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Innovative and Creative Management Practices: A Study of Sales Promotion Strategy Adopted by Pesticides Companies and its Effect on Agri Products in Nagpur District (2000- 2006)

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I. Introduction

Some marketers consider sales promotion supplementary to advertising and personal selling because it binds the two together, making both more effective. In reality, however, sales promotion is far more than supplementary. Sales promotion expenditures in some companies consume near about 75 percent of the advertising /promotion budget, compared to 25 percent for advertising.

Sales promotion is expensive. But, it's also effective. Unfortunately, it has serious drawbacks which lead to furious battles in marketing circles between proponents of sales promotion and proponents of advertising. Each has an important role, but advertisers must consider the positives and negatives and gets the balance right.

Sales promotion objectives are consistent with marketing objectives. However, they may vary with the type of target market and points of channel. The objectives for retailers may be to carry new items, encore a new product or model, stimulates off- season sales, persuade more prospective buyers, and so on. In spite of the several objectives of sales promotion, there are three which are fundamental viz., informing, persuading and reminding.

II. Research Methodology

1. Rationale of the study-

Agricultural development is advocated today as a basic strategy for the all-round development of the country like India. In India, according to 2001 census, more than 70-75 percent of its population lives in villages and there are over 5, 75, 000 villages. Agricultural development enjoys top most priority in the policies and programs of India. Designing and execution of agricultural development projects are an essential means of attaining certain basic objectives such as alleviation of poverty, generation of employment, spreading of literacy and provision of other basic needs in rural areas.

In Maharashtra; agriculture has been given the top priority which is the food earning occupation of crores of rural people living in the villages. The main purpose behind the identification of Nagpur district for the study is to examine how the marketing of pesticides and its use has made effect on agriculture products in Nagpur district in particular. In view of above, some villages (12 Tahsils, out of 14, excluding Nagpur rural and urban) in Nagpur district has been identified for study.

2. Objectives-

- To know the marketing of pesticides in Nagpur district.
- To study the marketing strategies adopted by different pesticides' companies in Nagpur district.
- To examine lacunas in marketing of pesticides and suggests for improved techniques and strategies for marketing of pesticides in Nagpur district.

3. Scope-

Marketing is typically seen as the task of creating, providing and delivering the goods and services to the consumer and business. Considering this, scope involve for the marketing of the pesticides and the strategies that are adopted by different pesticides companies and effect of pesticide on the productivity of crops. Agricultural statistics are available mostly on an all India basis or state level. In a vast country like India inter-regional and inter-district variations are so pronounced that data at macro level, many a times, do not prove to be useful. It is felt that a micro study such as this would be more meaningful and useful. The study thus is useful to evaluate the agricultural and farmers development and also to bring out the defects in the marketing strategies of pesticides' company.

4. Research Methodology-

This research work was performed in the area of 12 tahsils of Nagpur district. For the study, the data was collected from the Farmers of the Nagpur district. The area selected for study is limited to Nagpur revenue district comprising twelve Tahsils, excluding Nagpur rural and Urban.

The information necessary for the study is collected through 50 dealers/retailers using Judgemental and convenience sampling and 25 field officers (executives) using Simple Random sampling method is collected in particular areas of Nagpur district.

i) Method of Data Collection: The questionnaire was designed after conducting in-depth interviews with few pilot respondents. A Self-administered structured survey questionnaire was targeted to carefully select respondent farmers using cluster sampling techniques to collect primary data. For secondary data collection Annual report, e-books Catalogues, Brochures, Agricultural Magazines, Website are used, and the conclusions are drawn on the basis of analysis.

ii) Sampling method: The sample of the study includes 200 cultivators from each taluka of Nagpur district, thus measuring total 2400 farmers of the district. However, out of 2400, sample of 2330 cultivators have been finalized. For removing language barrier the Marathi language is used. The sampling procedure adopted for the purpose of study was cluster sampling which involves selection of samples, universe of a group or cluster items.

iii) Research Design: The present study is Descriptive in nature. Accordingly, the use is made of secondary as well as primary data. Apparently, the conclusions drawn from this study was descriptive in nature.

iv) Hypothesis-

Null Hypothesis H₀: Better promotion strategy is not the prominent reason for maximum sale of pesticides.

vs

Alternate Hypothesis H₁: Better promotion strategy is the prominent reason for maximum sale of pesticides.

III. **Detail Study**

The details are as follows:

✓ **Village Adoption:**

The village adopted is selected in such a way that it has an easy access with some infrastructure for village development. It is medium size village with large percentage of small and marginal farmers.

✓ **Opening of Sale Points:**

Pesticides' sale points are opened in each of the adopted village to ensure the supply of quality pesticides and other agro inputs in time.

✓ **Crop Seminars:**

At least one crop seminar is organized at a suitable place by the in charge of Area office/ Area agronomist of the region during each season i.e. two seminars in a year. The progressive farmers, members of young farmers club and the contact farmers attended the same. Besides

the general training programme, an important crop requirement of the area is selected and special lectures covering the various packages of practices relating to that important crop are delivered for which the experts from the various Agriculture Universities, Department of Agriculture, Banks and other institutions are invited to address or discuss the various issues. Agricultural development programme is a one day programme and an exhibition is arranged on this occasion.

✓ **Special Campaigns:**

Special campaigns like seed treatment, weed control and pesticides' use etc. are organized during the crop season in each of the adopted village as per the need of the village. The members of the young farmers club are involved in such campaigns and are arranged through Agro Service Centers or pesticides' sale points.

✓ **Young Farmers Club:**

In all the villages adopted, young farmers clubs have been formulated with an enrolment of 15 -25 farmers within the age group of 25-35 years. After completing the formalities, a date to organize a meeting during each month, is fixed for each young farmers club and accordingly, the meeting is held on a special date and time during every month. The participants are provided with the technical literature and Agricultural Universities publications. Besides the distribution of technical literature, a talk on a specified subject is arranged during the month from the experts/specialists as per the need of the farmers.

✓ **Field Demonstrations:**

Field demonstrations are arranged with special emphasis on the application of pesticides. At least one demonstration is organized in each of the adopted villages.

✓ **Group Discussions:**

The field staff of pesticides' companies, in addition to individual contacts, requests the farmers to participate in group discussions organized in the different villages or farm sites. The different subjects/programmes on pesticides are undertaken for discussions and queries of the farmers are also answered. The farmers are advised to use the pesticides in the prescribed manner.

✓ **Kisan Melas (Exhibitions):**

At the time of harvesting, the farmers of the adjoining areas and villages are gathered at the demonstration site and they are shown particularly the results of the package of pesticides practices demonstrated in the field under demonstration. The gathering also discuss with the cultivators on the various farming practices such as use of pesticides, fertilizers and problems faced during farming. Pesticides' company's dealers/retailers, Government representatives

and scientists participate in the melas, appraise the gathering with the latest recommendations and guide them in the profitable cultivation.

✓ Dealers'/retailers' Training:

The idea behind organizing dealers/retailers trainings that the dealers/retailers should be imparted a working knowledge regarding the pesticides and utility of the various development of promotional programme undertaken by the pesticides companies for the benefits of the dealers/retailers. The objective is that the dealers/retailers attitude should be service oriented instead of being only the distribution agencies. The dealer/retailer is viewed as a link between the pesticides companies and farmers. This training also pushes up their sales as well.

✓ Farmers' Training:

The farmers' training programme is co-ordinated with the Field Days/KisanMelas and Group Discussions. This programme is organized in the different villages or sites in order to extend a practical training to the farmers in the different agricultural practices. The programme is collaborated with various development agencies. The above mentioned strategies are the main innovative promotional strategies adopted by the pesticides companies. Other Innovative and Various Promotional Strategies are:

a) Use of Mobile van: An Outdoor activity



Picture 01: A good example of Promotion Strategy adopted by Pesticides Companies

b) Visiting to farmers and giving samples:



Picture 2: A good example of Visiting to farmers and distributing pesticide samples

- c) Meeting to village head and giving the information about products
- d) Meeting to the learned persons and telling them the information.
- e) Pasting posters in the villages



Picture 3: Example of Poster

- f) Erecting hoardings in the villages near bus-stand, public health centre and Gram Panchayat



Picture 4: Example of hoarding

- g) Distributing pamphlets in villages

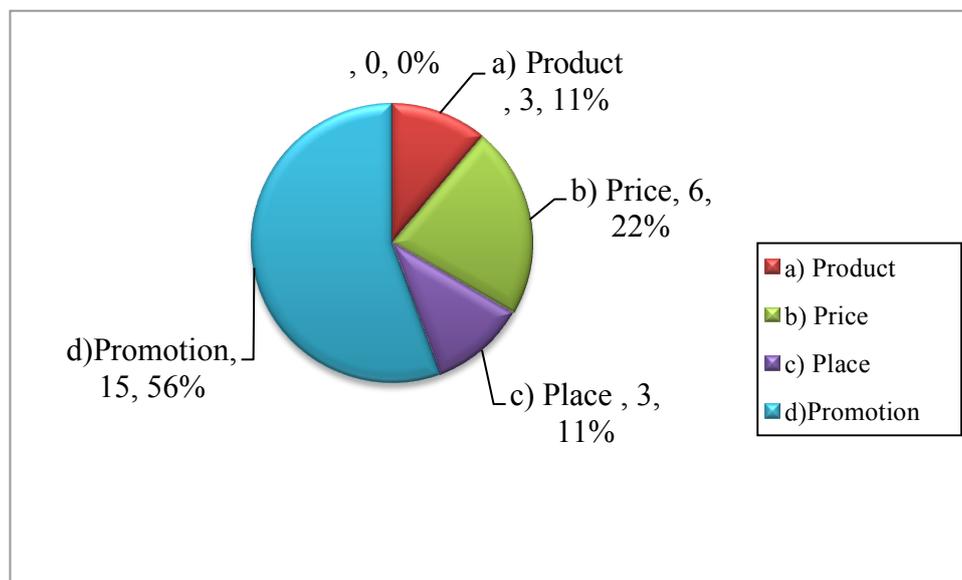
- h) Distributing free books and other gifts like pens, bags etc.
- i) Organizing various melavas, exhibitions, and demonstrations

The companies are also focusing on consumer promotions which include samples, coupons, cash refunds, premiums etc. Thus, by dominating in all the fields of marketing, multinational companies are more effective, efficient and better than others.

IV. Data Analysis

The data analysis is based on following two parts-

1. Most effective marketing strategy adopted by the pesticides companies-

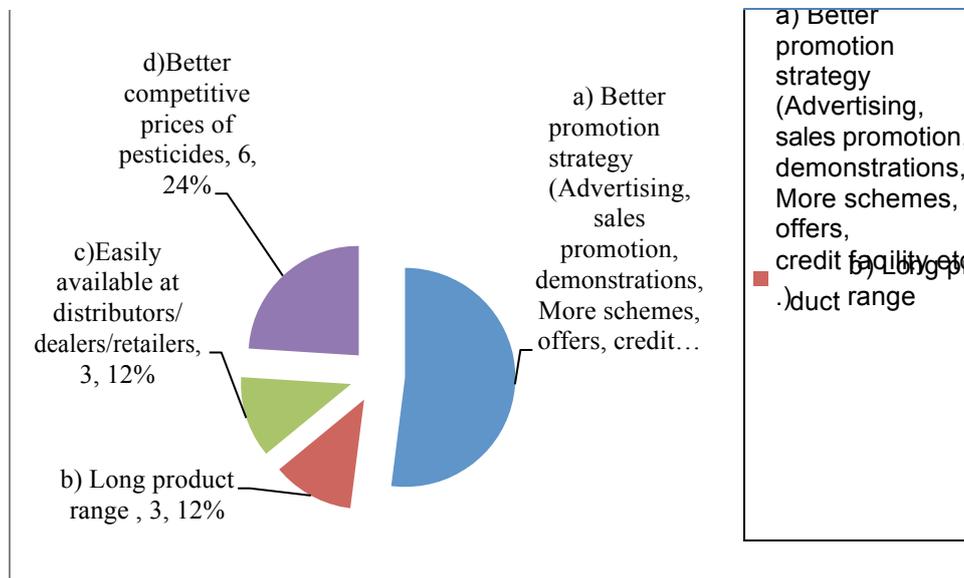


Graph 1: Most effective marketing strategy adopted by the pesticides companies of executives (Out of 25)

From the above graph, it is clear that, there are 11% executives i.e. 3 out of 25 who have mentioned that company has preferred product strategy for marketing of pesticides. 22% executives it has been mentioned that company has preferred price strategy, 11% executives mentioned that company has preferred place strategy for marketing of pesticides, 56% executives have mentioned that company has preferred promotion strategy for marketing of pesticides. It is clear from the above graph that most of the companies are giving preference to promotion strategy. This help them to perform the business in rural and urban areas for earning more profit.

It is observed that the promotion strategy is being used mostly on large scale by the multinational companies. They are setting high advertising budgets and using various advertising mediums, campaigning, organizing exhibitions, melavas, demonstrations, free samples, sale points, farm visits etc. to educate the farmers as compared to domestic and

international pesticides companies. The multinationals are entering in the market with high research and development, newer technology, licensing, joint ventures, exports creating adverse effects on marketing of pesticides for domestic companies in Nagpur district.



Graph 2: Prominent reasons for maximum sale of pesticides

From the above graph, it is clear that, there are 52% executives i.e. 13 out of 25 who have mentioned that better promotion strategy (Advertising, sales promotion, demonstrations, More schemes, offers , credit facility etc.) is the prominent reason for maximum sale of pesticides. Hence the hypothesis no.1 is proved to be true.

2. Sales Promotion Strategy Adopted by Pesticides Companies and Its Effect on Agri Products in Nagpur District (2000- 2006)-

Marketing of pesticides through different Medias of advertisement and organizing trade fairs, exhibitions, krishimelavas, workshops, village adoption, test farm plot concept, farmers meetings and training camps by pesticides companies and other organizations has increased farmers’ awareness of the district about good effects of use of pesticides on the agri. products for increasing yield. Thus they have learned about the benefits of pesticides and have achieved higher yield through use of pesticides.

During research study it has been observed that the marketing of pesticides in the district has played vital role in enabling and pursuing the farmers to use pesticides for controlling pests attack, diseases on crop and thus has been mainly responsible for increasing agriculture yield. The average yield on use of pesticides, loss in yield in the event pesticides is not used and

percentage loss in yield in quintals /tons during the period 2000-01 to 2005-06 is calculated on the basis of questionnaires filled-in by the farmers for main cash crops under irrigated and non-irrigated land which is shown in table under below

Crop	Land	Average yield in quintals/ tons per acre in last 6 years (On use of pesticides)	Average loss of yield in quintals/ tons per acre in last 6 years (Due to non use of pesticides)	Average percentage of loss in yield (Due to non use of pesticides)
Cotton	Irrigated	7.93	4.30	54.22%
	Non-irrigated	5.06	2.67	52.76%
Soyabean	Irrigated	7.81	3.36	43.02%
	Non-irrigated	5.01	2.53	50.49%
Paddy	Irrigated	21.63	5.84	26.99%
Orange (tons)	Irrigated	6.73(tons)	3.81(tons)	56.61%

Table No.1The calculated average yield on use of pesticides, loss in yield in the event pesticides are not used and percentage loss in yield in quintals /tons during the period 2000-01 to 2005-06.

As already explained the questionnaire has been obtained from 2330 cultivators of the district. During analysis it was observed that almost all the farmers have used pesticides for plant protection. The analysis of data proves that most of the farmers are aware of the good effects of use of pesticides and thus they have used pesticides for preventing pest attacks and diseases on their crops.

In absence of use of pesticides by them the crop could have suffered the losses to the yield. Resultantly *the use of pesticides has increased the productivity of crops in Nagpur district.* Hence the hypothesis is proved.

It is evident from the above table that the average percentage of loss in yield due to non-use of pesticides is of great concern, which can be avoided on use of pesticides. So far as present study is concerned, almost all 2330 farmers have used pesticides for different crops; as such huge loss has been avoided. Obviously the crop yield mentioned by the farmers is on use of pesticides and loss in yield is due to non-use of pesticides for plant protection. *Thus, it is the ultimate effect of use of pesticides which has been possible only due to marketing of pesticides.*

V. Conclusion

Most of the pesticides manufacturing companies are engaged in performing their marketing activities through mode of promotion strategy.

Advertising through news channels, publicity campaigns, displaying hoardings, demonstrations etc. has proved that promotion strategy is an effective strategic tool for marketing of pesticides in Nagpur district.

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Promotional strategies of Amul Dairy Industry with reference to Nagpur city

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Abstract

Amul is one of the biggest players in the Indian market and have a huge market share. It is the brand of choice trusted by a lot of people in India. There are many reasons behind the success. The Promotion strategy adopted by Amul is one such reason.” This paper aims at study strategic influence of promotional mix on organization sales turnover in manufacturing organization. Therefore other factors of marketing mix such as product development, effective pricing, distribution of right quality and quantity to the consumers should be appropriately considered. Milk production is an integral part of the food consumption and it contains many nutrients and provides a quick and easy way of supplying these nutrients to the diet within relatively few calories. Milk, the most suitable food for young mammals, provides both energy and the building materials necessary for growth. The main objective of this study is to examine the relationship between the promotional strategies and brand awareness and find out to what extent the promotional strategy mostly impact on brand awareness of milk power brands in Nagpur district.

Keywords: Strategic promotional mix, marketing mix, regression model, push and pull strategy.

I. Introduction of Marketing

Marketing is communicating the value of a product, service or brand to customers, for the purpose of promoting or selling that product, service, or brand. Marketing techniques include choosing target markets through market analysis and market segmentation, as well as understanding consumer behavior and advertising a product's value to the customer. Marketing blends art and applied science (such as behavioral sciences) and makes use of information technology. Marketing is applied in enterprise and organizations through marketing management. From a societal point of view, marketing is the link between a society's material requirements and its economic patterns of response. Marketing satisfies these needs and wants through exchange processes and building long-term relationships. “Sales promotion comprises a range of tactical marketing techniques designing which in a

strategic marketing framework to add value to a product or service in order to achieve specific sales and marketing objective.”

Marketing Mix:

Marketing is integral to the success of a business, large or small, with its primary focus on quality, consumer value and customer satisfaction. A strategy commonly utilised is the "Marketing Mix". The SIVA Model provides a demand/customer-centric alternative to the well-known 4Ps supply side model (product, price, placement, promotion) of marketing management.

Product → Solution
Promotion → Information
Price → Value
Place (Distribution) → Access



Figure 1: Marketing mix

- **PRODUCT:** Products are the goods and services that your business provides for sale to your target market. When developing a product you should consider quality, design, features, packaging, customer service and any subsequent after-sales service.
- **PLACE:** Place is in regards to distribution, location and methods of getting the product to the customer. This includes the location of your business, shop front, distributors, logistics and the potential use of the internet to sell products directly to consumers.

- PRICE: Price concerns the amount of money that customers must pay in order to purchase your products. There are a number of considerations in relation to price including price setting, discounting, credit and cash purchases as well as credit collection.
- PROMOTION: Promotion refers to the act of communicating the benefits and value of your product to consumers. It then involves persuading general consumers to become customers of your business using methods such as advertising, direct marketing, personal selling and sales promotion.
- PEOPLE: People is an important factor in servicing industries - travel agencies, restaurants and hair salons. No two persons are the same and no two persons can provide the exact same service to customers.
- PROCESS: Process is the procedure, mechanism and flow of activities to provide service or to produce a product. The prevailing ISO standards (such as ISO9001) are designed to help organizations ensure their process can meet the needs of customers and other stakeholders in their field. A well organized and quality controlled process may reduce the online.
- PHYSICAL EVIDENCE: Physical Evidence is the element that allows the consumers to make judgments on that organization. It includes some of the following: Premises, Websites, Paperwork (such as air tickets) Brochures, Signage (such as those on aircraft and vehicles), uniforms,
- PACKAGING: Marketing people have always emphasized the importance of packaging as it is the way to make a first impression on the customers; especially for the products on shelves.
- PAYMENT: Payment should also be included; as ease and security of transaction plays a crucial role in marketing, especially in this cyber age. Payment is the consideration for the delivery of goods and services. It is an ease and security of transaction. Cash, debit card, cheque, gift voucher, etc.

AMUL: THE TASTE OF INDIA



Figure 2: Logo of the Company

Amul is definitely an “Amoolya” brand. Amoolya in Sanskrit means something which is invaluable or priceless. With a presence in almost every product which can be made by milk, Amul has won over hearts along with market share to become a highly valued brand with an Indian origin. The reason Amul is such a strong brand is because of the marketing mix of Amul.

II. Literature Review

Amul is being one of the most demanded product and today the highest sale of dairy products in Nagpur city in state of Maharashtra. All the major decisions regarding the sale of milk and other related dairy products are taken by the manufacture for the benefit of consumers as per which product satisfies their need. Amul in itself has become a big Brand and maximum of consumers consume to a large extent. The promotional strategies used in Amul are appreciated from the buyers, like Amul girl, the tag line. etc.

According to Dr. K. Karunakaran, 1st edition, 2007, “This process has to be conducted within the framework of the rules and regulations made by the Marketing and Sales department. Positive or negative impact of any scheme depends on the promotion made by the company (Amul). Hence it is necessary that Amul should adopt proper marketing policies to reach out the audience in a huge amount.

According to Organization: Amul – The Taste of India. Amul (2015-05-14). Retrieved on 2015-11-29. “Alexander Fraser Laid law. Cooperatives and the Poor. A development study prepared for the International Cooperative Alliance and the Canadian International Development Agency, 1977. The co-operative was initially referred to as Anand Milk Federation Union limited hence the name AMUL.”

According to Amul is now world's 13th largest dairy, posts 67% revenue growth in FY16, The world's 13th largest dairy organisation and India's largest dairy cooperative, Gujarat Cooperative Milk Marketing Federation (GCMMF), which markets the popular Amul brand of dairy products today said that it has registered a 67 per cent growth in turnover to Rs 23,004 crore during 2015-16.

III. Objectives of the Study

Following are the objectives of this study-

- To analyze the various sales promotion strategies adopted by Amul dairy.
- To know the factors which affects consumer's buying behavior to purchase the profile Amul Dairy (Milk products).
- To study the preference of those factors which are considered by the consumer as regards purchase of milk products and other dairy products?
- To determine the competitors of Amul Dairy products especially Milk products.

IV. Hypothesis

Based on the mentioned objectives, the following hypothesis has been formulated in this study.

- 1.Null Hypothesis: Promotional Strategies adopted by Amul for dairy products are not useful in promoting the other dairy products in Nagpur city.
- 2.Null Hypothesis: The quality and price is comparatively affordable of Amul Dairy products as that compared to other its competitors.

V. Limitations of the Study

In spite of immense usefulness, market research has its own limitation which is usually set up by the purpose of problem.

- The geographical location of the study is limited to Nagpur City only.
- The primary data will be collected through questionnaire and personal interview from both consumers and Retailers. The elicited information will be completely based on their personal experience.
- Since the data will be collected from more than one source, there may be slight discrepancies between one source and the other.

VI. Data Analysis (Hypothesis Testing)

The one-way ANOVA compares the means between the groups you are interested in and determines whether any of those means are statistically significantly different from each other. Specifically, it tests the null hypothesis:

$$H_0: \mu_1 = \mu_2 = \mu_3$$

If, however, the one-way ANOVA returns a statistically significant result, we accept the alternative hypothesis (HA), which is that there are at least two group means that are statistically significantly different from each other.

i. Hypothesis 1:

H0: Promotional Strategies adopted by Amul for dairy products are not useful in promoting the other dairy products in Nagpur city.

OR

H1: Promotional Strategies adopted by Amul for dairy products are useful in promoting the other dairy products in Nagpur city.

To test the above hypothesis, One-Way ANOVA test is applied taking various products of Amul as fixed factor and promotional strategy as dependent variable, where following results were obtained

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Milk	96	2.5417	1.08499	.11074	2.3218	2.7615	1.00	4.00
Butter	190	2.7316	1.12525	.08163	2.5705	2.8926	1.00	4.00
Curd	68	3.5294	.92188	.11179	3.3063	3.7526	1.00	4.00
Ice-Cream	88	3.4545	.78651	.08384	3.2879	3.6212	2.00	4.00
Total	442	2.9570	1.09853	.05225	2.8543	3.0597	1.00	4.00

Table 1: Descriptive analysis based on - How did you come to know about Amul Dairy milk & milk product?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	70.280	3	23.427	22.214	.000
Within Groups	461.903	438	1.055		
Total	532.183	441			

Table 2: ANOVA table based on - How did you come to know about Amul Dairy milk & milk product?

Interpretation: The above table shows that, the significance value obtained for F-test is 0.00 which is less than the alpha value of 0.05 ($F = 22.214, P < 0.05$), which states that there is significant association between promotional strategies and promotion other dairy products of Amul. Hence, the hypothesis i.e. Promotional Strategies adopted by Amul for dairy products are not useful in promoting the other dairy products in Nagpur city is rejected and alternate

hypothesis i.e. Promotional Strategies adopted by Amul for dairy products are useful in promoting the other dairy products in Nagpur city is accepted.

ii. Hypothesis 2:

The quality and price is comparatively affordable of Amul Dairy products as compared to its competitor’s product.

To test the above hypothesis, One-Way ANOVA test is applied taking most preferred brand as fixed factor and satisfaction from Quality and Price as dependent variables, where following results were obtained

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower Bound	Upper Bound			
QUALITY	Amul	92	2.3913	.75530	.07875	2.2349	2.5477	1.00	4.00
	Dinshaws	43	2.0465	.95002	.14488	1.7541	2.3389	1.00	4.00
	Haldirams	24	2.0000	.97802	.19964	1.5870	2.4130	1.00	4.00
	Total	159	2.2390	.86023	.06822	2.1043	2.3737	1.00	4.00
MARGIN	Amul	92	2.6087	.72561	.07565	2.4584	2.7590	1.00	4.00
	Dinshaws	43	2.4884	.79798	.12169	2.2428	2.7340	1.00	4.00
	Haldirams	24	2.2500	.73721	.15048	1.9387	2.5613	1.00	3.00
	Total	159	2.5220	.75336	.05975	2.4040	2.6400	1.00	4.00

Table 3: Descriptive analysis of Hypothesis 2.

		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	5.098	2	2.549	3.556	.031
	Within Groups	111.820	156	.717		
	Total	116.918	158			
MARGIN	Between Groups	2.516	2	1.258	2.251	.019
	Within Groups	87.157	156	.559		
	Total	89.673	158			

Table 4: ANOVA Table of Hypothesis 2.

Interpretation: The above table shows that, the significance value of F test obtained in case of quality and price is less than the alpha value of 0.05 ($p < 0.05$), which states that there is significant association between quality & price of Amul and affordability by consumers. Hence, the hypothesis i.e. The quality and price is comparatively affordable of Amul Dairy products as compared to its competitor’s product is accepted.

VII. Findings

Based on previous sections , following are findings of this study-

1. Amul milk is having the market share is only 64%.
2. Incomes less than 5000 to 10000 are more attracted to Amul milk. As per the data 79% of the respondent's income is under this group.
3. The main purchasing factors for the Amul milk are Quality and Brand image. The data reveals that 42% influences on Quality and 32% influenced for the brand. Quality plays a very important role as compared to price.
4. 88% of the total respondents are using product since from a long time.
5. Consumers are satisfied with the milk products. Customers are expecting the good service and quality of Amul milk dealers. Competitors are providing good service to the consumer.
6. It is found in the survey that customer are influencing through Word-Of-Mouth.

VIII. Conclusion

From the study conducted it is observed that Amul milk has a good market share. They are as follows:

1. The factors considered by the customer before purchasing milk are freshness, thickness, taste and availability.
2. Finally the researcher concludes that, majority of the customers are satisfied with the Amul milk and milk products because of its good quality, reputation, easy availabilities.
3. Some customers are not satisfied with the Amul milk because of high price, lack of dealer services, spoilage and low shelf life etc. therefore, if slight modification in the marketing programme such as dealers and outlets , promotion programme, product line etc. definitely company can be as a monopoly and strong market leader.
4. Amul has also to take care of its competitors into consideration and more importantly its customers before making any move.

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A Study of Consumer Buying Behaviour Parameters in India

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Abstract

This project aims at finding out the factors affecting buying decision of an individual consumer and his/her preference or attitude to take purchase decision. This research will find out the factors which influence the consumer and his/her buying decision. The findings will help companies to identify the areas required for improvement and can also improve their marketing strategies. It will help the companies to create new and innovative product according to the orientation of consumer's perception.

The research on factors affecting consumer buying behaviour and their perception or attitude toward purchasing anything. Purchase or Buying Decision is completed when the consumer is

- 1) Ready to pay
- 2) Willingness to purchase

Consumer buying behavior is the result of the attitudes, preferences, intentions and decisions made by the consumers in a market place before buying a product. Consumer behaviour entails "all activities associated with the purchase, use and disposal of goods and services, by considering the consumer's emotional, mental and behavioral responses that come first or follow these activities."

Keywords: Consumer Buying Behaviour, Behaviour Factors, Perception, Attitude, Behaviour

I. Introduction

The performance of any economy is measured in terms of the trends and pattern of macroeconomic variables which include; National income Consumption Savings Investment Possibly the most challenging concept in an economy is to deal with understanding the consumption pattern of the people. Consumption is an important activity performed by the house hold sector. Whatever personal income we obtain, from one source or the other, is spent either on consumption or is saved.

Consumer behaviour Consumer Buying Behaviour refers to the buying behaviour of the ultimate consumer. It is the process involved when individuals or groups select, use or dispose of products, service, ideas or experience (exchange) to satisfy needs and desires. So buying behaviour is the decision process and acts of people involved in buying and using products.

Factors affecting consumer behaviour

Consumer behaviour refers to the selection, purchase and consumption of goods and services for the satisfaction of their wants. There are different processes involved in the consumer behaviour. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the available money which he can spend. Lastly, the consumer analyses the prevailing prices of commodities and takes the decision about the commodities he should consume.

Consumer buying behaviour is influenced by four major factors:

- 1) Cultural
- 2) Social
- 3) Personal
- 4) Psychological

1) Cultural: - Culture is the part of every society and is the important cause of person wants and behavior. • It is the set of basic values, perception, wants and behaviour learned by a member of society from family and other important institutions. • The influence of culture on buying behavior varies from country to country therefore marketers have to be very careful in analysing the culture of different groups, regions or even countries.

2) Social: - Social factors consist of preference groups, family, roles and status. • A person's behaviour is influenced by many small groups such as family. It is the most important consumer buying organization in society and it has been researched extensively. • The position of an individual within his family, his work, his country club and his group of friends etc. all this can be defined in terms of role and social status.

3) Personal: - It includes such variables as age and lifecycle stage, occupation, economic circumstances, lifestyle (activities, interests, opinions and demographics), personality and self concept. Decisions and buying behaviour are obviously also influenced by the characteristics of each consumer.

4) Psychological: - Among the factors influencing consumer behaviour, psychological factors can be divided into 3 categories:

1. Motivation
2. Perception
3. Learning

II. Facts and Findings of the Study

1. Consumers in India-

Consumers in India may be classified in to 4 broad sectors:

- Socialites and Upper Class
- Working women
- Youth
- Conservatives (about 70% of consumers)

Consumers in India may be further classified into:

- Rural
- Urban

The upper- and middle-class need a feel-good experience today and are gravitating towards luxury, experimenting with fashion and technology.

- >40% of the consumers in India are between 20 and 49 years of age.
- <40% of the consumer in India is under 19 year of age.
- <20%of the consumer in India is under 49years
- Majority of consumer are young <30 years of age.

Consumer of the Past



Figure 1a: Consumer of the Past

Modern Consumer



Figure 1.b: Modern Consumer

2. Consumer behavior in India-

- Possibly the most challenging concept in every economy is to deal with understanding the buyer behavior.
- Indian consumers are amongst the most discerning consumers in the world.
- The attitude of Indian consumer has undergone a major transformation over the last few years.
- The Indian consumers today wants to lead a life full of luxury and comfort.
- An important and recent development in India's consumerism is the emergence of rural market for several basic consumer goods. The overall retail market in India has grown from US\$ 310 billion in 2006 to US\$ 470 billion in 2011 and is projected to reach US\$ 675 billion in 2016.
- India is so culturally diverse that it may seem impossible that there exists just one consumer ideal, but it appears that globalization has led to the transcending of this cultural boundary.

3. Change in pattern of consumer behavior in India-

The Govt: of India introduced economic reforms in various sectors of the economy in July 1991.

- There by the consumption expenditure was expected to change after the reforms.
- Before that, India choked under much more bureaucracy than is apparent today.
- In the past decade(2000-2010), India's gross domestic product has grown at an average rate of 7.27%.

4. Growth of the Communications & IT Sector-

India's IT boom stems from the cheap operating costs of enterprises such as the software development firms which provide software solutions for all intents and purposes under one roof.

- The IT boom provided easy employment for a tech savvy Indian, which created a new generation of young, urban professionals with increased purchasing power.

The advent of smart mobile telephony and the internet- India has 903 million mobile phone users (2nd globally) and 121 million internet users (3rd globally) as of January 2012 (Wikipedia)- has opened up new venues for social marketing.

- The increased uses of social media such as facebook, youtube etc and use of online shopping sites also have greater influence in consumer choice in India.

5. Some emerging future trends of buying behavior of Indian consumers are-

1. Indian consumers have become value sensitive and are not much price sensitive as was the case earlier. If they feel that a particular product offers them more value and its price is high, even then they are willing to buy the product.
2. With the ever-increasing penetration of internet and social media, the purchasing behavior of Indian consumers has changed dramatically.
3. The Indian consumer of today gives preference to features of a product rather than its brand name.
4. The middle and lower class consumers' buying behavior will change and they may behave as if they are rich.
5. Indian consumers are increasingly becoming aware of the importance of health and hygiene. Hence companies are making products to suit their health like low calorie, low fat food.
6. The use of credit card for shopping is a new emerging trend in India
7. Companies not only aim to sell their products but also aim to provide better after sales services to its consumers.

IV. Conclusion

Indian consumers' buying behavior and their attitude have changed drastically in the recent past. The consumption pattern of India depends mainly on liberalization of economic policies, buying habits of the younger generation, financial independence at a young age, increase in number of nuclear families and increase in media exposure of the people.

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Social Media in Elearning: A Bibliographic analysis using Scopus Database

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Abstract

The social media has changed the way of working of the people in every sector. It has changed the time and efforts people make for communicating any information quickly to each other. Diversity of all collaborative environments has increased with use of social media in eLearning systems for Higher Education courses also. Social media are increasingly marked in higher education systems in online learning context as instructors look to technology to mediate and enhance their instruction. Everybody today in academics wants to promote interactive learning for their students. The statistics shows that the students are also very active on social media platforms than never before. The social media platforms allow faculty and learners to come together and facilitate quick interactions which were not possible earlier.

There are different support needs as a student throughout during learning life in distance mode education than regular structures. These issues are called student affair in distance education literature. These issues may vary by countries, region or program. Many scholars from literature do argue for the focused integration of social media as an educational tool with lot of scope to facilitate better support to students in such settings. Most of the existing research on the adoption, utility and effectiveness of social media in the higher education classes is limited to self-reported data (e.g., surveys, questionnaires) and content analyses.

This research based on bibliographic analysis from Scopus database summarizes all relevant scholarly literatures from 2008 to 2017 searched on 14th Feb 2018. The reviews and the findings of these investigations with respect to use of Social media in these settings are presented in tabular and graphical manner focusing on various important parameters like year of publications, source of publications, country from which the literature comes, subject area and the authors who are contributing in this area of research.

Keywords : Social media, Higher education, eLearning, Facebook, Twitter, Blogs, Educational technology, Technology Management, Bibliographic analysis, Scopus database etc.

I. Introduction

No one can deny the increased adoption of social media in the entire world over the last 10 years. Facebook, Twitter, LinkedIn, Instagram, YouTube, Google Plus and many others have become almost everyone's virtual presence. There are many thoughts and discussions but all are using the social media as per their convenience and likings. Many think that social media is just another way to minimize personal communication and contact. For many others; it is an effective way to rightfully look through people's lives. Many think that it is a pure waste of time with no value. Personal opinions are of course respected, yet we should look at the other side of the phenomenon also. Teachers from reputed universities and institutions, instructional designers and course providers, and even all organizations have started to heavily rely on the use of social media in formal learning. Social media is used to share best practices, promote data / information and educational material, share opinions, views and comments, representing them in training programs and individual courses etc widely in every business function and settings.

One of the best outcomes from this phenomenon is that learning has become purely learner-centric and not remained teacher-centric, which the way it should have been all along is.

Social media platforms are observed as good opportunities for idea sharing and information transfer. It has encouraging environments for quick distribution through the 'Share' button at your fingertips. Following are some of the popular social media platforms and the way they are being used in the eLearning settings effectively in general.

Youtube:

Everybody know the pedagogical benefits of videos in learning. It help to visualize and remember learn complex topics in better manner and also with less time. Youtube's strength as an online learning resource is that it's a free and easily accessible huge repository with videos. Video for educational purposes improves thinking through visual clues and enhance learning. It also improves student engagement during course delivery which results in better outputs and more satisfaction with the course.

Instructors can easily select a video-recorded talk on a relevant topic to share with his class to make the lesson more engaged and interesting with sometime fun activities also. They can also upload their own video content, and create YouTube playlists depending on their topics of delivery. This offers lot of scope for the creativity for the faculty to deliver the content.

Facebook:

The major advantage that Facebook has over other social media platforms is that it is the most widely-used platform. Daily active users are always more than two billion. It is home to a lot of communities, cherishing connections virtually for many activities which need fast communication and information sharing.

Faculty can easily leverage on “**Facebook’s Community Ambiance**” in reinforcing education and learning to students. They can create an open or closed group for their classes; upload course contents. They can facilitate online assignments and conducts tests also easily on this platform. Also they can share relevant links and encourage online discussions, forums and collaboration among students as peer learning pedagogy. Facebook also offers an option to develop an application that will gratify the needs of the course, and simultaneously integrating interactive features for greater engagement and results from such courses.

Twitter:

It is very popular media for fast response and in short also. In eLearning it can be used as a backchannel to connect learning communities or smaller classrooms over a specific topic or event. Faculty can send the topic of tweet and also to share highlights, make statements, upload pictures, etc to all students within specific time. All instructors have to create an account on Twitter platform once and communicate topic related #hashtag to their students. Twitter is heavily used nowadays for social learning environments and understanding sentiments over social issues and problems very effectively. #hashtag analysis can be done for evaluating the responses and find the conclusions.

Instagram:

Instagram is kind of like Twitter, but its limitation is that it’s all about visual content, either pictures or video that’s only up to 15 seconds long. Unlike YouTube, Instagram is not much good as a content repository to get course related material from. It’s also more distracting and limited compared to Twitter. For one, it can re-post your messages across several social media (Facebook, Twitter, etc.). So, you can use it as a convenient way of cross-posting your content to different audiences. Second, it’s popular with the younger demographic, and being based on photography and video, quite fun to use. Faculty can leverage this by incorporating it in your assignments as a light research tool asking learners to gather images related to what they’re studying, e.g. examples of buildings in various styles for an architectural course, etc.

LinkedIn:

This is a purely professional, yet social platform to network easily. It has proven to be extremely useful in eLearning also. Currently there are thousands of discussions and groups in various languages, where instructors, educators and influencers share views, problems,

developments with respect to their research and projects, also how-to tips for complex and new developments. It has an even higher value compared to the previous all social platforms, since students can actually see everyone's professional profile and accomplishments. This usually determines the status and importance of the discussion based on leader, organizer, or expert. If you are interested in eLearning and Instructional Design; this is highly suggested platform today. You can join relevant group or develop your own network with relevant people.

Pinterest:

This search engine can yield thousands of educational material. This in-graphic material can be used as learning supplements for the students. Infographics cut down information into bite-sized data for easier mental assimilation and better memory recall. Tutorials or how to's from this platform can serve as the practical component of abstracts and theories. This allows learners to a hands-on experience of what they have learned. Pinterest boards are very helpful tools in organizing educational resource tools that you find online very easily. There is always fear of losing time while tracking down websites from the past, and filing bookmarked websites on a specific topic on the browser toolbar. Here, all you have to do is **Pin** them into a board which houses all related data for a specific category as per your requirement. These Pinterest boards are also shareable, so encourage your students to share them with others thus encouraging peer to peer help and learning fast with team like environment in virtual way.

iTalk:

In general, students put more effort in listening to their instructor than in taking down notes. iTalk's recording feature can certainly provide them such fast help. Students can keep up with the lecture and discussion by simply capturing on audio what their teachers say. That way, they can re-listen to the lesson whenever they want to. They can edit the audio clip to retain only the important points of discussion. Also they can share them with their classmates easily.

Google Plus:

Google plus is an uprising platform for social learning. The ability of G+ to host communities with video embeds, comments plus Google hangouts makes it the strongest social media platform for social learning.

Several eLearning professionals believe that Google Plus is going to be the most popular social media that is used as a learning platform. The major reasons is that both learners and facilitators are getting less distracted which is not the case with Facebook and Twitter.

Google Docs:

While Google Docs is not a social media platform per se, the software can be easily used for collaboration, as it allows multiple user access to documents. Group work will no longer be difficult using this platform. All you have to do is share the Google doc, and everyone with access can view, edit, and comment on the document simultaneously. You can also access it on mobile whenever you're on the go. At the end you can download and evaluate the comments and answers if any expected by the participants. It is widely used for research questionnaire responses by research community.

Hashtags:

Hashtags bring together publicly-posted and available materials (e.g. photos, videos, status, etc.) on a specific category across almost all social media platforms. The advantage of using hashtags is that it makes easier for the user to search for various topics of their interests. Whether you are on Twitter, Instagram, or Facebook, public postings with # followed by a phrase or topic you have in mind will be shown to you in no time. In the Twitter platform, hashtags are also used for "meet and tweet," where a group of people agree to meet virtually at a set time to discuss and exchange ideas via tweeting. Hashtags can be used to sort out messages tweeted or posted during the meeting time, allowing you to view them even after the discussion.

II. Research Methodology

This article reflects **the research using bibliographic analysis methodology**. The Search terms talks about the use of social media in eLearning. The authors have used Scopus database only to search the articles being available. Scopus database is widely accepted and popular for its quality listings in research fraternity all over the world.

The search term used for searching the literature from Scopus database is as follows –

TITLE-ABS-KEY (social AND media AND elearning)

AND (EXCLUDE (ACCESSTYPE(OA)))

The database was search on 14th Feb 2018 on 4 pm and for the literature for period 2008 - 2018. The social media became popular all over the world from a decade and hence for relevant period this decade is considered for research. The authors found 119 documents and the bibliographic analysis is done for the same as discussed in the next headings.

III. Findings and Discussions

1. Based on Year of Publication:

Following Table 1 shows the statistics about the number of papers per year from the period under consideration. Figure 1 shows the line graph of the same.

Year	No. of Papers
2017	04
2016	17
2015	13
2014	16
2013	15
2012	11
2011	18
2010	12
2009	7
2008	6
Total	119

Table 1: Year vs. No. of Papers Published in Scopus

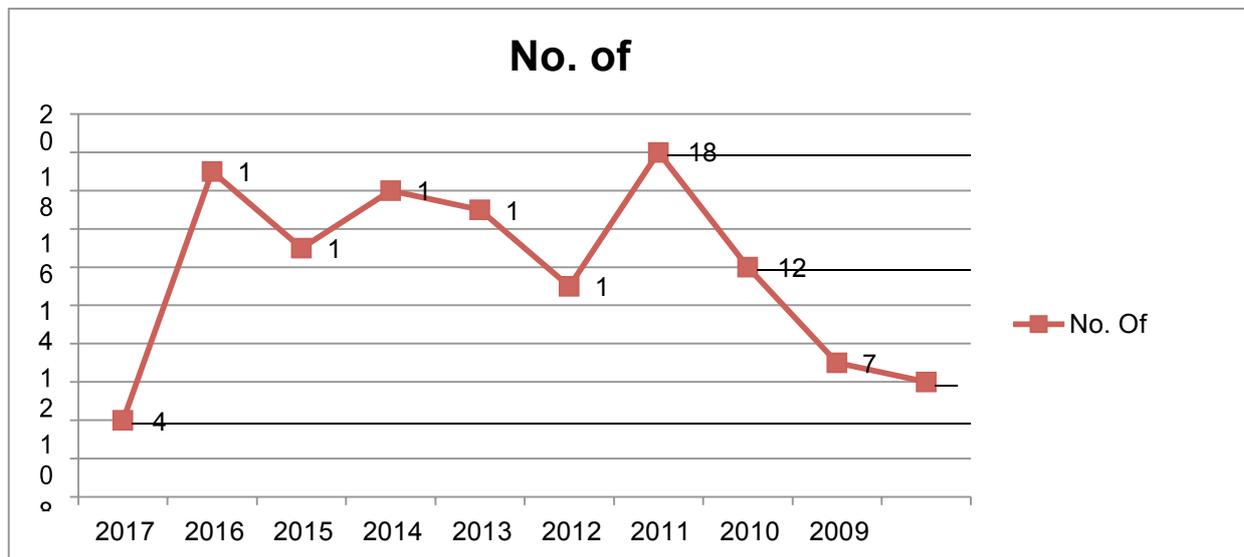


Figure 1 : Trend showing Year vs. No. of Papers Published in Scopus

From this analysis, authors observed the sharp decline trend after 2016 in the papers which are discussing about social media and its use in eLearning. There were time from the rise of social media from 2008, people were heavily talking and exploring the uses of the social media and hence there was increasing trend seen during 2008 to 2016.

2. Based on Sources of Publication:

Following Table 2 shows the statistics about the number of papers from top five sources based for the period under consideration. **ACM international conference proceedings series** top this list with 4 papers out of 119 are there in Scopus indexed journals

Source	No. of Papers
ACM international Conference Proceeding Series	04
Ceur Workshop Proceedings	02
Computers In Human Behavior	02
Electronic Journal Of E Learning	02
International Journal Of Applied Engineering Research	02

Table 2: Sources of Publication Vs. No. of Papers

3. Top TEN Authors contributed for the chosen topic:

Following Table 3 shows the name of author and the number of papers he has contributed for the period under consideration. **All Top Ten authors have 2 publications each in this category as seen from the results.**

Author Name	No. of Papers
Alali, A.S.	02
Buus, L.	02
Di Valentin, C.	02
Ecclesfield, N.	02
Edwards, M.	02
Emrich, A.	02
García-Peñalvo, F.J.	02
Garnett, F.	02
Glowatz, M.	02
Janzen, K.	02

Table 3: Authors Vs. No. of Papers

4. Top TEN universities from where the authors are and no. of papers contributed for the chosen topic:

Following Table 4, shows the name of university from where author belongs and the number of papers contributed for the period under consideration from that university. Universidad de Salamanca from Spain tops the list with 4 papers and Tampere University of Technology from Finland (the happiest country in the world) is second with 3 publications. All other 8 universities/ institutions are having 2 each for the same search.

Affiliation	No. of Papers
Universidad de Salamanca, Spain	04
Tampere University of Technology, Finland	03
IMSIU University, Saudi Arabia	02
University College Dublin, Republic of Ireland	02
University of Auckland, New Zealand	02

Utrecht University, Netherlands	02
The University of British Columbia, Canada	02
Australian Catholic University, Australia	02
Western University, England	02
University of Sussex, England	02

Table 4: University Affiliations Vs. No. of Papers

5. Top TEN Countries/Territory contributing for this topic of research and no. of papers from these territories:

Following Table 5 shows the name of country and the number of papers contributed for the period under consideration from that region. UK tops the list with 20 papers, US is second with 15 papers and Australia is at third position with 10 papers. There are 6 papers from India also which talks about use of social media in Scopus listed journals.

Country/Territory	Documents
United Kingdom	20
United States	15
Australia	10
Spain	9
Austria	8
Canada	8
Undefined	8
Germany	7
Finland	6
India	6

Table 5: Country Vs. No. of Papers

6. Type of documents vs. no. of Papers:

Following Table 6 shows the document type and the number of papers contributed for the period under consideration. Conference Papers tops the list with 68 papers followed by articles with 34 numbers. There are 10 book chapters also written on this topic with 2 exclusive books. The pie chart (Figure 2) shows the spread and contribution in graphical way with total 85 % is from conference papers and articles.

Document Type	No. of Papers
Conference Paper	68
Article	34
Book Chapter	10
Conference Review	2
Book	2
Review	2

Article in Press	1
Total	119

Table 6: Type of documents vs. no. of Papers

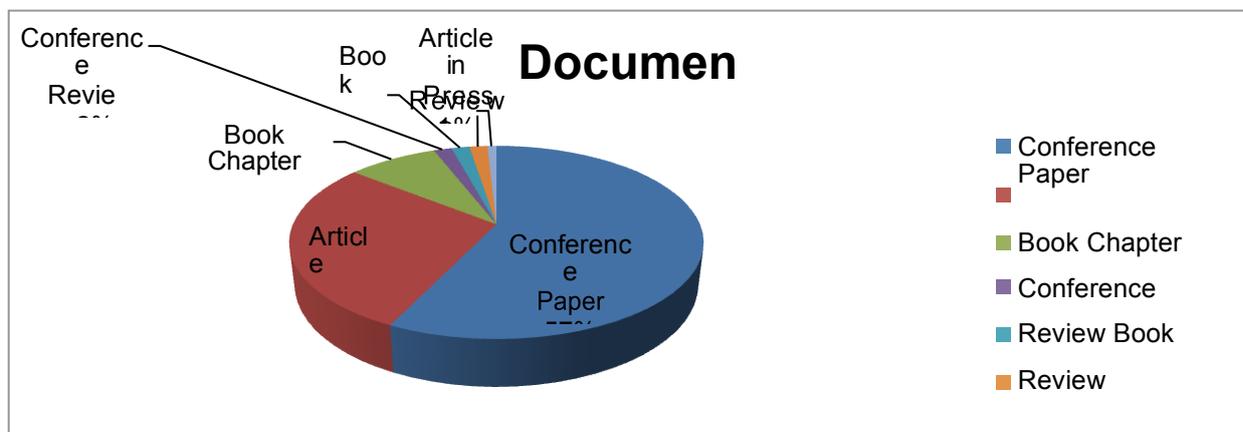


Figure 2 : Document type Vs. no. of Papers

7. Source citations by year excluding source self-citations

Following Figure 3, shows the source citations per year. From 2008 onwards citations has increasing trend. Computers in human behavior and ACM International conference proceeding series are the sources with highest citations and viewership in research fraternity as seen from Scopus Database.

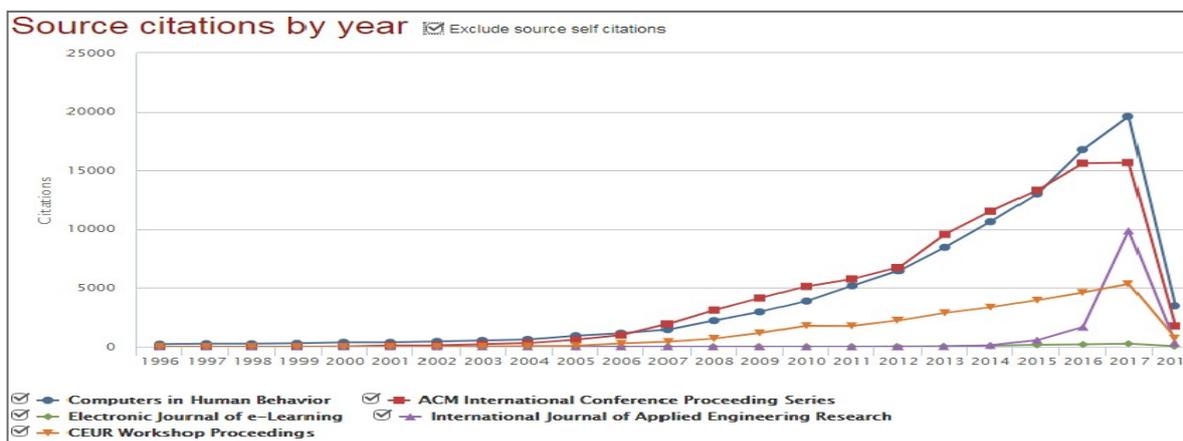


Figure 3: Source citations per year

IV. Conclusion

Authors have talk about most popular social networks like Twitter, Facebook, YouTube, Google+, LinkedIn and Instagram. While not all social media platforms are equally fit for all eLearning platforms and purposes, a successful eLearning business should take a good look in incorporating one or more of the major social media in its offering. One should keep in

mind though that each social media platform has its own strengths and weaknesses and its the concept of “social” that one should respect and try to work within its bounds.

V. Future Scope

Authors can take all other databases available to them and perform such bibliographic analysis to get comprehensive picture of the topic and happenings about the application of Social Platforms in eLearning environments in different settings and cultures.

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MEASURE AND ANALYSIS OF IMPACT OF DEMOGRAPHIC FACTORS OVER CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING

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1. INTRODUCTION

DEMOGRAPHIC FACTORS:

Socioeconomic characteristics of a population expressed stastically, such as age, gender, education level, income level, marital status, occupation. A census is a collection of the demographic factors associated with every member of a population.

ONLINE SHOPPING:

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different retailers.

2. Objectives of the study

- To identify the impact of Demographic factors like age, gender, education, and income on online shopping behaviour.
- To find popular e-tailing websites
- To know about the most popular category of item purchased online.

3. Scope of the study

The study involves different types of online shoppers based on frequency in business to consumer (B2C) market segment. The respondents involved in this research study were select from the Wardha with the condition of having had experience in online shopping.

4. Research Methodology

DATA SOURCE:

The data used for the study will be Primary data. The primary data will collected through a structured questionnaire.

SAMPLING AREA:

Wardha City.

SAMPLE SIZE:

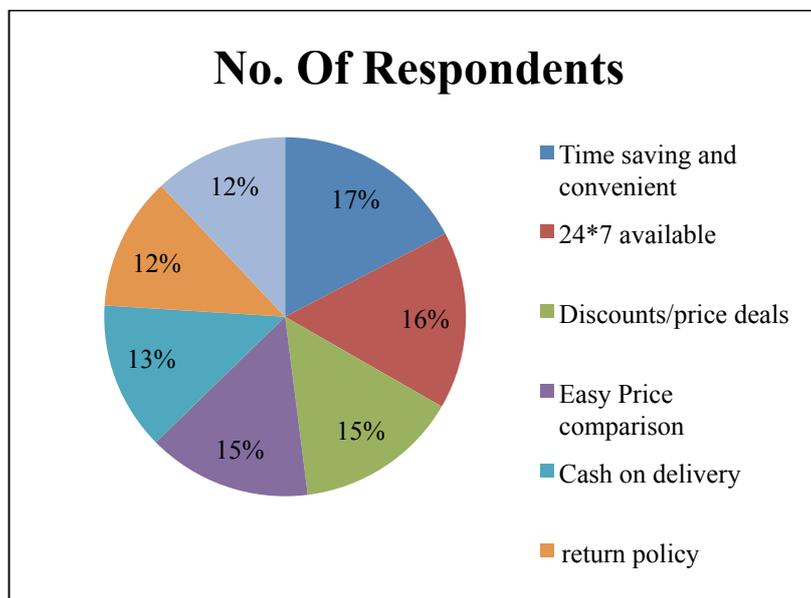
The sample size of the study is limited to 75 people.

SAMPLING TECHNIQUE:

The sampling technique used is simple random sampling.

5. Data Interpretation

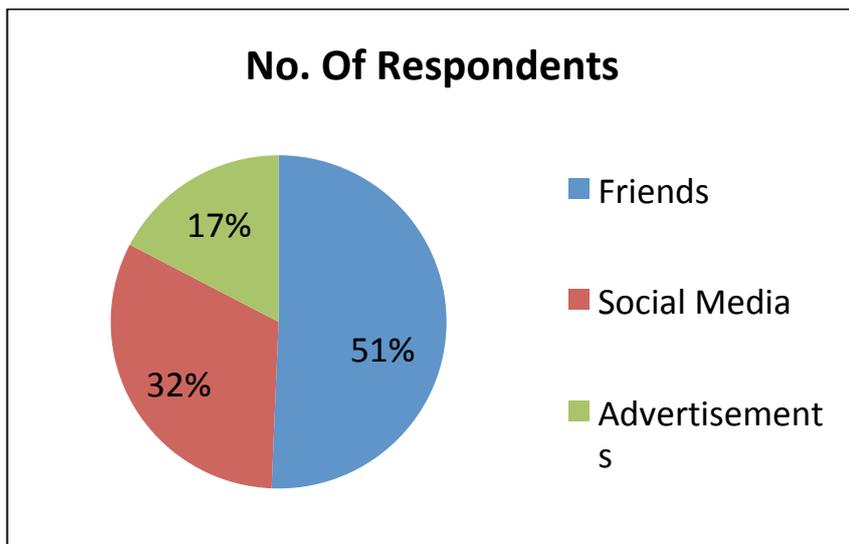
1. Which factors motivate you to shop online?



INTERPRETATION

In the above analysis, 17% respondents motivated by time saving and convenient features of online shopping, 16% respondents motivated by 24*7 availability, 15% respondents motivated by discount/price deals, 15% respondents motivated by easy price comparison, 13% respondents motivated by cash on delivery, 12% respondents motivated by return policy and 12% respondents motivated by wider variety. We can see that most of the people motivate by discount/price deals.

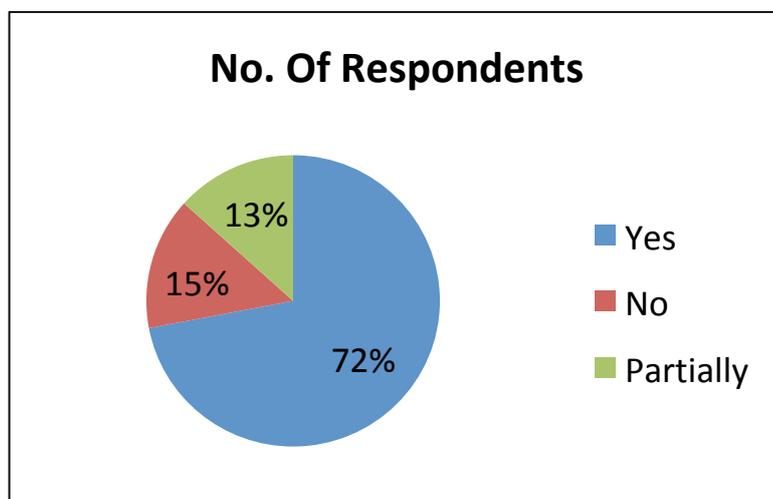
2. Who inspire you to shop online



INTERPRETATION

In the above analysis, 51% respondents inspired by friends to shop online, 32% respondents inspired by social media and 17% respondents inspired by advertisement. We can see that most of the people inspired by friends.

3. Will you do online shopping in future?



INTERPRETATION

In the above analysis, 72% respondents will continue the online shopping, 15% respondents will not continue the online shopping and 13% respondents may shop online in future. We can see that most of the people will continue the online shopping, it means online shopping have bright future.

6. FINDINGS

- Both the genders are likely to purchase goods/services online but as compared to females, males do more online shopping.
- Most of the time people use internet for communication purpose i.e., for email, chatting, social networking etc. but people also use internet for entertainment, information gathering and shopping purpose.

- It has been analysed that people in the age group 15-30 years are more interested in doing online shopping as compared to others group.

7. CONCLUSION

It can be concluded on the basis of study that online shopping is gaining popularity among people of young generation.

Higher income group and educated people are purchasing more via e-retailing websites.

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Aadhaar Card Linking Scheme And Its Effects on Citizen of Wardha City

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1. INTRODUCTION

Home is one of the things that everyone one wants to own. Home is a dream of every person that shows the quantity of efforts, sacrifices luxuries and above all gathering funds little by little to afford one's dream. Home is a shelter to person where he rests and feels comfortable. The demand of home loans has increased dramatically.

For fulfill this purpose many banks are providing home loans whether commercial banks or financial institutions to the people who want to have a home. Part of the reason for this increase is because the accessibility of loans has gotten bigger. Today, home loans are available in the market at very low interest rates that meet the demands of many home buyers. A home represents the largest asset that typically people have and this is why home loans have such a huge impact in the loan market today.

2. Objectives of the study

- To undertake the comparative analysis of public & private banks (state bank of India and Axis bank) in housing loan sector.

3. Research Methodology

- Research Design:

Exploratory Research: This comprises of secondary data analysis as well as primary. Primary data comprise of qualitative research – expert interview and advice will be taken. Two surveys i.e. employees and consumer survey was conducted in order to study the customer's perception and practices followed by the life insurance.

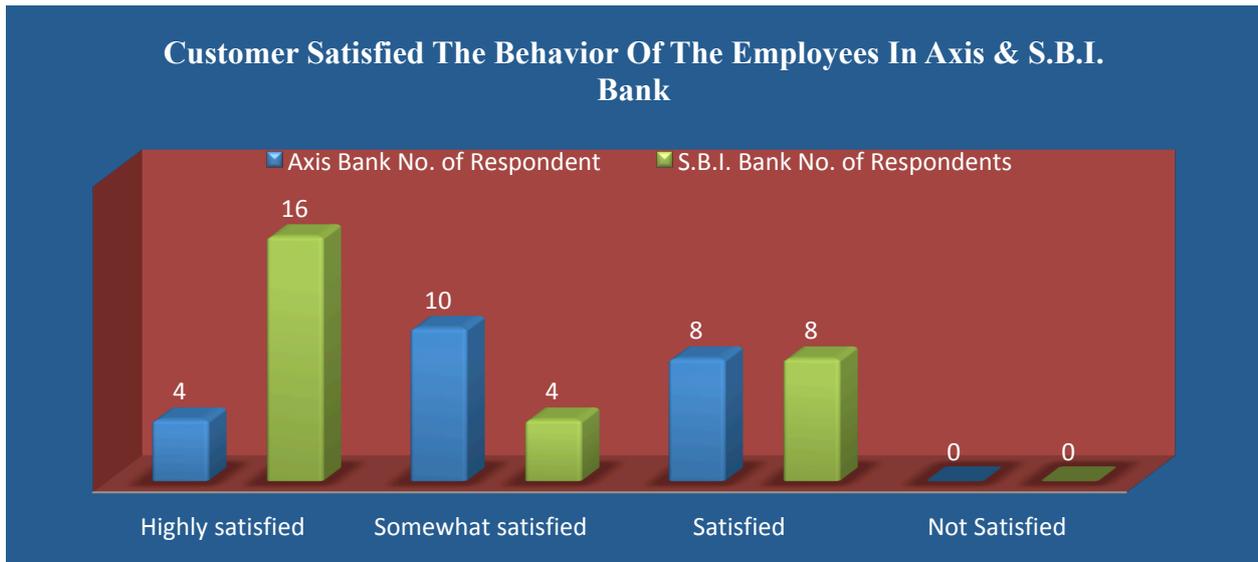
- Sampling :- A sampling design is a definite plan for obtaining a sample from a given population/ sampling frame. It refers to the technique or the sample. Here, the type of sampling design followed is probability sampling – sample random sampling.
- Data Collection :-

In this research study I use both types of data:-

- ✓ Primary data :-
 - Primary data has been done by questionnaire method.
- ✓ Secondary data:-
 - Secondary data has been done from Research Paper, Books , Journals, Magazine Articles etc.

4. Data Interpretation

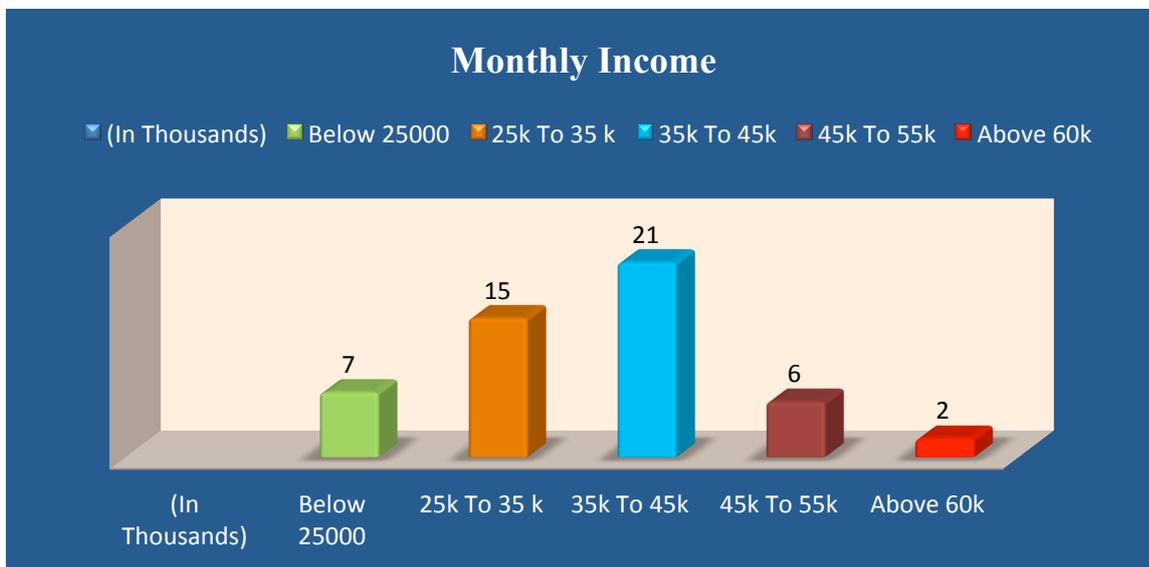
1. Do you Satisfied the behaviors of the Employees in Axis / S.B.I banks?
-



INTERPRETATION

Out of the responses obtained from 50 peoples. From the above table 16% are Highly Satisfied, 46% are Somewhat Satisfied, 28% Satisfied, And rest of the 10% are not Satisfied About The behaviors of the Employees in Axis / S.B.I banks

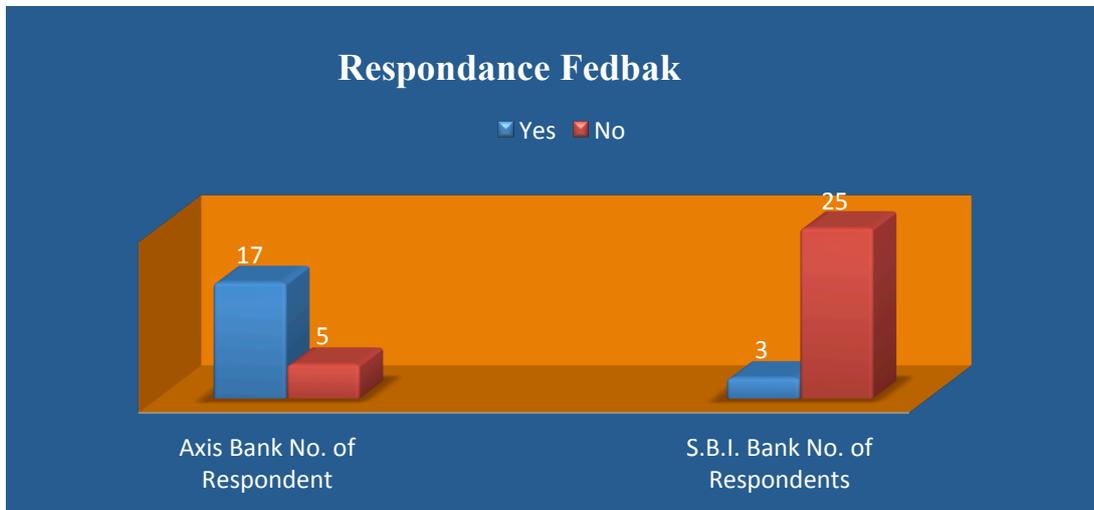
2. May I Know Your Monthly Income?



INTERPRETATION

Out of the responses obtained from 50 peoples. From the above table 14% are below 25000, 30% are Between 25k To 35k, 42% are Between 35k To 45k, 12% are Between 45k To 55k, And rest of the 4% are Above 60k About in Monthly Income of the respondent peoples.

3. Would you like to switch your home loan from existing bank to others?



INTERPRETATION

Out of the responses obtained from 50 peoples. From the above table 14% are below 25000, 30% are Between 25k To 35k, 42% are Between 35k To 45k, 12% are Between 45k To 55k, And rest of the 4% are Above 60k About in Monthly Income of the respondent peoples.

5. FINDINGS

- ✓ Most of the people have lack of money in fulfilling their dreams and a few of them reluctant to pay cash in one go and wanted to pay their home loan slowly in installments.
- ✓ The majority of the respondents want to take a loan for the construction of the new house.
- Home Loan availing procedure is very much difficult for the people who demanding it. Some Customer's does not has proper knowledge about different home loan schemes.
- ✓ Public Sector Banks require large formalities to be fulfilled.

6. CONCLUSION

In summary I can conclude that both public sector and private sector banks truly deserve to be the leading banks in home loan sector. The services offered by them are very competitive. Mostly people prefers public sector banks for home loans, especially because they believe that it is more secure bank and interest rate is lower.

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