers identified that nurses working under continuous pressure experienced lower job satisfaction and higher stress levels. The study emphasized the importance of counseling and stress management programs. 3. Ghousinnisa S. (2016) examined the challenges faced by nurses in balancing family responsibilities and professional duties. The findings revealed that irregular shift work and overtime duties created stress and affected the mental health of nurses. 4. Deepa (2016) conducted research on ICU nurses and identified that emotional pressure and emergency patient care increased stress among nurses. Family support and emotional support from colleagues helped nurses manage stress effectively. 5. Jensirani and colleagues (2017) analyzed the work environment of nurses and concluded that organizational support, welfare measures, and proper staffing are important factors in maintaining work-life balance. 6. Anis Fathima (2018) studied the influence of demographic factors on work-life balance among women nurses. The study found that age, marital status, family type, and work shifts significantly influenced stress levels and job satisfaction among nurses. The review of literature clearly indicates that nurses face multiple challenges in balancing work and personal life. Most researchers emphasized that stress management programs, family support, flexible schedules, and employee welfare measures are essential for improving work-life balance among nurses.

RESEARCH METHODOLOGY

The present study is based on both primary and secondary data. Primary data was collected from nurses working in government and private hospitals using a structured questionnaire.

Secondary data was collected from books, journals, websites, and previous research studies related to work-life balance. Convenience sampling method was used for selecting respondents. A total of 99 nurses participated in the study. Statistical tools such as percentage analysis and chi-square analysis were used to analyze the collected data. The methodology helped in understanding demographic factors such as age, gender, educational qualification, work area, work experience, shift duties, and monthly income of nurses.

FACTORS AFFECTING WORK-LIFE BALANCE

Several factors influence work-life balance among nurses. Long working hours are one of the major causes of stress. Nurses are required to work continuously without proper rest during emergency situations. Shift duties also affect physical and mental health. Night shifts disturb sleeping patterns and create fatigue. Nurses working in ICU and emergency wards experience more emotional pressure compared to others. Family responsibilities create additional stress for married nurses and nurses with children. Lack of time for family activities affects relationships and emotional well-being. Health issues such as stress, anxiety, depression, back pain, and sleep disorders are common among nurses due to work pressure. Lack of appreciation, inadequate staffing, and low salary also reduce job satisfaction.

PROBLEMS FACED BY NURSES

The study identified several major problems faced by nurses: • Long working hours and overtime duties. • Physical fatigue and lack of rest. • Mental stress and emotional exhaustion.

· Difficulty in balancing family responsibilities. • Lack of proper sleep due to shift work. • Work overload and pressure from patient care. • Reduced social and family interaction. • Health problems caused by continuous stress. These problems negatively affect both personal life and professional performance of nurses.

SUGGESTIONS

The following suggestions are provided to improve work-life balance among nurses: 1. Hospitals should introduce flexible working schedules. 2. Proper staffing should be maintained to reduce workload. 3. Nurses should be given adequate rest periods between shifts. 4. Counseling and stress management programs should be conducted regularly. 5. Employee welfare measures and motivational programs should be improved. 6. Family members should provide emotional support to nurses. 7. Recreational and wellness activities should be encouraged in hospitals. 8. Management should maintain proper communication with nurses regarding workplace issues. These measures can help nurses reduce stress and improve job satisfaction.

CONCLUSION

Work-life balance is an essential factor for nurses because they perform an important role in the healthcare system. Nurses face several challenges such as long working hours, shift duties, workload pressure, emotional stress, and family responsibilities. These challenges affect their physical health, emotional stability, and professional performance. The study concludes that proper organizational support, stress management practices, family cooperation, and flexible work schedules are necessary for improving work-life balance among nurses. Hospitals should create a healthy and supportive working environment that promotes employee well-being and job satisfaction. Maintaining good work-life balance helps nurses provide better patient care, improve professional efficiency, and lead a healthy and happy personal life.

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