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Ajanta Prakashan
Aurangabad. (M.S.)
Message from Hon. Shri Anantrao Thopte

“Education is the most powerful weapon which you can use to change the world.”

Everybody have the right to education to success their life. It is also expressed time to time by various pioneers, thinkers, academicians, and philosophers. Education is for all rightly molds an individual, society and the Nation and develops some understanding about the deeper things in life, the complex human relations, and is able to think critically about various issues in life and take decisions being free from bias and prejudices, superstitions and blind beliefs.

My best wishes for the success of the "Kashvi-02" National Conference.

I congratulate the entire team for their sincere efforts, smart work, coordination, for making this mega event a grand success.

Hon. Shri Anantrao Thopte
Founder-President, Rajgad Dnyanpeeth
(Ex. Education Minister, Maharashtra State)
Message from Hon. Shri Sangramdada Thopte, MLA

Aim for success, not perfection. Never give up your right to be wrong, because then you will lose the ability to learn new things and move forward with your life. Remember that fear always lurks behind perfectionism. Education is still important because it opens the mind and expands it.

Managers are made, not born. The rising expectations of managers from higher education evaluating the need for performance improvement in specific areas and provide training, coaching and counseling designed to increase managerial competencies by the business society and corporate world.

I congratulate the entire Teaching and Non-Teaching staff of Rajgad Institute of Management Research & Development, Dhankawadi, Pune for organizing National Conference and the various delegates who are presenting Research Papers and participating actively by sharing their knowledge and making this event a big success.

Hon. Shri Sangramdada Thopte
MLA
(Hon. Executive President, Rajgad Dnyanpeeth)
Message from Hon. Dr. (Mrs.) Bhagyashri Patil

It is in fact a part of the function of education to help us escape, not from our own time, for we are bound by that, but from the intellectual and emotional limitations of our time.

The "Kashvi-02" National Conference on “Impact of GST on Small & Medium Enterprises" held on 21st and 22nd February, 2019 is highly relevant in this modern era where technology is changing fast and new aspects of management styles have to be reinvented.

Innovation in management and up-gradation of technology are the means to achieve success in times of economic development for the country.

I wish the entire team of Rajgad Institute of Management Research & Development, Dhankawadi, Pune, a grand success for the National Conference.

Hon. Dr. (Mrs.) Bhagyashri Patil
(Hon. Secretary, Rajgad Dnyanpeeth)
Message from Hon. Prof. (Dr.) D. B. Bharati

Rajgad Institute of Management Research & Development, Dhankawadi, Pune organizes "Kashvi 02" the National Conference “Impact of GST on Small & Medium Enterprises” held on 21st and 22nd February, 2019 in association with Savitribai Phule Pune University.

This event is an excellent opportunity to provide a common platform for sharing knowledge amongst the Research Scholars, Corporate, Faculty Members, and Students for betterment of management and information Technology through Innovation in this modern era.

GST has mainly removed the Cascading effect on the sale of goods and services. Removal of cascading effect has impacted the cost of goods. Since the GST regime eliminates the tax on tax, the cost of goods decreases. GST is also mainly technologically driven. All activities like registration return filing, application for refund and response to notice needs to be done online on the GST Portal; this accelerates the processes. There is need to have a brainstorming regarding implementation of GST.

The national conference is organized to study the effects of GST on SMEs and to study its impact on Indian economy. I appreciate the efforts taken by entire teaching and non-teaching staff in organizing “Kashvi 02” and best wishes to them for future endeavors.

Dr. D. B. Bharati
Director, RIMRD
'Kashvi' means 'bright glowing star'. This national conference aims at bringing together academicians, researchers, scholars, students, and corporate for sharing and exploring the impact of GST on SMEs and Indian Economy.

After a rigorous review process, best papers were selected for publishing in the form of a book having ISSN No: 2277-5730 with Impact Factor 5.5 (www.sjifactor.com), which is peer reviewed referred & UGC listed journal No. 40776. All the papers in this book represent the innovativeness, creativity, efficiency of facing challenges and adopting opportunity to manage and solve the business problem.

According to the author's self-declaration they are fully responsible for any plagiarism case against their paper. Editors, Director, Rajgad Institute of Management Research & Development and their associates will not be responsible for the same.

We are grateful to authors of research papers for their response and sharing their knowledge to this event in Operations Management, Marketing, HRM, Finance management.

I express my sincere thanks towards all the patrons and advisory board for their best wishes for the conference and I congratulate all the people involved in the success of this conference.

We appreciate Ajanta Publication Pvt. Ltd. and its production division who worked hard and devotion to ensure that the book is made available in time to the delegates in the Inaugural function and appreciation to the organization team also.

Rohan P. Dahivale
HOD, RIMRD
Conference Convener, Kashvi-02
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1. Customers’ Perception towards Patanjali Products: a Study With Reference to Ponda – Taluka

Mr. Darshan S. Gaonkar  
Assistant Professor, Department of Commerce, Vidya Prabodhini College of Commerce, Education, Computer and Management, Parvari- Goa.

Ms. Kalpita Ramnath Naik  
Assistant Professor, Department of Commerce, SSPES, Goa Multi-Faculty College, Dayanandnagar, Dharbandora-Goa.

Abstract

An Indian herbal market is flooded with numerous well-known and recognised herbal brands. In pursuit of healthy lifestyle consumer have more persuaded towards ayurvedic products, traditional life style, yoga, ayurvedic and natural therapies. The choice & use of particular brand by consumer over a period has affected by benefits offered by the brands. The Yoga guru Baba Ramdev and his naturally positioned Patanjali products have gained an immense importance in the market. There are different types of products offered by the Patanjali. The products focuses more about ayurvedic due to which it has gained more attention of the people.Consumer satisfaction derived when the consumer compares the actual performance of the product with the performance he or she has expected out of the usage of product.

The current research paper throws light on the customers’ perceptions towards Patanjali products in Ponda Taluka, and the factors that influences customers to buy the Patanjali products. The respondents for the study were selected on random basis. The data collected has been analysed and interpreted by using mean and standard deviation. The study concludes that majority of respondents are purchasing the product due to its quality and its natural ingredients.

Keywords: Perception, Patanjali, Herbal

Introduction

The introduction of ayurvedic products has changed the customers’ perception towards those products. Now-a-days people are more conscious about their health. This has led to increase in the number of ayurvedic products. Introduction of Patanjali has gain lot of attention of the consumers. The products are promoted widely throughout the country as Swadeshi products. The growth rate of Patanjali products shows an increasing trend in terms of sales and profitability. In short, span of time they have introduced many products in the market. They have introduced
various products such as health care, food, detergent, clothing etc. Perception of people around us an impact of buying decision. In India, the perception about the products has lot of influence buying decision of others. The company need to position their products in the minds of people in order to increase the market share. There are various factors influencing the customer perception towards the product. These factors have help the companies to increase their sales. Patanjali Company has grown over a period.

**Concept of Perception**

Perception is the process by which an individual interprets various stimuli received and forms a picture of the world.

**Literature Review**

In the study of “Customer Perception towards Brand: A Study on Patanjali” by Khanna Rugali (2015), she highlighted that Consumers perception towards a brand depends on the satisfaction of products after using the product by the customers. It was found that majority of the users are satisfied from Patanjali products which will help them in customer retention.

In the study of “Consumer perception analysis and Market awareness towards eco-friendly FMCG products” by Nagaraju and Thejaswini (2015), he analyses the fact that the customers give more preference to eco-friendly FMCG products as they are very health and environment cautious. Patanjali has rightly marketed its products in the same category.

According to S Anupriya in his, study “A study on consumer’s preference and perception towards Patanjali product” states that the customers are aware about all the products from the advertisements and they are satisfied with quality and price of the products. The findings show that there are various factors influencing the buying preferences of the consumers.

According to Munmun Ghosh and Ruchi Jaggi in their study titled “Consumer Perception of Patanjali Products: An Analytical Study” concludes that Effective communication strategy, affordability, better quality has emerged as the key factor that has influenced the perception of Patanjali products and created a positive brand image for the same.

Raghavendran V and Frank Reema (2015) in their study made a great awareness amongst the consumers on healthy life which emphasises medical tourism for the purpose of ayurvedic and yogic treatments. This gives a significance boost to the Patanjali products.

According to Singh Surinder (2015) in his study “Consumer perception towards the FMCG in rural market” tells about the rural customers are mainly influenced by media, print advertisement and word of mouth. It plays a significant role in the buying decision of the customer in the rural areas.
According to Sharma Chaitra (2015) in his study "Consumer Perception towards online Grocery stores". It is analysed that customer buy grocery through online as it saves the time and money. The customer buys goods in online based on offer, discounts, product availability, free home delivery and cash on delivery facility.

Objectives of the Study

1. To study customers perception towards Patanjali products
2. To ascertain the various factors that influences customers to buy the Patanjali products.

Significance of the Study

Perceptions are being formed by the individual all the time and being stored for future references. Perceptions about a particular brand are important because customers rely on the perception of their near and dear ones before actually buying or using the product. Perceptions so formed will come into play when the individual has to take any consumption decisions. Therefore, perceptions about a product or service that are formed in the mind of the consumer are vital factors for the success of the product or services in the market and also affects our decision to buy or not to buy the product.

Research Methodology

This study is based upon primary and secondary source of data.

Primary source: Here the data is collected through questionnaires. A sample size of 50 users of Patanjali Products within Ponda – Taluka, were determined on a random basis, in Ponda Taluka. The questionnaire designed to build up to know the use of Patanjali products, the reason for their buying such products and their post buying satisfaction level from that product.

Secondary sources: The required information about ‘Patanjali’ brands has also been collected through web source, Journals, articles, research reports.

The collected data was analyzed by using SPSS software. Mean and standard deviation were calculated by using the data. The collected data was given numerical coding in order to make analyses its interpretations.

Limitations of the Study

- This study is entirely based upon the research conducted in Ponda Taluka. Hence it may not be applicable to other parts of Goa.
- Due to time constraint, the study was conducted only to one Taluka of Goa with a limited 50 respondents.
About Patanjali Ayurved Limited

Patanjali Ayurved Limited was established in 2006 by yoga guru Ramdev and his partner Sri Acharya Balkrishnaji with a thought of rural and urban development. The company is not merely an organization but a thought of creating a healthy society through Yoga and Ayurveda. In June 2007, it was converted into a Public Ltd. Company. It is registered under the Companies Act, 1956 and has its registered office in Bijwasan, New Delhi and 3 other offices in Haridwar. The company was started with the vision of uplifting the life of Indian farmers by locally sourcing the raw materials from them and making their lives better while at the same time provide an opportunity to the Indian masses to move towards healthy lifestyle by promoting Ayurveda and herbal products.

Baba Ramdev started off as a yoga trainer who featured in televised programs in Aastha and Sanskaar channels and made Indians realize that they have forgotten Indian tradition and art forms- one of them being yoga. He got wide acceptance and word of mouth publicity helped him reach to a wider audience. He projected Yoga as a panacea to all the health problems. In its first year of operations, 2008, Patanjali generated a revenue of over 60 crores. Almost 10 years later, the home-grown venture has grown to be a 5000 crores company and is posing a threat to the well established companies in the FMCG domain.

Patanjali value their consumers and they believe by providing quality products, quality life can be created. Thus, it try to take every measure to ensure quality like the Unique ID system to stop fake products. Patanjali recognize farmers as their main assets. They provide herbal and organic products on contract farming. The company takes various initiatives for farmers to raise their income and provide surety towards sale of their produce. Farmers are provided with all sorts of technical-aid and necessary information about efficient farming. In the manufacturing units process consumables like food items, medicines etc. These are made available to consumers through a wide network of Authorized Patanjali Stores and retails shops. The efforts in the sectors of social welfare, health, philosophy and spirituality are considered as values of company. It consider ‘guru satta’ and ‘bhagwatsatta’ above everything else. It is also believed that optimum utilization of capabilities for the betterment of the society. Its functionality, values and concepts make us a distinguished organization.

The increasing processing units, retail outlets across the nation and the flourishing sale-profit figures illustrate the glorious journey so far. The consistency in growth and expansion is due to the ever-increasing trust. Patanjali is a leading name in the sector, which aims to grow and expand to enhance the concept of wellness of individuals and the society.
The Patanjali Ayurveda Limited produces about 700 different types of products. It has products categories namely, Natural Health Care, Natural Food Products, Ayurvedic Medicine, Herbal Home Care, Natural Personal Care etc. It is sold in the tagline ‘Prakritikaashirwaad’. Some of the popular Patanjali products are Patanjali Dant Kanti, Patanjali Kesh Kanti, Patanjali Chyawanprash, Patanjali Honey, Patanjali Ghee etc.

The Patanjali competitors are Dabur India, Procter and Gamble, HUL (Hindustan Unilever Limited) Himalaya Herbal Healthcare etc. Patanjali Ayurved Ltd has achieved a tremendous presence around the globe and throughout India in a very minor since its inception in 2006. With a growth rate of 130%, the Patanjali Group is planning to make a foray into major global markets. As the group is already present in markets like the US, Canada, the UK, Russia, Dubai and some European countries, it is willing to spread its wings wider and farther. It has more than 47000 Retail Counters, 3500 Distributors, 18 Multiple Warehouses, 6 Proposed Factories Baba Ramdev established the Patanjali Ayurved Limited in 2006 with the objective of establishing science of Ayurveda in accordance and coordination with the latest technology and ancient wisdom.

**Vision of Patanjali Ayurved Private Limited:** Keeping Nationalism, Ayurved and yog as our pillars, we are committed to create a healthier society and country. To raise the pride and glory of the world, we are geared up to serve people by bringing the blessings of nature into their lives. With sheer dedication, scientific approach, astute planning and realism, we are poised to write a new success story for the world.

**Mission of Ayurved Private Limited:** Making India an ideal place for the growth and development of Ayurveda and a prototype for the rest of the world.

**Data Analysis and Intrepretations**

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<th>Occupation</th>
<th>Marital Status</th>
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<td>2 Student</td>
<td>15 Married</td>
</tr>
<tr>
<td>21-30 Years</td>
<td>24 H.S.S.C.</td>
<td>8 Service</td>
<td>17 Unmarried</td>
</tr>
<tr>
<td>31-40 Years</td>
<td>12 Graduate</td>
<td>13 Self-Employed</td>
<td>11</td>
</tr>
<tr>
<td>40 Years and above</td>
<td>6 Post-Graduate</td>
<td>24 Unemployed</td>
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<td>Total</td>
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**Demographic Profile**

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The demographic profile of the respondents’ states that majority of the respondents are in the age category of 21 years to 30 years. The score for educational qualification shows 4.14 i.e. most of them have completed Post-Graduation. The respondents interviewed are from working category.

**Source of information about Patanjali products**

<table>
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<th>Response</th>
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<td>Family</td>
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<td>Friend</td>
<td>8</td>
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<td>Other</td>
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<tr>
<td>Total</td>
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The mean score of 1.50 shows that most of the respondents have come to know about the product from the advertisements. Some of them have come to know about the products from family, friends and relative.

**Reasons for purchasing of Patanjali products**

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<td>Quality</td>
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<td>Brand Name</td>
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<tr>
<td>Natural</td>
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</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

The mean score of 1.76 shows that most of the respondents have come to know about the product from advertisements. Some of them have come to know about the products from family, friends and relative.
Based on the score, quality of Patanjali products is one of the reason for purchasing it. Other reasons for purchasing the products is affordability, brand name and Swadeshi products.

**Frequency of purchasing the Patanjali Products**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>5</td>
</tr>
<tr>
<td>Weekly</td>
<td>12</td>
</tr>
<tr>
<td>Monthly</td>
<td>29</td>
</tr>
<tr>
<td>Yearly</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td>2.64</td>
</tr>
</tbody>
</table>

The mean score of 2.64 reveals that majority of respondents are purchasing the products on monthly basis. This shows that most of the respondents are purchasing the products on regular basis.

**Type of products Purchased**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Products</td>
<td>35</td>
</tr>
<tr>
<td>Skin Care Products</td>
<td>7</td>
</tr>
<tr>
<td>Detergent</td>
<td>7</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td>1.48</td>
</tr>
</tbody>
</table>

The above analysis highlights that the health care products are purchased by most of people. Along with it, they are also purchasing the products of the Patanjali. It can been said that there is also more demand for their health care as well as food products.

**Place of Purchase**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Shopping</td>
<td>5</td>
</tr>
<tr>
<td>Patanjali shop</td>
<td>26</td>
</tr>
<tr>
<td>Super Market</td>
<td>18</td>
</tr>
<tr>
<td>Grocery store</td>
<td>1</td>
</tr>
</tbody>
</table>
Total | 50

<table>
<thead>
<tr>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>2.30</td>
</tr>
</tbody>
</table>

Patanjali distribution shop is one of the major place from where the products are purchased by the respondents. It is also observed that the Patanjali products are available at Super markets and grocery store also. This shows that there is more demand for the products.

**Patanjali products are of good quality**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>15</td>
</tr>
<tr>
<td>Agree</td>
<td>19</td>
</tr>
<tr>
<td>Neutral</td>
<td>14</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>2.04</td>
<td></td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.832</td>
<td></td>
</tr>
</tbody>
</table>

The score of 2.04 highlights that most of respondents agrees that the products offered by Patanjali products are of good quality. The standard deviation of 0.8 reveals that very few of them said that the Patanjali products are of not a good quality.

**The price of the Patanjali products are reasonable**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>23</td>
</tr>
<tr>
<td>Neutral</td>
<td>13</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
</tbody>
</table>
The mean value depicts that the respondents agree to the statement that price charged by the Patanjali on its products are reasonable.

**Patanjali products has natural ingredients**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>9</td>
</tr>
<tr>
<td>Agree</td>
<td>22</td>
</tr>
<tr>
<td>Neutral</td>
<td>17</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>2.24</td>
<td></td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.797</td>
<td></td>
</tr>
</tbody>
</table>

The value of standard deviation (0.797) show that most of the respondents have agreed that Patanjali products has natural ingredients. This is one of the reasons for increase in demand for the Patanjali products.

**Patanjali products have given tough competition to other companies**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>18</td>
</tr>
<tr>
<td>Agree</td>
<td>23</td>
</tr>
<tr>
<td>Neutral</td>
<td>8</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>NIL</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>1.84</td>
<td></td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.766</td>
<td></td>
</tr>
</tbody>
</table>
It is evident from the above analysis that Patanjali has given a tough competition to other companies manufacturing similar products.

Observations

From the present study the researchers has observed that, the attributes such as better quality of products, affordable price, natural ingredients, easy availability, wide range of Patanjali products, brand image on the creditability of Baba Ramdev, Consumer awareness of Patanjali Products, Svadeshi concept has played a very vital role in the success of Patanjali Ayurved Limited.

Conclusion

Patanjali is fastest growing FMCG Company in India. It was established with the objective of establishing the science of Ayurveda in accordance and coordination with the latest technology and ancient wisdom. The study reveals that majority of the respondents are in the age category of 21 years to 30 years. It shows that most of them purchase the products from the Patanjali shop and super markets. They are purchasing the product because of the quality of the products and its brand name. The study indicates that the price charged by the Patanjali on its products is reasonable. They agreed that Patanjali has natural ingredients in its products. The study reveals that the Patanjali products have given tough competition to the companies manufacturing similar kind of products.

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2. www.patanjaliayurved.net
2. A Study of Consumer Buying Behaviour towards Home Appliances

Ms Lily Fathima Endro
Assistant Prof., Government College of Commerce and Economics, Borda Margao– Goa.

Abstract

Marketing world in our economy is taking its own twists and turns and continuously changing day by day. This is not only due to the changing tastes and preferences of consumers, but it is mainly due to the entry of new firms, thus creating a tough competition for the existing firms to survive in the market. Therefore, the marketers should plan the strategy in such a way that the consumers are well satisfied. The study of consumer behaviour is important not only because it helps the marketers to understand the perception and their likes and dislikes but it also helps them to understand the post purchase behaviour of consumers. This study aims at understanding the buying behavior of consumers with respect to demographic profile.

Key words: Consumer behaviour, Consumer satisfaction, Demographic profile, Brand

Introduction

Consumer behaviour is the behaviour of consumers which they possess about the goods and services they buy, use and dispose to satisfy their needs. The behavioural study of consumers is the study of buying process which the consumer has to undergo with the available time and money. It is important for the companies/marketers to study the buying behaviour of consumer’s in order to satisfy their consumers and to earn maximum profit. While making any purchases consumers have to undergo a decision making process i.e. process in which he/she decides what to buy, how to buy, when to buy and from whom to buy. Therefore, the marketers have to study this process on which the consumers buying decision is based on and rip the maximum advantage out of it to plan his marketing strategy according to the demand and preference of the consumers.

Review of Literature

Kumar.A and Gupta.P (April 2015) in the research paper titled “To Analyse Consumer Buying Behaviour and Preferences in the Home Appliances Market of Haier.” The study was conducted with the sample size of 200 respondents. The data was analysed using statistical tools.
of percentage analysis. The study concluded that people prefer to buy due to the attractive schemes and discounts given by the companies.

Dr. Sharma N (August 2013) in the research paper titled "An Empirical Study of Consumer Buying Behaviour regarding Home Appliances with special reference to Jaipur City." The study was conducted with the sample size of 200 respondents. Data was analysed using statistical tools such as percentages, averages etc. and hypothesis was tested using chi-square test, ANOVA test and factor analysis. The study concluded that the behavioural pattern is an essential pre requisite for deciding upon the marketing strategy regarding a particular product.

Banerjee S (Nov-Dec 2014) in the research paper titled "Brand loyalty influencing consumer buying behaviour." The research was conducted using a sample size of 100 respondents. The data is analysed through frequency and percentage analysis. The study concluded that the price is the strong factor which affects the brand loyalty of a customer. The customer preference is not much affected by advertisements or any other means but it depends on their experience with the brand and the image of the brand.

Brosekhan A and Dr. Velayutham M in the research paper titled "An Empirical Study on Consumer Buying Behaviour towards selected Home Appliance Products in Ramanathpuram". The study was conducted using a Sample Size of 400 respondents for different brands of products preferred by consumers. Cluster analysis was used to analyse the data. The study concluded that the consumer behaviour have a great impact of the home appliance products of the clusters/consumers.

Objectives of the Study

- To study the consumer buying behaviour towards home appliances with respect to their demographic profile.
- To study the factors which influences satisfaction level of consumer with reference to home appliances.
- To study the impact of brands on consumers while buying home appliances

Research Methodology

The data collected is from primary and secondary sources for fulfilling the objectives. The survey conducted on random basis of 100 consumers in South Goa with the help of questionnaire. Secondary data is collected by referring various books, articles published, journals, and websites.
Consumer Behaviour Towards Home Appliances

Home appliances in a house fulfills certain purposes like cooking and cleaning. It beautifies the appearance of the house. The most common home appliances can be television, refrigerator, washing machine, mixer and air conditioner. Home appliances is not only a comfort but has become a need for the modern men.

People with high income group buy appliance according to their changing likes and dislikes. They prefer to buy the latest model and pattern and the well-known brands. While people with low income group prefer to buy the appliances with the reasonable price which satisfies their basic necessities.

With the globalization of the economy the entire world has become one market. The consumer has become the king of the market. There is a vide choice available for the consumers to make his purchases. A consumer can increase or decrease the demand for the product. With the increasing competition in the market the companies make their best efforts to satisfy the customers. Consumers usually prefer to buy branded appliances as brands satisfy their requirements such as quality, value for money and durability. Many people buy branded appliances due to prestige, social status and so on. There are various kinds of brands available in the market. People prefer different brands for different appliances.

Global as well as local branded products are available in the market. Many a times people go for any brands as they are not aware of any other brands or they do not collect adequate information before purchasing the information. Mostly people with high income group prefer global brands due to prestige and various other reasons. But in today’s scenario both the global as well as local brands are gaining equal importance as local branded products provide the same features as global brands and satisfy the consumers.

Many times people stick to the same brand and as their family trend or they believe in the same brand for their product they are loyal to the same company for many years. It is very important for the consumers to know that the market is flooded with different and new brands of appliances. The consumers need to find out the information about different brands available in the market which may satisfy their needs and requirements more deeply as compared to their usual branded appliances.

Small scale industries face a lot of competition due to the globalization of the economy. There is no demand for their products in the market due to which many small scale industries has
shut down or taken over by other companies as they are unable to make any profit which becomes difficult for them to survive in the competitive environment. The marketers need to study and plan the strategy to survive in the market. It is important to study the features what the consumer is looking for in the product and produce the appliances which satisfy the consumers in the best possible ways. The reasons behind consumers sticking to the same brand should be found out and inculcate the same features which the consumers are looking for in the product. So also studying the various factors in detail will help to understand the consumers buying behaviour towards purchase of home appliances.

Findings of the Survey

To Study The Consumer Buying Behaviour Towards Home Appliances With Respect To Their Demographic Profile.

This objective aims to study the demographic profile of consumers which has a significant impact on the purchase of home appliances. Demographic variables such as age, income, gender, occupation and education has been studied to find out the output. This objective studies the consumer behaviour regarding source of information, search of information, decision to purchase, time taken, important factors considered and purchasing occasions of home appliances with respect to their demographic profile.

From the study conducted it can be seen that out of 100 respondents 44% are male and 56% female. In the age group 32% were under 30 years, 44% were between 30-40 years and 34% were above 42 years of age. With respect to occupation of respondents, 37% were Government employees, 39% were Business/private, 20% were professional and 4% were working in agricultural sector. With respect to income of the respondents 30% of the respondents were having their annual income under 30,47% were having their annual income between 1,00,000-3,00,000 and 23% were having their annual income above 3,00,000. With respect to Educational level, 10% were S.S.C, 21% were H.S.S.C, 46% were graduate and 23% were post graduate.

To Study the Impact of Brands on Consumers While Buying Home Appliances

This objective studies the impact of various brands of home appliances which influences consumers purchase towards home appliances. This objective studies the consumer’s option towards home appliances and which is the brand they prefer to purchase their home appliances. This objective gives an idea regarding how brands play a significant role in the life of consumers.
at the time of purchasing their home appliances. The study shows that under 30 years of age group 36.4%, between 30-42 years 44.3% and above 42 years 19.3% consumers agree that branded home appliances get better after sale service. Under 30 years of age group 33.3%, between 30-42 years 43.3% and above 42 years 23.3% consumers agree that branded home appliances are superior in quality. Under 30 years of age group 29.7%, between 30-42 years 56.2% and above 42 years 14.1% consumers agree that branded home appliances enhances their personality. Under 30 years of age group 26.9%, between 30-42 years 46.2% and above 42 years 26.9% consumers agree that branded home appliances gives them social recognition. Under 30 years of age group 34.2%, between 30-42 years 46.6% and above 42 years 19.2% consumers agree that branded home appliances is due to their family/friends influence.

To Study The Factors Which Influences Satisfaction Level Of Consumers With Reference To Home Appliances.

This objective aims to study the factors influencing the level of satisfaction among consumers with respect to demographic profile. Demographic variables such as age and gender were taken to measure the attributes of consumers. This objective studies the factors such as guarantee/warranty, after sale service, price quality and working condition which influences the satisfaction level among consumers. An attempt has been made to find out which are these are the most important factors which influence the satisfaction level of consumers and which are not. The study shows that under less than 30 age group of consumers, 59.4% of the consumers are highly satisfied, 34.4% are satisfied, 6.2% are dissatisfied and 0.0% are dissatisfied with guarantee/warranty of the home appliances. Under between 30-42 age groups of consumers, 29.5% of the consumers are highly satisfied, 34.1% are satisfied, 22.7% are dissatisfied and 13.6% are dissatisfied with guarantee/warranty of the home appliances. Under above 42 age group of consumers, 33.3% of the consumers are highly satisfied, 50.0% are satisfied, 8.3% are dissatisfied and 8.3% are dissatisfied with guarantee/warranty of the home appliances. Under less than 30 age group of consumers, 50.0% of the consumers are highly satisfied, 37.5% are satisfied, 12.5% are dissatisfied and 0.0% are dissatisfied with after sale service of the home appliances.

Under between 30-42 age groups of consumers, 40.9% of the consumers are highly satisfied, 34.1% are satisfied, 20.5% are dissatisfied and 4.5% are dissatisfied with after sale service of the home appliances.
Under above 42 age group of consumers, 33.3% of the consumers are highly satisfied, 50.0% are satisfied, 12.5% are dissatisfied and 4.2% are dissatisfied with after sale service of the home appliances. Under less than 30 age group of consumers, 46.9% of the consumers are highly satisfied, 46.9% are satisfied, 6.2% are dissatisfied and 0.0% are dissatisfied with price of the home appliances. Under between 30-42 age groups of consumers, 29.5% of the consumers are highly satisfied, 50.0% are satisfied, 13.6% are dissatisfied and 6.8% are dissatisfied with price of the home appliances. Under above 42 age group of consumers, 33.3% of the consumers are highly satisfied, 54.2% are satisfied, 4.2% are dissatisfied and 8.3% are dissatisfied with price of the home appliances. Under less than 30 age group of consumers, 53.1% of the consumers are highly satisfied, 40.6% are satisfied, 3.1% are dissatisfied and 3.1% are dissatisfied with working condition of the home appliances. Under between 30-42 age group of consumers, 34.1% of the consumers are highly satisfied, 45.5% are satisfied, 15.9% are dissatisfied and 4.5% are dissatisfied with working condition of the home appliances. Under above 42 age group of consumers, 25.0% of the consumers are highly satisfied, 48.0% are satisfied, 11.0% are dissatisfied and 3.0% are dissatisfied with working condition of the home appliances.

**Conclusion and Suggestions**

- There is a significant difference among different Age group, occupation and educational level of consumers with respect to their buying behaviour.
- There is no significant difference between income only with respect to information search and important factors considered and gender only with respect to purchasing decision of home appliances.
- Different age group of people have different reasons behind buying branded home appliances and these reasons differ from person to person.
- People mostly prefer Onida brand for their home appliances followed by Sony, L.G, Samsung and Philips.
- This is difference between age group and consumer’s satisfaction towards guarantee/warrantee of home appliances.
- There is no difference between different age group and satisfaction towards after sale service, quality and working condition.
- There is no difference between gender and satisfaction towards guarantee/warrantee, after sale service, quality, price and working condition.
• Under 30 age group of people, guarantee/warranty and quality is the most important factor which influences their satisfaction level followed by working condition, after sale services and price.

• Between 30-42 age group of people, after sale service is the most important factor which influences their satisfaction level followed by quality, working condition, price and guarantee/warranty.

• Above 42 age group of people, quality is the most important factor which influences their satisfaction level followed by price, guarantee/warranty after sale services and working condition.

• After sale services is the most important factor which influences the satisfaction level of male consumers followed by quality, guarantee/warranty, working condition and price.

• Quality is the most important factor which influences the satisfaction level of female consumers followed by price, working condition, after sale services and guarantee/warranty.

Suggestions

• The study can be done with larger sample size of population.

• Further study on this topic can be done in different Talukas of Goa.

• This study can be conducted in other states across India.

• Study on this topic can be broadened by taking various home appliances.

Bibliography

Journals


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3. A Study on Consumer Behaviour towards Cosmetic Products in Goa

Mrs. Kshama Desai
Associate Professor, Shree Mallikarjun College Canacona.

Abstract

Consumer behavior is very important to a marketer as the success of marketing depends on the consumers. For formulating marketing strategies and marketing plans, knowledge of the factors that influence consumer purchases can help to a greater extent. The ultimate motive of all the marketing activities is to satisfy the consumers. A consumer decides when, where, how and what to buy? This study is undertaken to find out the factors which influence to buy the products and the reasons for buying the cosmetic products. The reasons for changing the cosmetic brands. The data was collected from a random sampling and the data was analyzed with a statistical tools like simple percentages and ranking method.

Keywords: Consumer, Buying Behavior, Cosmetics, Respondents.

Introduction

Consumer behavior is defined by Belch and Belch as “the process and activities people engage in when searching for, selecting, purchasing, using, evaluating and disposing of products and services so as to satisfy their needs and desires. Consumer behavior is the study of when, why, how and where people do or do not buy products. The study of consumers helps firms and organizations to improve their marketing strategies.

Cosmetics are substances used to enhance the appearance or odour of the human body. Cosmetic market is divided into skin care, hair care, colour cosmetics, fragrances etc.

Review of Literature

RezvaniSamin et al.(2013) ‘Consumers’ Perceptual Differences in Buying Cosmetic Products: Malaysian Perspective focused on the effect of country image, product knowledge and patriotism on purchase intention of buying cosmetic products. The study concluded that from the country perspective, patriotism has a high influence on the intentions of the customers to purchasing cosmetic products. Thapa Anjuin his study on “Consumer Switching Behaviour: A study of Shampoo Brands” concluded that the usage rate of shampoo is high and their buying
behaviour is frequent. Extra quantity, gifts, discount, price off are considered by the respondents while making decisions of buying shampoo. Panyachokchai Khanapote (2013), studied in their paper “A study of Factors Affecting Brand Loyalty: A case Study of Nivea For Men Facial Wash In Bangkok” conclude that trust in terms of credibility is the factor which makes its customers to trust to the brand. Salo Eftimia (2014), in their paper “Consumer behavior towards Green Skin Care Cosmetic Products in Finland” concluded that natural ingredients are highly appreciated by the respondents, affordability of the product is more important for the younger women, quality of the product is important for all women.

**Objectives of the Study**

1. To study the socio economic background of the respondents
2. To analyze the factors influencing them while buying the cosmetic products.
3. To analyze the reasons for buying the cosmetic products.
4. To study the reasons for switching the brand.

**Statement of the Problem**

Many Multinational companies along with national have entered into the Indian market and are causing sensation in the minds of cosmetic users especially school and college going girls. Market is full of different brand names, herbal cosmetics along with chemical based, different prices, features. This study is specially focuses on school and college going girls and their attributes while buying cosmetic products. This study will help the marketer to chalk out their marketing strategies.

**Research Methodology**

This study is based on both primary and secondary data. The primary data was collected by a well structured questionnaire from 100 respondents residing in Goa by random sampling method. Secondary data was collected through books, magazines.

**Tools Used:** For analyzing the data statistical tools like simple percentages and ranking methods are used.

**Sample Unit:** 100 respondents.

**Scope of The Study**

The cosmetic market has shown a tremendous transformation in recent times and gaining popularity with its increased demand. Every one wants to look beautiful. With the change of
time, influence of Bollywood stars, TV programs, there is a tremendous demand for cosmetics but their choice differs due to number of reasons.

**Limitations of the study:** Due to lack of time only 100 respondents are surveyed and are restricted to school and college going girl students.

**Analysis & Result**

From the survey it is inferred that all the respondents are girl students. 46 percent of the total respondents are falling in the age group of 25 – 45 years followed by 29 percent who are falling between the age group of 15 – 20 years and 25 per cent between the age group of 25 -30 years. Their family income per month is less than Rs. 20,000 marked by 34 percent of the respondents followed by 39 percent who have a income of 20000 -40000 per month. 27 percent are having a income of more than 40000 income per month. Out of the total respondents 45 percent are perceiving a qualification of under graduation followed by 37 per cent who are perceiving HSSC education and 13 percent are in SSC.

All 100 percent of them use Lipstick, Shampoo, Face Creams and perfume or Deodorant. It is opinioned that cosmetic is used for to look appealing by 59 per cent of the respondents followed by 24 per cent who want to go with the trend and 10 per cent use it to impress others. Where as 7 per cent use it for looking more younger and beautiful.

Out of the total respondents 79 respondents use Lipstick and perfume daily followed by 17 respondents whose it occasionally and 4 use it rarely. In case of shampoo 16 respondents use it once in a week , 78 respondents use it twice in a week and 6 respondents use it rarely. In case of face cream almost everybody use it daily.

**Table 1. Factors Considered by The Respondents While Buying Cosmetics (n= 100)**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number of Respondents With Ranks</th>
<th>Total Rank Value</th>
<th>Average Value</th>
<th>Adjusted Average Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Price</td>
<td>15</td>
<td>22</td>
<td>31</td>
<td>20</td>
</tr>
<tr>
<td>Quality</td>
<td>35</td>
<td>25</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>Brand</td>
<td>32</td>
<td>32</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>Product Availability</td>
<td>7</td>
<td>13</td>
<td>28</td>
<td>30</td>
</tr>
<tr>
<td>Product content</td>
<td>14</td>
<td>6</td>
<td>12</td>
<td>33</td>
</tr>
<tr>
<td>Attractive Packaging</td>
<td>7</td>
<td>14</td>
<td>20</td>
<td>15</td>
</tr>
</tbody>
</table>

Source: Primary Survey
The above table shows the ranking given by the respondents. The study reveals that Quality and brand are the most important factors considered by the respondents (0.07 score) followed by price with a (score 0.19) and product contents with (score 0.26). Attractive packaging and availability of the product are least ranked by the respondents while buying the cosmetic products.

Table 2. Showing Reasons for Buying Shampoo (n = 100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>No. of Respondents with Ranks</th>
<th>Total Rank Value</th>
<th>Average Value</th>
<th>Adjusted Av. Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1  2  3  4  5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Healthy roots &amp; Tips</td>
<td>30  56  12  2  -</td>
<td>186</td>
<td>1.86</td>
<td>0.07 II</td>
</tr>
<tr>
<td>Long Lasting</td>
<td>30  42  16  12  -</td>
<td>210</td>
<td>2.10</td>
<td>0.07 II</td>
</tr>
<tr>
<td>Maker hair strong &amp; smooth</td>
<td>50  22  18  10  -</td>
<td>188</td>
<td>1.88</td>
<td>0.03 I</td>
</tr>
<tr>
<td>Prevents Dandruff</td>
<td>10  33  54  3  -</td>
<td>250</td>
<td>2.50</td>
<td>0.25 IV</td>
</tr>
<tr>
<td>Controls Hair fall</td>
<td>20  30  30  20  -</td>
<td>250</td>
<td>2.50</td>
<td>0.13 III</td>
</tr>
</tbody>
</table>

Source: Primary Survey

According to the respondents they buy shampoo to make their hair strong and smooth (Score 0.03) followed by healthy roots and tips as well as long lasting are second ranked by the respondents. Controls hair fall is ranked III by the respondents with a (score 0.13). Prevents dandruff is least ranked by the respondents.

Table 3. Reason For Buying Lipstick (n= 100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>No. of Respondents with Ranks</th>
<th>Total Rank Value</th>
<th>Average Value</th>
<th>Adjusted Av. Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1  2  3  4  5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attractive Lips</td>
<td>29  36  9  26  -</td>
<td>232</td>
<td>2.32</td>
<td>0.03 I</td>
</tr>
<tr>
<td>Soft and shiny Lips</td>
<td>18  29  9  26  -</td>
<td>277</td>
<td>2.77</td>
<td>0.15 IV</td>
</tr>
<tr>
<td>Gives beautiful look</td>
<td>22  18  36  24  -</td>
<td>264</td>
<td>2.64</td>
<td>0.11 II</td>
</tr>
<tr>
<td>Prevents lips from blackening</td>
<td>25  16  29  30  -</td>
<td>262</td>
<td>2.62</td>
<td>0.12 III</td>
</tr>
<tr>
<td>Others</td>
<td>--  ---  --  --  --</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: Primary Survey

The above table reveals that Attractive lips is the reason highly ranked by the respondents while buying lipstick (score 0.03) followed by gives beautiful look(0.11) & prevents lips from blackening (0.12) ranked as 2nd & 3rd by the respondents.
Table 4. Reason For Buying Face Cream (n=100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number of Respondents with Ranks</th>
<th>Total Rank Value</th>
<th>Av. Value</th>
<th>Adjusted Av. value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spotless Skin</td>
<td>42  30  22  6  -</td>
<td>192</td>
<td>1.92</td>
<td>0.04</td>
</tr>
<tr>
<td>Shiny skin</td>
<td>40  30  14  16  -</td>
<td>206</td>
<td>2.06</td>
<td>0.05</td>
</tr>
<tr>
<td>Gives healthy look</td>
<td>36  28  20  16  -</td>
<td>216</td>
<td>2.16</td>
<td>0.06</td>
</tr>
<tr>
<td>Keeps skin fresh for long Hrs.</td>
<td>34  36  20  10  -</td>
<td>206</td>
<td>2.06</td>
<td>0.06</td>
</tr>
<tr>
<td>Gives smart look</td>
<td>26  24  36  14  -</td>
<td>238</td>
<td>2.38</td>
<td>0.09</td>
</tr>
</tbody>
</table>

Source: Primary Survey

Table 4 reveals that respondents buy face cream for spotless skin highly ranked by the respondents followed by shiny skin (score 0.05). Gives healthy looks and keeps skin fresh for long hours (score 0.06) ranked third by the respondents. Gives smart look is ranked least.

Table 5. Reason For Buying Perfume/Deodorant(n = 100)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Respondents With Ranks</th>
<th>Total Rank Value</th>
<th>Average Value</th>
<th>Adjusted Av. Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeps me Fresh</td>
<td>79  16  5  -</td>
<td>126</td>
<td>1.32</td>
<td>0.017</td>
</tr>
<tr>
<td>Increases confident</td>
<td>30  66  4  --</td>
<td>174</td>
<td>1.74</td>
<td>0.058</td>
</tr>
<tr>
<td>Impress Others</td>
<td>28  50  22  -</td>
<td>194</td>
<td>1.94</td>
<td>0.069</td>
</tr>
<tr>
<td>Others (Specify)</td>
<td>-    -  -  -</td>
<td>---</td>
<td>---</td>
<td>------</td>
</tr>
</tbody>
</table>

Source: Primary Survey

The above table reveals that the respondents buy perfume as it keeps them fresh is highly ranked, followed by increases confident and impress others are the reasons considered by the respondents.

When it was asked whether they change their brands, it was found that 43 percent of the respondents do not change their brands followed by 57 percent who change their brands.
Table 6. Reasons For Changing Previous Brand (n = 57)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number of Respondents with ranks</th>
<th>Total Rank Value</th>
<th>Average Value</th>
<th>Adjusted Av. Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impact of Packaging</td>
<td>13 20 10 12 2</td>
<td>141</td>
<td>2.47</td>
<td>0.19 V</td>
</tr>
<tr>
<td>Rise in price of previous brand</td>
<td>16 8 18 5 10</td>
<td>156</td>
<td>2.73</td>
<td>0.17 III</td>
</tr>
<tr>
<td>Advertisement Impact</td>
<td>12 22 14 7 2</td>
<td>126</td>
<td>2.21</td>
<td>0.18 IV</td>
</tr>
<tr>
<td>Non availability of previous brand</td>
<td>14 26 9 5 3</td>
<td>128</td>
<td>2.25</td>
<td>0.16 II</td>
</tr>
<tr>
<td>Try new option</td>
<td>25 14 8 6 4</td>
<td>121</td>
<td>2.12</td>
<td>0.08 I</td>
</tr>
<tr>
<td>Scheme of brand</td>
<td>10 18 15 10 4</td>
<td>151</td>
<td>2.65</td>
<td>0.26 VI</td>
</tr>
<tr>
<td>Influence by others</td>
<td>13 24 10 8 2</td>
<td>133</td>
<td>2.33</td>
<td>0.18 IV</td>
</tr>
</tbody>
</table>

Source: Primary Survey

The above table reveals that out of the total 57 respondents who are changing their brands of cosmetics, to try new options is the reason highly ranked (0.08) followed by non availability of the previous brand and rise in the price of previous brand. Reasons like impact of packaging, scheme of brands are ranked least (0.18) by the respondents.

Findings

1. Almost all the respondents are girl students from Goa.
2. Majority of the respondents use cosmetics to look appealing agreed by the respondents.
3. Brand, quality, price and contents are the main factors considered by the respondents while buying the cosmetic products.
4. Shampoo is used by the respondents with a reason that it makes their hair strong and shiny as highly ranked followed by healthy roots, reduces hair fall.
5. In case of face cream reasons like spotless skin, shiny skin are highly ranked by the respondents.
6. Perfume and deodorants are used by the respondents with a reason as it keeps them fresh and also increases their confident.
7. They use lipstick as it keeps their lips attractive ranked as one followed by the reasons like gives healthy look and prevents lips from blackening.
8. 57 percent of the respondents change their brands in order to try new options followed by non availability of the previous brand and rise in the price of previous brand are highly ranked by the respondents.
Conclusion

Cosmetic are used and well appreciated by younger generation. It gives them confident and grooming their personality. It is used by the respondents irrespective of their income and consider different factors like quality, brand, price, contents while buying the cosmetic products. They buy cosmetics with different reasons like keeps them fresh, shiny and spotless skin, attractive lips, strong and healthy roots etc. Switching of the brand happens due to reasons like trying for a new options, non-availability of the previous brand, rise in the price of the existing brand etc.

Bibliography


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Abstract

E-business successes in ancient organizations have prompted abundant interest among researchers in several disciplines like strategic management, info systems, and economics. However, the complexity of e-business implementation method has been unmarked, and it remains unclear. This paper investigates causative relationships among strategic initiative, information technology (IT)-related resources, and e-business capabilities; and their roles in the implementation process.

This research uses the qualitative approach to study the innovative capability of the organizations and the effect of innovation on their E-Commerce initiatives, strategies, and outcomes. The Innovation Strategy Model is used in this research to analyse the innovative capability of the organizations. The case study research methodology was selected and case studies are presented. The research results show that E-Commerce organizations are more innovative than the other in terms of its innovative capability.

A post-study follow-up shows that the organization that was high on innovative capability was terribly palmy in their E-Commerce initiative whereas the opposite organization wasn’t. We find that data sharing capabilities square measure intermediate and transferable forces that facilitate translating IT-related structure resources into the cooperative method capabilities.

The causative relationships expand our understanding of the dynamics of structure transformation enabled by the net. The practical implications and guidelines played a vital role in forming strategy, resource, and capabilities for e-business success. It helps in recognizing the worth of their potential contributions to the organization as an entire.

Keywords: Electronic-commerce, Case Studies, competitive advantage, Strategic-IT.
Literature Review

The dynamic development in technology has brought dramatic changes to business structure. More specifically, the internet has become an important alternative distribution channel for goods and services (Babbar 2008; Deyoung 2007; Mainetti 2012). E-business is termed as the procedure of conducting business through the use of the internet and technology (Dubelaar 2005; Hertwig, 2012). It is an online activity that brings together employees, collaborators, suppliers and customers, whilst having the creation of value as its primary goal (Duplessis & Boon, 2004; Lai 2012). Moreover, e-business improves operation efficiency and increases the reach of organizations (Ash & Burn, 2003; Bordonaba-Juste 2012).

Establishment, implementation and controlling of e-business successfully is a really challenging matter. Thus, one has to take under serious consideration issues like strategy making and co-operating with partners that are involved in the e-business operation (Sauer & Willcocks, 2003; Lee 2003). Organization security related issues to data access have to be taken care because as data exchange among e-business partners has to be controlled and secured (Davidson, 2001). Additionally, idea creation and customer satisfaction level are important consideration for an e-business to implement it. (Huang 2008; Lai and Yen 2012).

According to Lee (2007), organizational capabilities are constituted by “organizational learning capabilities” and “knowledge management capabilities”. Moreover, other significant organizational factors are incorporated in the research model of the study (firm size, chief executive officer’s knowledge).

The proposed conceptual framework (research work) was tested with the use of a structured questionnaire. The structural equation modelling technique was used for testing the hypotheses of the study, while various other techniques were utilized for the verification of the validity and the reliability of the questionnaire. The proposed conceptual framework was tested with companies from various economic sectors. The only criterion for participating in this study was the online involvement of the sample company (use of e-business practices).

The present study investigates the role of organizational capabilities in successful implementation of e-business.

Research methodology

Conceptual framework of the study was tested with the use of companies newly developed form on a sample of 30 Indian corporations that are homogeneous, have on-line involvement. The companies were selected randomly from BSE.
The questionnaire was sent to the managers of the companies to know their relation to the subject and their extensive knowledge of e-business processes.

**Conceptual framework**

The analysis model (conceptual framework) of the current study is predicated on structure capabilities theory (incorporating the scale of structure learning capabilities and data management capabilities) and structure readiness (incorporating factors such as firm size and CEOs knowledge). The planned abstract framework relies on the studies of Lee et al. (2007), Huang et al., 2008; Wu et al. (2003), Jeon et al. (2006), and Chang (2009).

The model that was created examines eight freelance factors that square measure classified in 3 main classes (or dimensions):

1. Organizational learning capabilities;
2. Knowledge management capabilities; and
3. Organizational readiness.

These eight factors are:

1. Coaching availability;
2. Technical expertise;
3. Data level;
4. Knowledge accumulation;
5. Knowledge application;
6. Knowledge sharing;
7. Firm size; and
8. CEO’s knowledge.

**Analysis & interpretation**

The estimation of the structural model was conducted with the most chance estimation technique, that is the most widespread technique of estimation (Kelloway, 1998).

The variance matrix was used because the table of entry, and also the extraction of the standardized utterly answer was requested.

To evaluate the fit of the overall model, and p 0.0412 were estimated. These values indicate a satisfactory work of the info to the model. However, the sensitivity of the two datum to the sample size enforces the management of different supplementary measures of evaluating the general model, such as the “Normed- 2” index (4.88), the RSMEA index (0.088), the CFI (0.96) and the GFI (0.95), that all indicate a very good fit. For the management of the measuring model, the significance of the factor loadings, the CR and the VE were estimated. Results
indicated that each one loadings square measure vital at the p zero.05 level. Additionally, the CR and the VE measures for all constructs were satisfactory.

Below Table illustrates all relations between analysis factors, as they have been determined by the hypotheses of the study. A hypothesis is accepted when it has a t-value less than 1.96 or larger than 1.96. Finally, the correlation coefficient (effect) takes values between 1 and 1, with 1 or 1 indicating perfect (positive or negative) correlation. A correlation price getting ready to zero indicates no association between the analysis factors. In the gift study, the correlation coefficients of the significant paths are quite satisfactory. In summary, four hypotheses were supported by the empirical knowledge, while four hypotheses were rejected. It appears that the foremost necessary factors that have a bearing on the good luck of e-business implementation area unit.

### Table 1

<table>
<thead>
<tr>
<th>Variables</th>
<th>X²</th>
<th>DF</th>
<th>Normed</th>
<th>CR</th>
<th>VE</th>
<th>RMSEA</th>
<th>CFI</th>
<th>GFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training availability</td>
<td>25.54*</td>
<td>8</td>
<td>3.19</td>
<td>0.72</td>
<td>68.6</td>
<td>0.096</td>
<td>0.96</td>
<td>0.97</td>
</tr>
<tr>
<td>Technical expertise</td>
<td>19.63*</td>
<td>6</td>
<td>3.27</td>
<td>0.71</td>
<td>69.3</td>
<td>0.097</td>
<td>0.98</td>
<td>0.94</td>
</tr>
<tr>
<td>Knowledge level</td>
<td>39.54*</td>
<td>7</td>
<td>5.65</td>
<td>0.66</td>
<td>65.3</td>
<td>0.092</td>
<td>0.98</td>
<td>0.98</td>
</tr>
<tr>
<td>Knowledge accumulation</td>
<td>12.68*</td>
<td>5</td>
<td>2.54</td>
<td>0.81</td>
<td>77.9</td>
<td>0.096</td>
<td>0.96</td>
<td>0.95</td>
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<tr>
<td>Knowledge application</td>
<td>7.81*</td>
<td>3</td>
<td>2.60</td>
<td>0.74</td>
<td>73.5</td>
<td>0.096</td>
<td>0.96</td>
<td>0.96</td>
</tr>
<tr>
<td>Knowledge sharing</td>
<td>29.15*</td>
<td>6</td>
<td>4.86</td>
<td>0.71</td>
<td>63.1</td>
<td>0.097</td>
<td>0.97</td>
<td>0.94</td>
</tr>
<tr>
<td>CEO’s knowledge</td>
<td>9.84*</td>
<td>4</td>
<td>2.46</td>
<td>0.67</td>
<td>68.9</td>
<td>0.093</td>
<td>0.99</td>
<td>0.91</td>
</tr>
<tr>
<td>Impact on trading</td>
<td>14.75*</td>
<td>5</td>
<td>2.95</td>
<td>0.72</td>
<td>69.12</td>
<td>0.091</td>
<td>0.98</td>
<td>0.90</td>
</tr>
<tr>
<td>Impact on internal</td>
<td>17.65*</td>
<td>8</td>
<td>2.21</td>
<td>0.68</td>
<td>58.76</td>
<td>0.089</td>
<td>0.98</td>
<td>0.97</td>
</tr>
<tr>
<td>Impact on coordination</td>
<td>24.56*</td>
<td>5</td>
<td>4.91</td>
<td>0.83</td>
<td>76.82</td>
<td>0.095</td>
<td>0.96</td>
<td>0.94</td>
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</table>

### Table 2

<table>
<thead>
<tr>
<th>Variables</th>
<th>KMO</th>
<th>Bartlett’s test of sphericity</th>
<th>Eigenvalue</th>
<th>Total variance explained (%)</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training</td>
<td>0.678</td>
<td>103.56*</td>
<td>1.654</td>
<td>78.12</td>
<td>0.694</td>
</tr>
<tr>
<td>Technical expertise</td>
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<td>69.47</td>
<td>0.795</td>
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<td>1.862</td>
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<td>0.803</td>
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<td>Knowledge</td>
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<td>58.67*</td>
<td>1.112</td>
<td>61.78</td>
<td>0.827</td>
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<td>75.55</td>
<td>0.762</td>
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<td>77.34*</td>
<td>2.564</td>
<td>72.49</td>
<td>0.842</td>
</tr>
<tr>
<td>Impact on trading</td>
<td>0.753</td>
<td>89.65*</td>
<td>2.981</td>
<td>79.32</td>
<td>0.793</td>
</tr>
<tr>
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<td>101.61*</td>
<td>1.546</td>
<td>66.19</td>
<td>0.657</td>
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<tr>
<td>Impact on coordination</td>
<td>0.697</td>
<td>66.91*</td>
<td>1.782</td>
<td>69.98</td>
<td>0.712</td>
</tr>
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Table 3

<table>
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<th>Hypotheses</th>
<th>Path</th>
<th>Effect</th>
<th>t-value</th>
<th>Result</th>
</tr>
</thead>
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<tr>
<td>H1</td>
<td>Training availability and e-business successful implementation</td>
<td>0.55</td>
<td>5.96</td>
<td>Accepted</td>
</tr>
<tr>
<td>H2</td>
<td>Technical expertise and e-business successful implementation</td>
<td>0.10</td>
<td>0.80</td>
<td>Rejected</td>
</tr>
<tr>
<td>H3</td>
<td>Knowledge level and e-business successful implementation</td>
<td>0.86</td>
<td>10.85</td>
<td>Accepted</td>
</tr>
<tr>
<td>H4</td>
<td>Knowledge accumulation and e-business successful implementation</td>
<td>0.27</td>
<td>1.56</td>
<td>Rejected</td>
</tr>
<tr>
<td>H5</td>
<td>Knowledge application and e-business successful implementation</td>
<td>0.24</td>
<td>1.34</td>
<td>Rejected</td>
</tr>
<tr>
<td>H6</td>
<td>Knowledge sharing and e-business successful implementation</td>
<td>0.34</td>
<td>3.24</td>
<td>Accepted</td>
</tr>
<tr>
<td>H7</td>
<td>Firm size and e-business successful implementation</td>
<td>0.65</td>
<td>2.65</td>
<td>Accepted</td>
</tr>
<tr>
<td>H8</td>
<td>CEOs knowledge and e-business successful implementation</td>
<td>0.24</td>
<td>0.99</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Findings

The analytical results showed that structure learning factors and information management processes area unit closely associated with the amount of e-business systems adoption. However, information sharing didn't considerably have an effect on e-business systems adoption level.

The present study developed a model that examines the organizational capabilities that contribute to the successful implementation of e-business. The research model was based on the synthesis of previous studies, and the results of the statistical analysis revealed that “knowledge level”, “training availability” and “knowledge sharing” are the most significant factors for successful e-business implementation. Moreover, the role of “firm size” was underlined by the empirical information. This finding technically implies that because the range of employees’ increase, the company has the ability to better adopt innovative technologies, such as e-business. From a social control posture, this suggests that managers should support their efforts for growth and profit maximization along with e-business adoption and implementation.

The study investigated structure capabilities exploitation 2 dimensions (“organizational learning capabilities” and “knowledge management capabilities”), measured by three sub-factors each. The empirical analysis revealed that between these two dimensions, “organizational learning capabilities” seemed to be the most important for e-business implementing companies.

Particularly, “knowledge level” and “training facility” were found to have a statistically significant impact on successful e-business implementation, where as “technical expertise”
failed to do so.

Therefore, it will be complete that a corporation that gives its staff with coaching has raised potentialities to accomplish a self-made implementation of e-business processes. Moreover, a corporation with knowledgeable staff that area unit at home with the technology that supports e-business is additional possible to contend with success in an internet surroundings. These findings square measure in line with previous studies, suggesting that employees have to be constantly trained to acquire knowledge and, therefore, be capable of successfully accomplishing their duties. Consequently, Associate in nursing adequate degree of coaching convenience and e-business data levels area unit fully necessary for self-made e-business implementation and performance.

Research limitations/implications

Future studies may ask for associate degree increased understanding of the impacts on the amount of e-business adoption of the structure learning and information management factors investigated during this paper through structured interviews and case studies of IS executives managing current or recently completed e-business systems comes.

Practical implications

Owner considering e-business systems adoption would be best to concentrate on each social and technical factors, and their interaction among and on the far side the organization, instead of focusing completely on technological considerations.

References


5. Influences of Television Advertising on Children: A Behavioural Study

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Abstract

Television viewing has an impact on various aspects of child's life. Television has a major impact on children's behaviour. Children's aggressive behaviour, decreased interest in reading and poorer health habits and attitudes are results of excessive television watching. To a certain extent parents can play a major role to minimize the amount of overall viewing and encourage their children to utilize the time more efficiently. Children should be frequently educated about the meaning of what they see on television. Parents must tell the children about the harmful effect of over watching television.

Keywords: Television, Advertising, Children's behaviour, parents, harmful effect.

Introduction

Advertising is a marketing activity where the advertisers pay for space to promote a product or service. The aim of advertising is to appeal to prospects about company's product or services and stimulate them to buy the same. Prospects use Advertising as the means of communication which connects them with the company. Advertising use every media like television advertising, radio advertising, newspaper and magazine advertising, film advertising, outdoor advertising, window display to promote the product or service.

According to ASCI (Advertising Standards Council of India), an advertisement is defined as “any paid form of communication addressed to the public or a section of it, the purpose of which is to influence the opinions or behaviour of those to whom it is addressed”.

Many researchers has found that a majority of Indian children recognized actual purpose of advertising at the of 8 years and by the age of 10 years they start questioning about the honesty in ads, i.e. They develop doubts.
Television has become a part of family system. It has become a more effective socializing agent as compared to peers and teachers due to children’s extensive viewing Television. Compared to with family, school, peers and society television provides role models and information that affect children’s beliefs, values, behaviour, and lifestyle. It adds up to an important experiential component of a child’s development. As far as advertising, the major impact made on children is through television.

**Review of Literature**

*Kaushik (2000)* have observed that children play a very important role in the family purchase decision. Most of the time children also play a major role in determining the need of the product. As children grow older they start acquiring not only purchasing power but also performing role of a consumer.

*Verma and Kapoor (2004)* highlight the possible effects of television advertising on children's buying behaviour from early childhood. As per the study, the parents and the children felt the impact of Television advertisements on children's purchase request. However, with an increase in the age of the child, the parents' perception of the children's purchase request being influenced by Television advertisements tended to decrease. They also found that parent-child interaction plays an important role in the children's learning positive consumer values and in parents perceiving the influence as positive on their children's buying response.

*Ahmed Jan et al. (2010)* explored impact of adverting on children. As per the survey conducted by him the results showed that ads do impact memory and behaviour of children. They insist on buying things they like while shopping with their parents and the reason for this insistence was found to be personal and not the impact of advertising. However it was found that children try to imitate the ads.

**Objectives of the Study**

The primary objective of the present study is to understand the influences of television advertising on communication and children's purchase request. The specific objectives are:

- To study profile of the sample respondents.
- To study influence of television advertising on children's purchase behaviour.
- To study the parents' perception on television advertising among children.
Research Methodology

To fulfil aforesaid objectives the data was collected both through primary and secondary sources.

In order to analyse the influence on advertising on the behaviour of the children, the data was collected with the support of well designed questionnaire from the sample respondents. The sample consists of 100 children respondents between the age group of 7 to 12 years. The data was collected from their parents through direct communication.

The secondary data has been collected from various articles published, journals, books and websites.

Impact of Television Advertising on Children

Television advertising has a manifold impact. The impact of advertising is such that it motivates the ad viewer in a positive way and convinces them to buy the product. It has a long term and deep seeded impact, these influence the behaviour and mind-set of the children. Nowadays, children are born in homes where television set is on for several hours a day. As infants they start viewing television as they grow they understand television advertising and have the ability to pick out ads from programmes.

Children’s minds have a very grasping ability as compared to that of adults. Therefore, the marketer targets young children’s while creating advertisements for their product. The advertisements broadcasted between the children’s shows promote all kinds of products like toys, food items, energy boosters, etc. though, the advertisements are very short for about 10-20 seconds on air, but their repetitive screening, content and visuals has a very deep impact on the young minds. Children brains are easily influenced by what they see and hear.

Advertising can have both positive as well as negative influence on children behaviour.

Positive Influence

Some of the positive influences of advertising on children are:

Healthy living: Certain advertisements, those for hygiene products can encourage good habits in the child. Moreover, advertisements which highlight on oral hygiene, use of health supplements and other good routines provide motivation to children.

Engaging in activities: Advertisements that present children of a similar age engaging in activities like helping out in the house or saving can influence kids to do the same. Certain advertisements can help to promote empathy and a sense of duty towards the community in
children. The advertisements focusing on the importance of family can create a positive impression on the child.

**Environmental protection:** Certain advertisements call the attention of children towards the problem of environment protection and can encourage them to be a part of the solution.

**Cautionary advertisements:** Some advertisements that reveal the consequences of alcohol and smoking can help children understand the risks associated and urge them to stay away from such products.

**Negative Influence**

Some of the negative influences of advertising on children are:

**Persuasion to purchase a product they like:** Advertisers direct their marketing strategies towards children. Children often recommend purchasing the product whether it is useful or not and whether it is affordable for the family or not. **False imaging:** Deceptive advertising is another issue with advertisements that present things or events in an unrealistic manner and children tend to fall for it. Children tend to be brand consciousness and start demanding expensive brand items. This may make them ignore inexpensive things that serve the same purpose. When their innocent minds are regularly portrayed that having best things is necessary for a comfortable life, it may make children give undue importance to materialistic life.

**Interpreting the advertisement in wrong way:** The message of the advertisement may be interpreted in wrong way and children may tend to focus mainly on the negatives rather than the positives.

**Riskier:** Certain advertisements portray stunts that can be dangerous. Children may attempt these stunts although they do come with a statutory warning.

**Eating habits:** A large portion of the food items advertised on television is junk food. This influences the eating habits and promotes unhealthy diet leading to obesity among children. The promotion of carbonated drinks, junk foods advertisements such as those of pizzas, burgers, chips, etc. creates a craving for these food which has an adverse effect on their health.

**Lower self-esteem:** Children may also tend to have lower self-esteem if they believe themselves to be inferior for not owning the various products that are advertised, especially so, if their friends possess these items. This can instil the concept of inferior and superior in the child as they start to compare themselves with others.
Inappropriate Behaviour and Habits: The visual portrayal of certain inappropriate acts in the adverts like lying or cheating can make a vulnerable child believe that the behaviour is acceptable. Advertising has also influenced alcohol and tobacco consumption among children.

Television Advertising And Children: Findings Of The Survey

This study throws light on behavioural influence of television advertisements on children and analyzes the responses of children. As per the study conducted, children spend about 2 to 4 hours every day watching Television and during weekends more time is spent watching television. This means that they are bombarded with advertisements daily and the truth is that not even the parents know how they may be being influenced by these ads. How children react to them depends on a number of factors including their age, what they have experienced or know and how much opportunity they have had to ask questions and discuss what they see in the media.

Research suggests that when children watch more television, they are likely to want and demand more toys or other products. It is also suggested that they may notice ads more when they watch television on their own. According to survey of children’s Television watching behaviour, 82 percent reported that they had no restrictions on the amount of time they could watch Television and 55 percent reported that they had the freedom to watch any type of content they wanted.

Understanding of Television Advertisement amongst Children

The ability of the children to understand Television advertisements has been mostly determined by two parameters: firstly, when they learn to distinguish ads from programmes and secondly, when they know the purpose behind ads.

When questioned about watching television advertisements, to which about 86 % were positive. In response to the query whether Television advertisement are different from Television programmes, an overwhelming majority of 96 % children answered that television advertisement to be different from TV programmes. These 96 % respondents pointed out two differences between advertisements and programmes i.e.

- TV ads are mere persuasive efforts to sell, whereas TV programmes are for entertainment and education.
- TV ads give product information and talk about real things available in the market whereas TV programmes are about both, fantasy and real situations.
Frequency and Time Spent by Children in Watching Television

Children were asked how often they watch television. Regarding the number of hours spent on watching television, it has been observed that most of the children watch television for 2 to 4 hours a day (49%). Followed by less than 2 hours a day (44%), a small number of them watch television for 4 to 6 hours a day (7%).

Reasons for Watching Television

There are different reasons why children watch television. The most common reason reported by children is ‘entertainment’ (48%), followed by ‘learning and education’ (10%), ‘relaxation and passing time’ (28%), ‘combating loneliness’ (7%) and lastly ‘family routine’ (7%). However, among the children surveyed, ‘entertainment’ emerges as the most common reason for watching television.

Person(s) accompanying Children while Television Viewing

It was observed that most of the children (41%) watch television with their ‘elder siblings’. This is closely followed by ‘parents and elders’ accompanying children while watching Television (38%). A reasonable number of children (21%) watch Television ‘alone’.

Reasons for Liking a Television Advertisement

Children were asked to think about their favourite television ad, and write the name of the product/brand which is advertised through that ad. The children came up with a large variety of responses. They were further asked to select reasons for liking that particular ad. The list consisted of six reasons. The children (58%) cited ‘goodness of the product’ as the most common reason for liking their favourite television ad. This was followed by ‘models’ (52%), ‘story line/theme’ (45%), ‘music/songs/jingles’ (44%), ‘picturization/filming’ (40%) and ‘animation/cartoons’ (39%) as the various reasons for liking a specific ad. Thus, the ‘product itself’ or ‘goodness of the product’ emerges as the most important reason for liking TV ads.

Frequency of Buying Products/Asking Parents to buy after watching Television advertisements

Children, being at the most impressionable stage of life, feel the urge to buy themselves or ask from parents for the products which they may find desirous in television advertisements. Children were asked how often they buy or request parents to buy the products that catch their attention in ads. It was found that most of the respondents (41%) ask for/buy the products
‘sometimes’ after watching advertisements. This is followed by those who buy/ask the products ‘rarely’ (31%), ‘often’ (16%) and ‘never’ (12%) in that order.

Methods Adopted by Children to get Advertised Products from Parents

There are different methods adopted by children to get the advertised products purchased through their parents. The children (42%) stated that they ‘accepted the situation, and understanding the denial’, followed by ‘make another request for an agreeable option’ (28%), followed by ‘keep sulking for long or till parents agreed’ (39%), and ‘show silent resentment’ (37%). Hence, there are different types and extent of reactions by children if parents refused to buy the requested products.

Conclusion and Suggestions

Although there are some positive effects of advertising on children, the fact is that advertising can also have many negative effects on young minds, especially if parents are not careful and do not teach them the value of money. In many cases, the messages in the ads are misinterpreted and it results in children having the wrong beliefs about a large number of issues. Advertising influences their minds, creating a need for them to own the product they see.

Parents who are unable to deal with increasing demands or temper tantrums have a tendency to give in to their children’s demands. This result in children getting used to the kind of lifestyle that is shown on television and other media forms. This creates the wrong impression on young minds that they will not be able to live a life that does not come with certain material things. Thus, it is certainly true that the power of advertising effects on children is one that cannot be ignored easily.

Suggestions

It is important for parents to become active participants in helping the children develop critical judgement of the advertisements and teach them the value of the non-materialistic comforts in life. Few things that can be done to reduce the negative effects of advertisements on young children are as follows:

- Limit the amount of time that the children are allowed to watch television. monitor the content that children watch on television.
- When your child asks for a specific product, initiate a conversation with them about why they want it. This will give a chance to explain to them how advertising works. Do not fall prey to child’s demands if the product being asked for is unhealthy.
• Point out the flaws in the advertisements that you cannot shield your child from and give a realistic picture to your child. This will help to develop a critical judgement in the child.

• Children must be thought the difference between ‘needs’ and ‘wants’. And guide them to ask only what is needed.

• Have a conversation with your child about the strategies that are used to attract them. Help the child understand that the advertisers are aiming at making sure that he ‘wants’ the product. Have a conversation about advertising in general and help the child to understand the negative impact of the advertisements.

Bibliography


6. The Impact of Television Advertisement on Children’s Food Habits and Behaviour: a Study of Quepem Taluka

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Abstract

Advertisements influence the lifestyle of the children in much greater fashion, both in righteous and unrighteous direction. This study is to find out, how children are influenced by the television advertisements. The current study is analytical in nature attempting to examine the impact of television advertisement on children food habit and behaviour. The scope of this study is limited to five schools of Quepem Taluka, in South Goa. In order to attain objectives of this study, the primary data was collected from five schools and the respondents were parents and their children’s. The total respondents considered were 100. The study revealed that the children do demand the products which they watch on television advertisement. The behaviour of the children as per the respondent is positively influenced through the advertisements. Further the study revealed that the advertisements do influence the buying habits of the respondents under study.

Keyword: Television advertisement, unhealthy food habits, junk food, buying behaviour, children perception.

Introduction

In the modern technological era, youngsters are well versed with technology. Today children can handle any electronic gazettes, sometime better than their parents. These electronic gazettes enable them to play games, watch cartoons, and explore information through World Wide Wed. During this process they are exposed to various wanted and unwanted advertisement and information. This may have advantages as well as drawbacks which might positively influence the quality of knowledge of a child or adversely impact behavioural pattern of the child. They experience advertising in many forms- on TV, YouTube, apps, newspaper, internet, movies, social media and many more. Advertisements works on children for example the more
TV a child watches, the more toys that child is likely to want and ask for. Advertisements are trying to influence the way the child think. Advertisers always aim to make their products looks good, perhaps even better than they really are. Children are targeted through the attractive phrases, animated characters and toys in these competitive advertisements. Advertisements have powerful impact on today’s children. Social Science Researcher and Child Psychiatrist, conducted survey and identified those children between the ages of 6 to 11 spent on an average 28 hours a week watching TV. They are exposed to as many as 20,000 commercial in a year. Certainly the power of persuasion of advertisement messages is compelling. Studies have shown that after just one exposure to a commercial, children can recall the content from advertisement and have a desire for that product. In this study an attempt is made to identify “Impact of Television Advertising on Children’s Food Habits and Behavior”.

**Literature Review**

The host of research has been undertaken by many social science researchers and even by the academician on the subject matter relating to the child and the advertisement. In this part of the study an attempt is made to present some of the review conducted by the earlier researcher:

**Buijzen and Valkenburg (2003)**, in their study revealed that television promos lead to increase in number of requests for advertised products which also increases number of product denials because parents cannot honor all requests made by their children. This makes the child unhappy. They also observed that there exist direct relationship between unhappiness and exposure to commercials. **M. Mittal (2010)**, in his study entitled “Television advertisements are changing eating habits of children” has made an attempt to analyse the impact of advertisement on eating habit of child particularly in respect of junk products. The study found that, of all the product categories children like the advertisements of junk food and they demand more of these products. Further they suggested that the children’s should be made aware of health hazards through consumer educational campaigns and product labeling. **Hansen et al. (2005)** through his study discovered that television advertisements targeted at children force them to nag their parents due to the intense desire in them to acquire the advertised product, thereby persuading the family buying decisions. **Goldberg, M.E & Gorn, G. Jin (1983)**, the study attempted to evaluatereasoning ability of the children and found that, until the age of 8 most children are unable to understand the selling intent of advertisements. Thus advertisement influences the children’s consumption pattern. **Diabetes Foundation of India (Report)** studied Trends in
Childhood Nutrition and Lifestyle Practices in India. Study conducted, involved 1,800 children aged between 9 to 18 years from schools in New Delhi, Agra, Bangalore and Pune. The study reported that, children found eating fast food “in” and “fashionable” while their parents claimed that children “just don’t listen”. Anoop Misra, the Head of Diabetes and Metabolic Diseases Department in Delhi’s Fortis Hospital had analyzed through his research “Junk food advertisements have deep effect on children’s eating habits and development of obesity and related diseases. He further observed that, children are not willing to change habit and parents are not effectively intervening in curbing these habits. Furnham A, Abramsky S & Gunter B (1997), study reveals that, during the telecast of children programme, half of advertisement includes junk food related advertisements which are unhealthy in nature. Klein et al. (1993), the study attempt to show that those children who watch television frequently particularly advertisements, they show behaviors that are demanding and dominating in nature.

Research Problem and Objectives

Why do companies spend huge sum of money on advertisements that are mainly targeted to children? They believe advertisements aimed at children, have a great influence on consumer behaviour, especially in the process of making purchasing decisions children act as initiator and influencers through their pestering power over parents. It is observed that children pass through the following stages of their development and the influence of TV through the advertisement campaign to create purchasing and consumption attitudes of advertised products in children’s mind is considerable (Mcneal 1993).

- Observing the advertised products through the interaction with advertisement.
- Making requests by pointing, gesturing and making statements to parents when they see the products which are familiar through the advertisements.
- Making selection by choosing and taking the particular products.
- Assisting parents in the family decisions.
- Making independent purchases.

The purpose of the study is to investigate the following objectives:

- To find out whether children targeted TV advertisements influence the buying decision process in Quepem families and to what extent.
- To find out whether children’s targeted advertisements influence the consumption pattern and habit of children.
• To find out the impact of advertisement on attitude and behaviour of the children in a negative way.

Data and Research Methodology

Current study is analytical in nature and totally based upon the primary data collected through the scheduled questionnaire. The sample size considered includes 50 children between the age group of 5 to 14 years and their respective parents. The data collected through survey includes hundred respondents including parents and children for which random sampling method of selecting samples was employed. The survey was conducted from the five schools in Quepem taluka. The questionnaire was prepared for getting the view of parents and their kids on the purchasing choices and eating habits of kids. It was mainly directed towards what kind of impact does the advertisement has on the minds of children and how advertisement decides their buying and eating habit. Secondary data was collected by websites, published articles, books, newspapers, relevant journals and from relevant organizations.

Data Analysis Interpretation

Children enjoy watching advertisements

In order to attain the objective stated above, the researcher has conducted a survey of parents and children with close ended scheduled questionnaire. Children’s are the most beautiful flowers on this planet. In their process of growth, they are like clay and will get moulded as we shape them. Many a time it is observed that children imitate their parents, and their surroundings. In the modern era of information technology and the digitalized world, the young innocent children’s are attracted towards television which is commonly called as an idiot box. The survey was undertaken to find out whether children love watching television and particularly advertisement. The study revealed that 48 percent of parents strongly agreed that their children enjoy watching commercials. Similarly 38 percent of the parents also agreed that their children’s too enjoy watching advertisements. Yet, 14 percent of the respondent disagreed with the fact that their children do not enjoy watching television advertisement. The researcher further attempt to find why these 14 percent children do not enjoy watching television commercial and it was revealed that these children’s are more responsive towards mobile phones.
Table No. 1

<table>
<thead>
<tr>
<th>Children enjoy watching advertisements</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>Agree</td>
<td>19</td>
<td>38</td>
</tr>
<tr>
<td>Disagree</td>
<td>07</td>
<td>14</td>
</tr>
<tr>
<td>Neutral</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Children memorize most jingles and songs

In this study the attempt was also made to analyse whether children memories advertisement related jingles and songs. The study found that 66 percent of the parents strongly agreed that their children do memories most of the jingles and songs of their favorite advertisement. While 32 percent of the parents responded that, they agreed that children do memories advertisement related jingles and songs. Whereas only marginal percent (2 percent) of the respondent were of the opinion that they do not agree with the facts that children memories the advertisement related jingles and songs.

Table No. 2

<table>
<thead>
<tr>
<th>Children memorize most jingles and songs.</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>33</td>
<td>66</td>
</tr>
<tr>
<td>Agree</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Neutral</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Children demand advertised products

In our study we also inquired with the parents whether their child demands the same products which they observed in advertisement. The study revealed that 62 percent of the parents strongly agreed that their children demand the same products which they frequently observe through the advertisement. While 32 percent of the parents also agreed that their children do demands the products that they view through advertisement. Further it was learnt that only 6 present of respondent parents were disagreed with the fact that children demands advertise products.
Parents purchase the products demanded by their children.

The current study also tried to identify that whether parents purchase the products demanded by their children or not. Through the survey, the researcher identified that 70 percent of the respondent parents purchase the products demanded by their children. Similarly, 18 percent of the parents agreed that they do purchase the products demanded by their children. But 12 percent of the parents disagreed that they purchase all those products demanded by their children.

Children trouble their parents if they don’t buy demanded products.

Through the study, the researcher also made an effort to find whether the children trouble their parents if they don’t buy demanded product. The study revealed that 78 percent of the parents strongly agreed that, their children trouble them if they don’t purchase the demanded products. Also 20 percent of the parents agreed that they have to face trouble from their children if demanded products are not purchased. However, 2 percent of the parents disagreed that their children don’t trouble them if demanded product are not purchased.
Advertisements contribute in developing unhealthy eating habits among children.

Eating right is most important for the healthy growth and development of the children. Having the right amount of nutrition and vitamins helps the child to have healthy body and soul. The modern kids get easily influenced by television and most importantly television advertisements. Hence the researcher also made an attempt to identify the contribution of advertisements in developing unhealthy eating habits among children. Through the survey the researcher has identified that 76 percent of the respondent parents strongly agreed that the television advertisement develops unhealthy eating habits among their children. Likewise, 20 percent of the parents also agreed that advertisements do develops unhealthy eating habits among children. Yet, very minimal percent of parents (4 percent) disagreed with the fact that an advertisement develops unhealthy eating habits among their children.

**Table No. 4**  
<table>
<thead>
<tr>
<th>Children trouble their parents if they don't buy demanded products</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>39</td>
<td>78</td>
</tr>
<tr>
<td>Agree</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Neutral</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Perception of Children towards the Buying Habits**

One of the objectives of the current study is to highlight the buying habit of the children watching the advertisement on television. To analyse this objective, the survey was conducted of 50 children through scheduled questionnaire in presence of their parents and they were asked five major questions which are depicted in Table No. 7 below.

The analysis of the result revealed that the 77 percent of the children strongly agreed that they like the food related advertisements. Also, 16 percent of the children agreed that they too like food advertisements. But very negligible percent (6 percent) of the respondent strongly disagreed.
that they don’t like food related advertisement. However 1 percent of the respondent disagreed with the fact that they don’t like food advertisements. The researcher made an attempt to know how far children spent their pocket money on advertised food items. It was revealed through study that as many as 82 percent of the children strongly agreed that they do spend most of their pocket money on advertised food items. Similarly 14 percent of the children also agreed that they too spend most of their pocket money on advertised food items. But very nominal percent (4 percent) of the children disagreed that they don’t spend much on advertised food items.

The researcher also had made attempt to identify whether children purchase those products which were not advertised. The study revealed that 62 percent of the children strongly agreed that they don’t buy non advertised products. Similarly 9 percent of the respondent agreed that they too don’t buy non advertised items. Still 17 percent of the respondent disagree that they don’t buy non advertised products. Likewise 13 percent of the respondent strongly disagreed that they don’t buy non advertised products.

Through the study, attempt was also made to analyse whether parents agrees to purchase food those are shown on television. It came to light that 47 percent of the children strongly agreed that their parents purchase the food shown on television. Similarly 15 percent of the children reported that their parents agreed to purchase the food shown on television. On the other hand, 26 percent of the respondents reported that, their parents strongly disagreed to purchase the food products shown in advertisements. Likewise 12 percent of the children stated that their parents to disagree to purchase the food items shown on television.

The researcher also tried to analyse whether children enforce their parents to purchase food items after watching the food advertisement. It was identified that 65 percent of the respondent strongly agreed that they enforce their parents to purchase the advertised food product. Likewise 13 percent of the respondent agreed that they do enforce their parents if the advertised product is not purchased. But then again 13 percent of the respondent strongly disagreed that they don’t enforce their parents if the advertised food item is not purchased. Similarly 9 percent of the respondent stated that they too don’t enforce their parents to purchase the advertised food product.
Table No. 7
Perception of Children towards the Buying Habits

<table>
<thead>
<tr>
<th>SR. NO.</th>
<th>Questions</th>
<th>Strongly agree %</th>
<th>Agree %</th>
<th>Disagree %</th>
<th>Strongly Disagree %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Do you like the food advertisement?</td>
<td>77</td>
<td>16</td>
<td>1</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Do you spend most of your pocket money on advertised food?</td>
<td>82</td>
<td>14</td>
<td>0</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>Do you purchase that product which is not advertised?</td>
<td>62</td>
<td>9</td>
<td>17</td>
<td>12</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>Is your parent agreeing for purchasing that food which you watch in advertisement?</td>
<td>47</td>
<td>15</td>
<td>12</td>
<td>26</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>Do you enforce your parent to purchase the food after watching the food advertisement?</td>
<td>65</td>
<td>13</td>
<td>9</td>
<td>13</td>
<td>100</td>
</tr>
</tbody>
</table>

From the above analysis in table no. 7 it is clear that children buying habits are influenced through the advertisement that they watch through television.

Conclusion

Today’s children are tomorrow’s future of the country. Hence their health and behaviour should be developed with due care. Advertisement is an integral part of the industry which wants its product to be reached to the customer & then converts those customers into consumers. But in this process they should not forget that it’s their social responsibility to take care of the future of the country which are been targeted tactfully to earn profits. Parents should make the kids more aware of the surrounding so that start taking proper & logical decision. Parents should be aware that advertising is going on, and it’s influencing their children more than they think and appropriate measures should be undertaken to resolve this.

References


7. Influence of Satisfaction with Branch Banking on the Intention to Adopt and Use Internet Banking

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Abstract

Technological advancements in the banking sector have led to the conception of electronic banking services for the benefit of bank customers, with internet banking being one of such novel services. Internet banking services assist the customers in availing host of banking services comfortably, at any time and from any location. However, the customer’s intention to adopt and use internet banking depends on various factors. This study is an attempt to understand the influence of customer satisfaction with branch banking on the intentions of the non users to adopt and use internet banking. Structured questionnaires were administered to 400 bank customers aware of internet banking but not using the service. Analysis of the data collected revealed that there is a significant influence of satisfaction with branch banking on the intentions of the non users to adopt and use internet banking. The study also found that there is a negative relationship between satisfaction with branch banking and the intentions to adopt and use internet banking. It was observed that when satisfaction with branch banking is low the intentions of the non users of internet banking to start using internet banking in future to perform their banking transactions is high.

Key words: Customer Satisfaction, Branch Banking, Internet banking, Intentions

Introduction

With the access to banking services electronically, customers no longer have to personally visit the bank in order to perform their banking transactions as in the case of branch banking. Internet banking which is an important form of electronic banking facilitates a variety of banking services to be performed conveniently without the limitations of time and space experienced with traditional banking (Jih, Wong, & Chang, 2005). Internet banking allows transactions online thus reducing the number of physical visits to the bank (Sharma & Sharma, 2011).

Although internet banking provides convenience, is easy to use and saves time, there are various factors which influence the adoption and use of internet banking. Studies in the past have identified factors such as awareness, demographics, attitude, perceived benefits, perceived risks,
self efficacy, facilitating conditions, subjective norms, service quality and relative advantage as having an influence on the bank customer’s intentions to adopt and use internet banking. This study tries to understand the influence of satisfaction with branch banking on the intentions of the non users to adopt and use internet banking.

**Literature Review**

Internet banking saves costs, time and allows the information to be processed faster than at standard brick-and-mortar banks. Past research has investigated the influence of different factors on the intention to use internet banking. Bank customers mostly prefer internet banking services over branch banking due to convenience, user-friendliness, speed, reliability, cost effectiveness, safety and security (Omar et al., 2011).

The results of the study by Lee (2008) indicated that the intention to use internet banking was jointly predicted by attitude, subjective norm, perceived behavioural control, perceived usefulness, perceived benefits, perceived financial risk and security risk and that perceived benefit is the most important positive predictor of the intention to use online Banking. The result of the study by Madiinos, Chatzoudes and Sarigiannidis (2013) showed the important impact of perceived usefulness, Perceived enjoyment, security risk and performance risk on the intention to use internet banking.

Investigating the determinants of Internet Banking adoption in Greece, Santouridis and Kyritsi (2014) confirmed that the customer perceptions about ease of use, usefulness and credibility have a significant influence on the intentions towards using the Internet Banking channel. The results showed that the most significant determinant of Behavioural intention was proved to be Perceived Usefulness. Perceived ease of use was found to have a less effect on Behavioural Intention as compared to Perceived Usefulness and satisfaction with ATMs were strong predictors of customer’s intentions to use internet banking.

When online banking is perceived as useful and easy to use, customer’s intention to adopt it would be greater (Safeena, Date, & Kammani, 2011). The study by AL-Majali and Mat (2010) found that positive attitude, support from subjective norms and perceived behavioural control are important for positive behavioural intention towards Internet Banking Services and that family members and mass media play an important role in influencing customers to adopt this technology.

Although Internet Banking is perceived as useful, easy to use, fast and provides flexibility in performing financial transactions, individuals are still reluctant to adopt the system because of the privacy and security risk associated with it (Safeena, Date, &
Kammani, 2011). Researches reveal that concerns about information privacy, information security and transaction integrity keep more customers from switching their banking preferences (Jih, Wong, & Chang, 2005).

Satisfaction is an emotional post consumption evaluative judgment concerning a product or service (Oliver, 1980) and is accepted by many researchers as a salient determinant of technology acceptance (Santouridis & Kyritsi, 2014). The study by Amin, Isa and Fontaine (2011) found that Customer satisfaction has a statistically significant positive effect on customer loyalty and intentions.

The study by Kapoor (2015) found that dimension of service quality like reliability, tangibility, responsiveness, assurance and empathy have significant impact on customer satisfaction with internet banking services. The overall findings on the factors affecting customer satisfaction with online banking services show that customer expectations towards the quality and value of the service have an effect on their satisfaction and loyalty (Unyathanakorn and Rompho, 2014). Customer preferences for the new products and services may be evaluated by assessing the degree of satisfaction or dissatisfaction with current offerings (Roth & Amoroso, 1993)

Objectives of the Study

- To understand the influence of satisfaction with branch banking on the intention to adopt and use internet banking.

- To analyse the relationship between different levels of satisfaction with branch banking and intentions to adopt and use internet banking.

Methodology

This study is based on the data collected on satisfaction with branch banking and intentions to use internet banking from 400 bank customers not using internet banking but aware of the service. Convenience sampling method was adopted for the survey and the respondents were from the state of Goa in India. The data were collected by administering a structured questionnaire. A five point likert scale with responses ranging from Strongly Disagree (1) to Strongly Agree (5) was used to measure the satisfaction with branch banking and Intention to adopt internet banking. Cronbach’s Alpha scores for satisfaction with branch banking and intention to adopt internet banking are above 0.7 which suggests good reliability of the scale items. The significance of the relationship between satisfaction with branch banking and Intention to adopt internet banking is examined by using one-way analysis of variance (ANOVA) and by comparing means. The hypotheses were checked at 0.05 level of significance.
Research Model

![Diagram showing the relationship between Satisfaction with Branch Banking and Intention to adopt and use Internet Banking.]

Figure 1. The Proposed Research Model

The research model studies the influence of satisfaction with branch banking on the intention to adopt and use internet banking. The satisfaction with branch banking is measured by 8 scale items and the intention to adopt and use internet banking is measured by 2 scale items.

**Table 1: Scale Items measuring Intention to adopt and use Internet Banking and Satisfaction with Branch banking**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Scale Items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Intention to adopt and use Internet Banking</strong></td>
<td>.895</td>
</tr>
<tr>
<td>2</td>
<td>I would like to start using internet banking services in future.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>I intend to use Internet banking for handling my banking transactions.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td><strong>Satisfaction with Branch banking</strong></td>
<td>.902</td>
</tr>
<tr>
<td>5</td>
<td>I feel satisfied with the face-to-face interaction with the bank officials.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>I am satisfied with the ease to approach the bank officials at the branch.</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>I am happy about the advice provided by the bank officials at the branch.</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>I am happy with the performance of branch banking.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>I feel satisfied with the convenience of Branch banking.</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>I feel happy there is no risk involved in branch banking.</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>I am happy I can manage my Banking transactions with Branch Banking.</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>I am satisfied with branch banking.</td>
<td></td>
</tr>
</tbody>
</table>

**Hypotheses**

H1: There is a significant influence of satisfaction with branch banking on the intention to adopt and use internet banking.

H2: There is a negative relationship between satisfaction with branch banking and the intentions to adopt and use internet banking.
Data Analysis and Interpretation

1. Sample Profile

The demographic characteristics of the bank customers interviewed showed that most of the respondents (67%) were in the age group of 20 to 39 years, 19% respondents were in the age group 40 to 49 years and 14% respondents were 50 years and above. 56% of the respondents were females and 44% were males. Regarding their marital status 57% respondents were married and 43% were single. 42% of the respondents respectively have graduation and post graduation as their highest qualification followed by 10% respondents having HSSC as their highest qualification. As regards their occupation, 68% respondents are in service, 14% respondents are professionals, 9% are students followed by 3.5% respondents respectively who are in business and homemakers and 2.3% respondents are retired.

2. Influence of Satisfaction with branch banking on the Intention to adopt and use internet banking.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Intention</th>
<th>F Value</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I would like to start using internet banking services in future.</td>
<td>7.953</td>
<td>.000</td>
</tr>
<tr>
<td>2</td>
<td>I intend to use Internet banking for handling my banking transactions.</td>
<td>5.931</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 2: Satisfaction with branch banking and Intention to use internet banking.

The analysis of Variance (ANOVA) results show that there is a significant influence of satisfaction with branch banking on the intention to adopt and use internet banking. Hence hypothesis H1 is supported.

3. Intentions to adopt and use internet banking at different levels of satisfaction with branch banking.

<table>
<thead>
<tr>
<th>Satisfaction with Branch Banking</th>
<th>Intention 1</th>
<th>Intention 2</th>
<th>Total Intention</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00</td>
<td>4.5000</td>
<td>4.5000</td>
<td>4.5000</td>
</tr>
<tr>
<td>2.00</td>
<td>4.1429</td>
<td>4.4286</td>
<td>4.2858</td>
</tr>
<tr>
<td>3.00</td>
<td>3.9362</td>
<td>3.7660</td>
<td>3.8511</td>
</tr>
<tr>
<td>4.00</td>
<td>3.7578</td>
<td>3.6484</td>
<td>3.7031</td>
</tr>
<tr>
<td>5.00</td>
<td>3.0732</td>
<td>3.0976</td>
<td>3.0854</td>
</tr>
</tbody>
</table>

Table 3: levels of satisfaction with branch banking and Intentions to use internet banking.

The analysis by comparing means shows that the intentions of the non users vary at different levels of satisfaction with branch banking. It is also observed that when the satisfaction
with branch banking is low, the intentions to adopt and use internet banking are high and when
the satisfaction with branch banking is high, the intentions to adopt and use internet banking is
low. Hence hypothesis H2 is supported.

Table 4: Intentions of bank customers to adopt and use Internet Banking.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Statement</th>
<th>No of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I would like to start using internet banking services in future.</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>I intend to use Internet banking for handling my banking transactions.</td>
<td>11</td>
</tr>
</tbody>
</table>

The above table shows that most of the respondents wish to start using internet banking
services in future and intend to use the service for handling their banking transactions.

Conclusion

The study reveals that there is a significant influence of satisfaction with branch banking
on the intentions of the non users to start using internet banking in future to perform their
banking transactions. Data analysis showed that the intentions of the non users vary at different
levels of satisfaction with branch banking. The study also found that there is a negative
relationship between satisfaction with branch banking and the intentions to adopt and use
internet banking. It was observed that when satisfaction with branch banking is low the
intentions of the non users of internet banking to start using internet banking in future to perform
their banking transactions is high and when the satisfaction with branch banking is high, the
intentions to adopt and use internet banking are low. Further analysis of data on intentions shows
that majority of the respondents intend to start using internet banking in future. Thus there seems
to be a remarkable potential for the adoption and use of the internet banking channel.

References

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8. Effect of Television Advertisements on School Children

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All human beings today are exposed to advertisements. We watch them on television, listen to them on radio, see them or read them on newspapers, magazines and on the streets. Even vehicles that we travel carry advertisement on them. Advertisements are displayed before a film begins, advertisements pop up when we visit different websites on the internet. Advertisements draw our attention to various products and describe them positively so that we become interested in buying them.

Advertisement is all about building brands. Branding is done to differentiate a product from other similar products in the market. Sometimes the consumers are confused with different brands of the similar product. Advertisements influence our social and cultural life today. We sometimes even judge people according to the brand products they use. Advertisement often target out personal emotions. By linking our emotions to products, advertisements tend to influence the ways in which we value ourselves as persons. Often many of our heroes like film stars, cricket players try to sell products to us through advertisements. We may be tempted to buy these advertised products because of our attachment to these heroes.

Advertisements show us certain images of rich people and some of them are far away from the reality. Advertisement thus play a very important role in our lives. We not only buy products because of advertisement but very often, having a particular brand products influence us in the way that we think about ourselves, our friends and family. Not only adults, children are also easily influenced by advertisements. Children are innocent and not so mature. When a marketer advertises a product on television, they do not understand that it is a business and their main aim is to sell. They do not understand that advertisers try to push their products and market in such a way that children want to buy it. Children take everything at face value and believe without a doubt the messages in the advertisements. Advertisements are made in such a way as to attract the attention of children. Children do not understand it to be marketing strategy. Children are an extremely vulnerable target audience and get easily carried away.
Research has shown that junk food advertisements influence children greatly leading to an increased demand for junk food by children. When children watch young adults in good shape eating junk foods in the advertisements they assume that it is good for the health. They do not know that junk food is not good for health. They are unaware of the fact that junk food does not contain nutritional value. They may even think that by eating these junk foods they might become like the thin and fit models in the advertisements.

Recent statistics show that obesity of children under the age of five is increasing at a high rate. Childhood obesity is on the rise and one of the main reasons for this has been seen as excessive consumption of fast foods and junk foods. Not surprisingly, it has been seen that childhood diabates also on the rise.

Advertisements confuse kids when it comes to differentiating between reel life and real life. This is because marketers aim at producing ads that most people can relate to. For example, a top-notch model, suffering from hair fall, almost balding and then having the best hair possible, with the use of one shampoo. The reality may be a wig or zero hair fall in the first place. But kids fail to divulge the truth behind this falsehood. Studies have revealed that children who watch a lot of these advertisements face lag in performing tasks, like reading, solving puzzles, etc.

However, advertisements can also have a positive effect on children. There are some exceptionally good advertisements that bring about values in kids. They focus on values like honesty and goodness. Such advertisements help in creating a positive effect on the innocent minds of kids. For example, no smoking ads, ads on living an eco-friendly life, etc. Advertisements also better the knowledge of kids. It is through ads, that the kids become aware of the new innovations of technology and products in the market. The present study is an attempt to find out the effect of television advertisement on school going children as percieved by parents.

**Statement of the Problem**: Effect of television advertisements on school children.

**Need for the Study and the procedure**

School going children today are exposed to all types of advertisements. They are exposed to advertisement on television, print media and internet. Since most of the school going children are exposed to television advertisement the investigator has chosen to find out the effect of television advertisement on children. The investigator has interviewed 25 parents of school
going children and collected data. The questions asked were related to the effect of advertisement on food habits, dress, fashion, behaviour at home and in school.

**Major findings of the study**

1. Almost all the parents interviewed agreed that advertisements have both positive and negative effects on their children. However, analysis of the responses prove that the negative effects outnumber the positive ones.

2. Most of the parents agreed that their children prefer to eat junk food than eating cooked food at home. Parents are of the opinion that this is because of the television advertisements about such food items.

3. Children are no more interested in buying local products and they all prefer branded products. 'Was a reply of a parent as one of the negative effects of advertisement. Parents now have to spend more money for buying branded products for their children.

4. Children who wear branded items look down upon children wearing local products. Children think that the people who wear non-branded or sub-standard items are also sub-standard opined by another parent.

5. After seeing certain advertisements, children ask to buy the product. When the family goes for shopping, children look for such items and they insist their parents to buy them.

6. When they buy a new item they feel happy and if they don't like the product they don't use it and it becomes a waste of money.

7. Children become addicted to the product when they see an advertisement for many times.

8. Children are lured by the adventures and glamorous things shown in advertisements.

9. Children only look for the externals. If the packing is good they like the product irrespective of whether it is good or bad for them opined by another parent.

10. Children are influenced by the new fashions and haircut that they see in advertisements and they demand for it.

11. Advertisement affects the lifestyle, dress habits and almost all the areas of the life of children.

12. It puts a heavy burden on the parents to buy certain products for their children that are not really essential.

13. Certain products their friends buy after seeing advertisement, they also demand for them. Sometimes children think that it is a status symbol to buy such a product.

14. Sometimes parents are put into difficulty, when children watch an advertisement on adult
products and they ask questions.

15. Children sometimes threaten parents with consequences if parents do not buy a particular product for them.

**Positive effects of Advertisements**

1. Advertisements are educative. Children who watch advertisements learn a lot of new things. It provides a lot of good information to children opined by a parent.

2. Children who are reluctant to have milk start drinking milk after the parents buy a particular product that can be mixed with the milk and they start liking milk.

3. Advertisements motivate children to do physical exercises.

4. If the advertisements are about insurance policies and such products the children encourage parents to buy such products was a reply of a parent who may have got motivated from the child to start insurance policies after watching such advertisements.

5. If advertisement speaks about the good habits, then children start imitating what they see.

**Conclusion**

Most of the parents interviewed believe that contemporary television advertisements are changing behaviour of children. Children demand more of the products whose advertisements they like. According to them television advertisements have a lot of impact on children who may resort to blackmailing and nagging their parents to purchase the advertised products. Whereas a few parents opine that television advertisements are a source of knowledge to them. Television advertisements also educate the children regarding many issues. It can also help in inculcation of good habits and civic sense in them.

Many parents agree that children play an important role in family’s buying decisions. Television advertisements thus play an important role in influencing purchase decision of children in India. Many parents agree that children play an important role in family’s buying decisions. Children are found to be an important audience who watch television and influence family purchase decisions and so marketers are now targeting them. Television commercials lead to frequent demand for the advertised product and many of the parents succumb to the demands of children. Many parents agree that children play an important role in family’s buying decisions.

Government authorities need to take steps to ban advertisements that are not good for children. Parents should teach their children of how to be critical of advertisements and how to become less influenced by the wrong messages in the advertisements.
9. Satisfaction Level of Farmers towards Krishi Card: An Emirical Study in South Goa

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M.com. Part II
Ms. Ashwini Velip
M.Com. Part II
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Abstract

Goa falls in the Western Plains & Ghats Climatic Zone under the Coastal Hilly Sub-region. It receives rainfall from the Southwest monsoon between the months of June and September. Goa has a distinction of having around 63% of the gross cropped area under horticultural crops. Government is trying to put special focus on building capacity that encourages group formation and collective effort by small, marginal farmers and women farmers, rather than simply provide additional subsidy to individuals in these categories. Directorate of Agriculture’s prime aim is to promote Agriculture by supporting the farmers through effective management and execution of various schemes and disbursement of subsidy availed thereby. Hence, GEL worked on development and roll out an enterprise software solution which would have a prime focus on registration of farmers and issuances of “Krishi Card” to each farmer in Goa. Another major component of the software would facilitate linking of the “Krishi Card” to the benefits availed by the farmers for effective management of the various schemes implemented by the Directorate of Agriculture along with managing their subsidy availed. This research paper intends to analyse various factors which influences the farmers to opt the Krishi Card and to know if they are satisfied with the services of Krishi card. For the purpose of study, a sample size of 75 respondents has been selected and purposive sampling method has been used to collect data. Statistical tools like factor analysis, Regression has been done in SPSS.

Key Words: Farmer, Krishi Card, Satisfaction, Government, Goa.

Introduction

Krishi Card, a digital card which would be a gateway for farmers to avail benefits like subsidies and loans given by the state government. Chief Minister Manohar Parrikar officially
launched this card based on the database created by state agriculture department, at Porvorim near Panaji. The introduction of the digitally coded card spares the farmers from repeatedly producing the documents to avail subsidies.

Earlier the farmers had to go through difficulty of submitting the documents like affidavits every time they apply for the agro subsidy. Now with the help of Krishi Card, they have to quote the Unique Identity Number to get access to the subsidy. The card also makes farmers eligible for the loan depending on their land holding. The loan up to Rs 30,000 per annum for farmers owning minimum land of one hectare would be made available through various financial institutions that would be empanelled by the government.

The card would not be a legal document, if the farmer or tenant wants to stake his claim over the land. The card is a consolidated document restricted only for agriculture subsidy. The agriculture community in Goa saw the dawn of a techno-savvy era with the recent launch of the revamped website www.agri.goa.gov.in under the Digital India initiative.

Literature Review

- **Joshi et al. (2002)** found that almost 75 percent of the farmers of were of the opinion that the Kisan Credit Card was extremely useful and it had many advantages over the earlier system of crop loan. Out of the 177 farmers interviewed, 71 percent of farmers felt that the Kisan Credit Card was very good, whereas, remaining opined that it was satisfactory.

- **Hirve Rajendra (2016)** has been conducted research on topic titled ‘A Study on Impact of Kisan Credit Card Scheme among the Beneficiary Farmers in Maheshwar block, Khargone District of M.P.’ with a objective to know the impact of KCC on enhancement in agriculture production of beneficiaries farmer.

- **Parwate P.P, Sharma M.L. And Maske M.R. (2018)** studied on Satisfaction of Farmers About KisanCredit Card in Raipur District of Chhattisgarh. Studyconcluded that Majority of the respondent’s utilized Cooperative Bank, Relatives/friends/ neighbours, T.V., Radio such sources of information about KCC having medium level of economic motivation and risk orientation. Maximum percentage of satisfaction were noted for low interest rate on credit under KCC followed by reduction of cost in accessing credit, whereas, minimum percentage of satisfaction was observed for in-build facility of crop insurance in KCC followed by sufficient credit limit as per requirement.
Identification of Research Problem

- The above studies are conducted in states other than Goa like Chhattisgarh, MP.
- No concrete study has been conducted on the research topic titled Satisfaction level of Farmers towards Krishi Card in South Goa.

Objectives of the Study

The main objectives of the study titled ‘Satisfaction level of farmers towards Krishi card in South Goa’ are stated below:

1. To examine the factors influencing the farmers of Goa to opt services of Krishi Card.
2. To study the satisfaction level of farmers towards Krishi Card in South Goa.

Research Methodology

For the purpose of the study following methodology has been used to collect and analyse the data

- **Universe**: Farmers of South Goa
- **Sample Size**: 75 farmers have been selected from South Goa.
- **Period of the study**
  Period of the study is the period of the survey i.e. January 2019 to February 2019.

- **Data collection method and tools used**

  **Sources of Data Collection**

  **Primary source**: The required data that comprises of the major portion of the present research has been collected by way of administering a structured Questionnaire. This Questionnaire has been used to collect data from South Goa and the response has been collected from farmers by using interview method also.

  **Secondary source**: the relevant secondary information has been gathered from various journals and electronic media.

- **Method and tools used**

  - The method of selecting a sample is purposive sampling, since farmers have been chosen randomly.
  - To test the hypothesis, tools like factor analysis and regression was performed in SPSS software.

**Hypothesis**

H01: Farmers of South Goa are not satisfied with the Services of Krishi card.
Data Analysis

Farmers are selected from part of South Goa. Out of the total respondents of 75 Sample size, 73.33% farmers are male and 26.67% are female. Most of the farmers are have completed 10 standard and are earning income less than Rs. 20,000. Nearly, 80% of the total sample are aware of the Krishi card which is provided by Government of Goa.

To satisfy the first objective i.e. to know the factors influencing the farmers to opt the Krishi Card, Factor analysis has been done.

Table No: 01 Total Variance explained by factors influencing farmers to apply for Krishi card.

<table>
<thead>
<tr>
<th>Eigen Value</th>
<th>% of Variance</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.851</td>
<td>11.571</td>
<td>11.571</td>
</tr>
<tr>
<td>1.800</td>
<td>11.251</td>
<td>22.822</td>
</tr>
<tr>
<td>1.553</td>
<td>9.704</td>
<td>32.526</td>
</tr>
<tr>
<td>1.523</td>
<td>9.516</td>
<td>42.042</td>
</tr>
<tr>
<td>1.496</td>
<td>9.347</td>
<td>51.390</td>
</tr>
<tr>
<td>1.474</td>
<td>9.214</td>
<td>60.604</td>
</tr>
<tr>
<td>1.120</td>
<td>6.998</td>
<td>67.602</td>
</tr>
</tbody>
</table>

Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 52.69

Source: Computed from Primary Data

KMO value has been derived as 52.69% which shows that the factor analysis can be conducted and the selected variables are significant since the P value derived is less than 0.05. Eigen value of all the derived factors is more than 1. Total variance explained by 7 factors is more than 67%.

Significant factors influencing the farmers to opt Krishi Card

There are many factors which can influences the farmers to avail the services which are provided by Government of Goa like less documentation, various subsidies, assistance, schemes, short term loans etc.
Table No: 02 Significant Condensed factors motivating farmers to avail the Krishi Card Services

<table>
<thead>
<tr>
<th>Factors</th>
<th>Assistance</th>
<th>Convenience</th>
<th>Easy Source of finance</th>
<th>Tax free income</th>
<th>Compensation</th>
<th>Career option for youth</th>
<th>Provision of schemes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision of Subsidies</td>
<td>.876</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advisory Services</td>
<td>-.655</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grain on time become easy</td>
<td>.693</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Convenience</td>
<td>.683</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Documentation</td>
<td>.494</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Financial assistant</td>
<td>-.490</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency income support</td>
<td></td>
<td>.798</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Interest rate</td>
<td></td>
<td>.717</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covers Land Cost</td>
<td></td>
<td></td>
<td>.701</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income is Tax free</td>
<td></td>
<td></td>
<td></td>
<td>.569</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Survival in the market</td>
<td></td>
<td></td>
<td>.491</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision of Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.836</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liberal policy of Repayment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.569</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Career option for youth</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.791</td>
<td></td>
</tr>
<tr>
<td>Provision of Schemes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.926</td>
</tr>
</tbody>
</table>

**Source:** Computed from Primary Data

Factors which are influencing the farmers to avail the services of Krishi card are condensed into 7 factors from total 15 variables and they are as stated below:

a. Assistance
b. Convenience
c. Easy source of finance
d. Tax free income
e. Compensation
f. Career development for youth
g. Provision of schemes
To satisfy the main objective i.e. to know the satisfaction level of Farmers towards Krishi Card, Regression analysis has been done.

**Table No. 03: Satisfaction level of Farmers towards Krishi Card**

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Beta Values</th>
<th>T values</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance</td>
<td>.218</td>
<td>2.852</td>
<td>.006</td>
</tr>
<tr>
<td>Convenience</td>
<td>.072</td>
<td>.936</td>
<td>.353</td>
</tr>
<tr>
<td>Easy source of finance</td>
<td>-.398</td>
<td>-.5199</td>
<td>.000</td>
</tr>
<tr>
<td>Tax free income</td>
<td>-.002</td>
<td>-.028</td>
<td>.977</td>
</tr>
<tr>
<td>Compensation</td>
<td>.160</td>
<td>2.088</td>
<td>.040</td>
</tr>
<tr>
<td>Career development for youth</td>
<td>.585</td>
<td>7.640</td>
<td>.000</td>
</tr>
<tr>
<td>Provision of schemes</td>
<td>.008</td>
<td>.103</td>
<td>.918</td>
</tr>
</tbody>
</table>

Source: Computed from Primary Data

The model is explained with the help of seven factors to the extent 57.8%. Satisfaction level of Farmers being the dependent variable is explained with the help of 7 retained factors. Like, Assistance, convenience, easy source of finance, tax free income. Compensation, career development and provision of services. Out of the total 7 factors, four factors influence the level of satisfaction as the P value is less than 0.05. Assistance is provided by agricultural department and there exists positive relationship between satisfaction level of farmers and assistance provided. More the assistance, more the farmer will be satisfied with Krishi Card. Since, Krishi card is an easy source of finance, the relationship is positive with the dependent factor.

Compensation on the other hand which includes liberal policy repayment has positive relationship with satisfaction factor. Career development of youth which shows the relationship is direct. More it encourages then more the farmers will be satisfied.

**Conclusion**

Krishi Card is a digital card which would be a gateway for farmers to avail benefits like subsidies and loans given by the state government. Though most of the farmers are aware of the services of Krishi card, some farmers have not applied for Krishi card due to the online procedure. Some farmers although they have Krishi card still they do not use because of the procedure and documentation. Out of the total 15 factors influencing farmers to avail the services, they are condensed into 7 main factors which are assistance,convenience, easy source of finance, tax free income, Compensation, Career development for youth and Provision of
schemes. The condensed factors are regressed to satisfy the objective i.e. to know the satisfaction level of farmers towards Krishi card. Satisfaction level of farmers being the dependent factor, other stated factors are independent factors shows that the farmers are satisfied with the services provided by Krishi Card. Therefore, the null hypothesis is rejected i.e. Farmers from Goa are not satisfied with the services of Krishi Card.

Suggestions

Awareness among farmers towards Krishi card is still lacking which can be done by conducting more programmes. Not only government but educational institutions, banks should take part in spreading the awareness of the services made available for farmers by Government. Farmers are lacking the knowledge regarding the online system of applying for Krishi card which discourages them to avail the services. Helping farmers in applying the Krishi card can add to the agricultural growth and thereby economic growth of Goa.

References

5. Hirve Ranjendra (2016) http://www.krishikosh.egranth.ac.in
10. Consumer Protection Act and Medical Profession

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Abstract

With the rising commercialisation of all spheres of life, all the professions have come under the public search. Earlier the role and the service provided by the medical professional was considered noble and benevolent. But today with the increase in medical negligence and malpractices this profession is looked upon with doubt. The descent in the standard of patient care is well thought-out to be due to interest in the monetary gains. And more ever patients have become more conscious of their rights and there have been increase in the number of complaints against doctors in the consumer forums which are presented in our country for redressal of their grievances.

Introduction

The Consumer Protection Act was passed in 24th December, 1986 for the protection of the interest of consumers and to make provision for the establishment of consumer councils and other authorities for the settlement of consumer’s dispute and for matters connected therewith.

Supreme Court, in Indian Medical Association vs Juthika Debbarma, Neha Gupta, medical profession has been brought under the Section 2(1) (o) of Consumer Protection Act, 1986 and also, it includes the following categories of doctors/hospitals under this Section: 1. All medical/dental practitioners doing independent medical/dental practice unless rendering only free service. 2. Private hospitals charging all patients. 3. All hospitals having free as well as paying patients and all the paying and free category patients receiving treatment in such hospitals. 4. Medical/dental practitioners and hospitals paid by an insurance firm for the treatment of a client or an employment for that of an employee.

Who Is A Consumer?

"Consumer" means any person who-

1. buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration paid or promised or partly paid or partly promised, or under any system of deferred payment when such use is
made with the approval of such person, but does not include a person who obtains such goods for resale or for any commercial purpose; or

2. hires or avails of any services for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any beneficiary of such services other than the person who hires or avails of the services for consideration paid or promised, or partly paid and partly promised, or under any system of deferred payment, when such services are availed of with the approval of the first mentioned person but does not include a person who avails of such services for any commercial purposes;

What Is Deficiency Of Service?

‘Deficiency’ means, any fault, imperfection, shortcoming or inadequacy in the quality, nature, and manner of performance that is required to be maintained by or under any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise, in relation to any service.\(^5\)

In Nihal Kaur v. Director, P.G.I.M.S.R.,\(^4\) a patient dies a day after the surgery and the relatives found a pair of scissors utilized by the surgeon while collecting the last remains. The doctor was held liable and a compensation of Rs. 1.20 lakhs was awarded by the state consumer forum, Chandigarh.

Medical Services Under The Cap

The Supreme Court in the IMA case, removed all the confusions existing initially concerning the inclusion of medical services under the purview of the act. All types of medical services were brought under the purview of CPA.

The Supreme Court observed that medical practice is a profession rather than an occupation and medical professionals provide a service to the patients and thus they are not immune to the claim from damage on the ground of negligence. From this view point the court concluded that patient can be a ‘consumer’ for the purpose of CPA. The court also observed the consumerism established by the USA and the UK in the field of medical practice. The Supreme Court referred the well-known book *Law and Medical Ethics*, by Mason and McCall Smith,\(^5\) and *Arizona v. Maricopa County Medical Society*,\(^6\) which is the leading case on price fixing in the health care industry. In that case it was held that the fixing of maximum prices for insured users of medical services constituted per se illegal price fixing under Section 1 of the Sherman Act. Considering all these facts the Supreme Court concluded, the majority of medical negligence cases in India are filed in consumer courts under the Act. The Indian Medical
Association had put forward many arguments in its attempt to convince the Court that doctors should not be brought under the purview of the CPA.

**Structure of Consumer Forums in Consumer Protection Act and Medical Profession**

Consumer courts are set up at District, State and National level in our Country.

Redressal Forums have been established at three different levels:

- "District Forum" by State Government. At least one in each district or in certain cases one District Forum may cover 2 or more districts.
- "State Commission" by State Government.
- "National Commission" (National Consumer Disputes Redressal Commission) by Central Government.

**District Forum**

This shall consist of

1. A person who is, or has been, or is qualified to be a District Judge, its President
2. two other members shall be persons of ability, integrity and standing and have adequate knowledge or experience or have shown capacity, in dealing with problems relating to economics, law, commerce, accountancy, industry, public affairs or administration, one of whom shall be a woman.

**Jurisdiction of the District Forum**

The District Forum shall have jurisdiction to entertain complaints where the value of services and compensation claimed does not exceed Rupees Five Lakhs. Manner in which complaint shall be made a complaint may be filed with a District Forum by

1. the consumer to whom such service is provided or is agreed to be provided;
2. any recognised consumer association, whether the consumer to whom the service is provided or is agreed to be provided is a member of such association or not;
3. one or more consumers, where there are numerous consumers having the same interest, with the permission of the district forum, on behalf of or for the benefit of all consumers so interested;
4. The Central or the State Government.

**Appeal against orders of the Dist. Forum**

Any person aggrieved by an order made by the District Forum may appeal against such order to the State Commission within a period of 30 days from the date of the order. The State Commission may entertain an appeal after 30 days if it is satisfied that there was sufficient cause for not filing it within that period.
State Commission

It shall consist of

1. A person who is or has been a Judge of a High Court, who shall be its President;
2. Two other members (as for District Forum).

Jurisdiction of the State Commission

The State Commission has jurisdiction to entertain -

1. Complaints where the value of services and compensation claimed exceeds rupees 5 lakhs but does not exceed rupees 20 lakhs;
2. Appeals against the orders of any District Forum within the state; revision petitions against the District Forum.

Appeals against orders of State Commission

Any person aggrieved by an order made by the State Commission may appeal against such order to the National Commission within a period of 30 days. The National Commission may entertain an appeal after 30 days if it is satisfied that there was sufficient cause for not filing it within that period.

National Commission

This shall consist of -

1. A person who is or has been a Judge of the Supreme Court, who shall be its President.
   (No appointment under this clause shall be made except after consultation with the Chief Justice of India).
2. 4 other members (qualifications: As for District Forum /State Commission).

Jurisdiction of the National Commission

The National Commission shall have jurisdiction -

(a) To entertain

1. Complaints where the value of services and compensation claimed exceeds rupees 20 lakhs; and
2. Appeals against the orders of any State Commission.

Appeal against orders of the National Commission

Any person, aggrieved by an order made by the National Commission, may appeal against such order to the Supreme Court within a period of 30 days from the date of the order. The Supreme Court may entertain an appeal after 30 days if it is satisfied that there was sufficient cause for not filing it within that period.
Limitation Period

The District Forum, the State Commission or the National Commission shall not admit a complaint unless it is filed within 2 years from the date on which the cause of action has arisen. In case there are sufficient grounds for not filing the complaint within such period, extension may be granted.

Penalties

Where a person against whom a complaint is made or the complainant fails or omits to comply with any order made by the District Forum, the State Commission or the National Commission, as the case may be, such person or complainant shall be punishable with imprisonment for a term which shall not be less than one month but which may extend to three years, or with fine which shall not be less than 2,000 rupees but which may extend to 10,000 rupees or with both. In exceptional circumstances the penalties may be reduced further.

What Is The Relationship Of The Patient As Consumer And Medical Profession As Service Provider- A Contract For Service?

The doctor-patient relationship relies on the mutual trust and conviction and therefore it is in nature of a contract of personal service and the service rendered by the medical practitioner to the patient is not service under Section 2(1) (o) of the act. A contract for service implies a contact whereby one party undertakes to render services e.g. professional or technical services to or for another in the performance of which he is not subject to thorough direction or control but exercises professional or technical skill and used his own knowledge and good judgment. A contract of service implies a relationship of master and servant involving an obligation to comply with orders in the work to be performed and as to its manner and performance.

As regards to the individual doctors employed and service provided in the hospitals, such doctors working in the hospital/nursing home/ dispensaries/whether Government or private belonging to categories (ii) and (iii) would be covered by the definition of —service under the Act and as such are amenable to the provisions of the Act along with the management of the hospital, etc. equally and severally.

Where a person has taken an insurance policy for Medicare where under all the charges of consultation, diagnosis and medical treatment are borne by the Insurance Company, the person receiving the treatment is a beneficiary of the service which has been rendered to him by the medical practitioner cannot be said free of charge and comes within the expression in Section 2(1)(o) of the Act So also there may be cases where as a part of the conditions of service the employer bears the expense of medical treatment of the employee and his family members'
dependant on him. The service rendered to him by a medical practitioner would not be free of charge and would therefore constitute service under Section 2(1)(o).^10

**International Scenario**

‘The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being...Promoting and protecting health and respecting, Protecting and fulfilling human rights are inextricably linked.’^11 The Protection of consumer rights is now a global agenda.

The law is not forced to penalize all health care professionals that cause injury to the patients; but is concerned only with negligent acts.\(^12\)

The CPA provides a forum to safeguard the rights of the customers and establishes procedure for the speedy redress of their grievances against unethical medical practices.\(^13\)

**Medical Indemnity Insurance**

It covers in respect of errors and omission on the part of professional rendering their services. RD Lele, 1992 opines that the doctors should be careful in not disclosing the medical indemnity insurance cove Medical Indemnity Insurance. It covers in respect of errors and omission on the part of professional rendering their services. RD Lele, 1992 opines that the doctors should be careful in not disclosing the medical indemnity insurance cove

**Effect of Consumer Protection Act**

The relevance of COPRA to the private medical sector is to ensure a suitable quality of care in this sector. However, its execution has faced problems. For functioning to be successful we need to minimize the unwanted penalty of COPRA. These concerns are serious and require the critical attention of policy-makers. Some of the broad recommendations can be: Firstly, the emergence of a defensive medical culture which will lead to a significant raise in the cost of care. To overcome this, agencies such as the Indian Medical Council and Association should look at the charge structure for various procedures. The committee has suggested that each doctor should provide the Medical Council of India with a plan of fee charges, and the Council, in turn, should make this information available to the public. It is suggested that the Medical Council should have responsibility for checking that doctors do not charge higher fees than those notified.

**An Abuse of the Consumer Protection Act in India**

The CPA was promulgated mainly to protect the interests of its consumers. However, the easy and quick disposal of the cases under the Act has led to its increasing abuse. Today, it seems that deceitful patients have started using it as a means to blackmail medical professionals. However, doctors need to be alarmed as the law safeguards the rights of the medical professional
as well. As per section 26 of the CPA, if a complaint is found to be frivolous or vexatious, the consumer forum will dismiss the complaint and make an order that the complainant shall pay the opposite party costs, not exceeding ten thousand rupees. There are provisions in the act to check frivolous and speculative complaints.

Conclusion

After the Consumer Protection Act has included the medical profession in its ambit it has proved to be weapon for a doctor. Only proper and fair judgement, safety measures and proper credentials of all facts of the patient details, diagnostic tests and treatment given and informed and learned consent from the patient or his guardian can save a doctor against any legal action. A doctor should give more significance to quality in the treatment and patient care and not to the fast globalisation and commercialisation which subsist in our society today.

Reference

2. 2(d) of Consumer Protection Act, 1986
3. Section 2(1) (g) of the Consumer Protection Act, 1986
4. (1996) CPJ 112
7. CPA Act 1986
10. Supra note
11. A Study on Customers Satisfaction towards Reliance Jio Sim in South Goa-Case Study Analysis

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Abstract

Telecom sector is growing at a very good pace. After the globalization of Indian economy, the telecommunication sector remained one of the most happening sector in India. In recent years there is a rapid and dramatic changes in the field of telecommunication due to the entry of new telecommunication companies, the entry of Jio reliance has given a tough competition to the other telecommunication companies. The customers in India are mostly shifting their network service to Jio from the other network providers. Goa is also not lacking behind to avail the services of Jio. This study is conducted to know the customer’s satisfaction towards reliance Jio sim. And also to identify the factors which influences the customers to avail Jio services in South Goa. For the study 100 samples were selected from South Goa. The data is collected from both Primary as well as secondary sources. The secondary data is collected from the questionnaire. For the purpose of analysis SPSS has been used in which factor analysis and regression analysis has been conducted.

Key words: Customer satisfaction, Telecommunication, Reliance Jio, South Goa

Introduction

Customer is the real asset to any organization and the satisfaction occupies an important place for business and management. Every firm is expected to maximize the satisfaction in order to get more market share and profit. Reliance Industries Ltd. ‘s (RIL) telecom unit starts offering free services from 5 th September 2016 to 31 Dec 2016; again the commercial launch free services extend next three months from 31 Mar 2017 onwards. While the company has stated an altruistic objective for Reliance JioInfocomm Ltd. that of putting India on the global map for mobile broadband Internet access there is no denying that this announcement has jolted the
telecom ecosystem across the country. Reliance's Jio has come out with free to low subscription, it could attract more customers and create a strong customer base. The satisfied Jio customer would act as the advertising tool for the company without any additional cost. According to a survey conducted by Bank of America Merill Lynch around 67% surveyed customers in India are willing to use Reliance Jio as a secondary connection rather than a primary connection once the telco stops offering free services in the country.

Literature Survey

- **Boobalan.C and Jayaraman.K (2017)**, in his paper titled ‘Customer Satisfaction towards Reliance Jio sim with special reference to Dharmapuri District’ the aim of the study was to know the customer satisfaction level towards Reliance Jio sim and also to find out the factors influencing the customers.

- **Sunita Yadav and Dr. Raviadra (2017)**, in his paper titled ‘Customer Satisfaction towards Reliance Jio Sim: A study of youth of Rewari District’ the aim of this study was to know the level of satisfaction about the Jio sim among the user of this services.

- **Naidu Brahmani and S. vanri (2017)**, in his paper titled ‘Customer Satisfaction towards Reliance Jio: An empirical study’ the aim of this study was to know the satisfaction level of customers on the usage of Jio sim.

Research Problems

- No concrete study about Customers Satisfaction towards Reliance Jio sim has been conducted in South Goa.

Objectives of the Study

- To analyse the customer’s satisfaction towards reliance Jio sim in south Goa

- To determine the important factors that influences the customers to avail Jio services in South Goa.

Research Methodology

The various components of research methodology for the present research work are as under:

**Universe:** For the purpose of study state of Goa has been selected as the universe.

**Sample:** For the purpose of study on Customers Satisfaction towards Reliance jio sim in South Goa a sample of 100 respondents has been selected.

**Period:** The period of Study is the period of Survey i.e. November 2018.
Data collection method

The present research study is based on data collected from both primary as well as secondary sources. The primary data was collected by using a questionnaire. The secondary data is drawn from internet and different publications.

Hypothesis

\( H_0: \) Customers are not Satisfied with relianceJiosim in South Goa

\( H_1: \) Customers are Satisfied with reliance Jio sim in South Goa

Statistical tools used

The following statistical tools are used in this study for the purpose of analysis.

- Factor analysis
- Regression analysis

Reliance Jio started its services in India few years back and it also benefited Goan people through its affordable plans and smartphones. Goan people are very happy with Jio services as it provides powerful broadband networks, useful applications, best in class services and smart devices. Reliance Jio offers free voice calls in all its tariff plans. It is affordable to all customers in Goa with lower costs, so even the low level income holder can afford the Jio services. So this study is conducted to find out the customer satisfaction towards Jio services and also to find out the factors which influences the customer to avail the Jio services in South Goa. In order to check whether the data which is collected is reliable reliability test was done which is shown below:

<table>
<thead>
<tr>
<th>Table No:-1 Reliability Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cronbach's Alpha</td>
</tr>
<tr>
<td>--------------------</td>
</tr>
<tr>
<td>0.845</td>
</tr>
</tbody>
</table>

Source: Compiled through primary data

The above table shows the reliability of the data which will be used to do analysis. the Cronbach’s alpha is 0.845 which means data is reliable. In order to find the Customers Satisfaction towards Reliance Jio Sim in South Goa the following analysis has been done.

Factor Analysis

For the purpose of finding the factors which Satisfies the Customers with respect to the Jio Sim in South Goa the factor analysis has been used. The factors such as Goodwill, Jio sim card are free, Unlimited Data service, Schemes, Price, 4G service, Advertisement, Free roaming calls, Connectivity, Network coverage, Speed, influenced by existing customers, Customer care
service and Cheap membership were used to do factor analysis so that the factors can be reduced to some extent.

<table>
<thead>
<tr>
<th>Table No: 2</th>
<th>KMO and Bartlett's Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</td>
<td>.600</td>
</tr>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>Approx. Chi-Square</td>
</tr>
<tr>
<td>df</td>
<td>91</td>
</tr>
<tr>
<td>Sig.</td>
<td>.001</td>
</tr>
</tbody>
</table>

Source: Compiled through primary data

From the above table Kaiser-Meyer-Olkin Value derived is 0.600, which is more than 0.50, which states that the sample selected is good sample. The significance value comes to 0.001 it means that the data is significant at 5% significant level.

<table>
<thead>
<tr>
<th>Table No: 3</th>
<th>Total Variance Explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Component</td>
<td>Initial Eigenvalues</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Jio Services and Price</td>
<td>3.310</td>
</tr>
<tr>
<td>Promotional strategies</td>
<td>2.927</td>
</tr>
<tr>
<td>Network Coverage</td>
<td>2.174</td>
</tr>
<tr>
<td>Cheap membership and Speed</td>
<td>1.716</td>
</tr>
</tbody>
</table>

Source: Compiled through primary data

After doing the factor analysis total 14 Factors which were used to find out whether the Customers are satisfied with the Jio Sim Services provided by government Hospitals are reduced to Just 5 Factors. It was also found that the total data explained is 72.34% and the Remaining 27.66 % is unexplained.
Table No:-4

<table>
<thead>
<tr>
<th>Factors</th>
<th>Component</th>
<th>Jio Services and Price</th>
<th>Promotion strategies</th>
<th>Network Coverage</th>
<th>Cheap membership and Speed</th>
</tr>
</thead>
<tbody>
<tr>
<td>4G service</td>
<td></td>
<td>.856</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td></td>
<td>.736</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price</td>
<td></td>
<td>.721</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited Data service</td>
<td></td>
<td>.667</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free roaming calls</td>
<td></td>
<td>.557</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertisement</td>
<td></td>
<td>.873</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schemes</td>
<td></td>
<td>.866</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jio sim card are free</td>
<td></td>
<td>.673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Connectivity</td>
<td></td>
<td>.653</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Influenced by existing customers</td>
<td></td>
<td>.817</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer care service</td>
<td></td>
<td>.748</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Network coverage</td>
<td></td>
<td>.705</td>
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<td></td>
<td></td>
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<tr>
<td>Cheap membership</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.874</td>
</tr>
<tr>
<td>Speed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.690</td>
</tr>
</tbody>
</table>

Source: Compiled through primary data (Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization)

From the above table the 4 main factors derived which are named as follows: -

**Jio Services and Price**

The Jio sim has been widely used in India. Goa is also not lacking behind in case of the usages of the Jio services. On of the important feature of the Jio sim is that the 4G speed which is provided at every Conner of the Goa. Which satisfies more customers to avail the JioSim. Apart from the image which is provided by the reliance company also plays a important factor which attracts more to the customers in order to avail the Jio Sim. The services which are provided by the Jio sim are very attractive which offers unlimited calling and data pack at the affordable price which also attracts more to purchase the Jio sim.

**Promotional strategies**

The strategy which is used by the Reliance company to promote the Jio sim is very good. They provide various offers and different schemes which attracts more to the customers to avail the Jio Sim. The advertisement shown by the reliance company regarding to the Jio sim is very attractive. They also used the strategy to provide free jio sim to the customers which is one of the
important factor which have attracted the customers to avail the Jio Sim. And also the connectivity which is provided by the Jio sim is very good.

Network Coverage

One of the important factor which satisfies the customers in order to avail the Jio sim is the network coverage. The network which is provided by the Jio sim is very strong. And the network is available at every place. Apart from this the customer care services provide by the Jio company is satisfactory. The customer care service is available at 24X7 which also satisfies the customers since all the quarries regarding their problems are solved by the customer care services which ultimately satisfies the customers.

Cheap membership and Speed

In order to avail the Jio services the customers have to avail the Jiomembership. And in order to avail such membership is very cheap at the affordable price so the customer is also satisfying with regard to this and also the speed of the jio sim also satisfies the customers in order to purchase the Jio sim.

Regression Analysis

Regression Analysis is performed to check whether all the factors such as Jio Services, Promotional strategies, Network Coverage and Cheap membership and Speed Are Satisfying the customers with regard to the Jio sim in South Goa. The following result are obtained.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.600a</td>
<td>.360</td>
<td>.255</td>
<td>.741</td>
</tr>
</tbody>
</table>

The above table explains the R square. Which explains the impact of Jio Services, Promotional strategies, Network Coverage and Cheap membership and Speed on satisfaction of the Customers with respect to the Jio sim in South Goa to the extent of 36%. Therefore, it has further scope to study as unexplained part is found to be 64%.

Table No: 6

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>26.301</td>
<td>14</td>
<td>1.879</td>
<td>3.420</td>
<td>.001b</td>
</tr>
<tr>
<td>Residual</td>
<td>46.689</td>
<td>85</td>
<td>.549</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>72.990</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Compiled through primary data.
a. Dependent Variable: Customers Satisfaction

b. Predictors: (Constant): Jio Services, Promotional strategies, Network Coverage and Cheap membership and Speed

The data has been analysed with the help of regression using SPSS where customer satisfaction has been considered as dependent variable. There are four independent variables which are assumed to have an influence on the considered dependent variable. The independent variables predicted to have an influence on the dependent variable are Jio Services, Promotional strategies, Network Coverage and Cheap membership and Speed.

The overall all the factors have been found significant as 0.001 which is within the limit of 5% significant level. Thus alternative hypothesis gets accepted with the assumption being made that Customers Are Satisfied with reliance Jio sim in South Goa.

**Table No: -7  Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jio Services and Price</td>
<td>.105</td>
<td>.659</td>
<td>.159</td>
<td>.000</td>
</tr>
<tr>
<td>Promotional strategies</td>
<td>.013</td>
<td>.088</td>
<td>.146</td>
<td>.884</td>
</tr>
<tr>
<td>Network Coverage</td>
<td>.196</td>
<td>.095</td>
<td>.2059</td>
<td>.043</td>
</tr>
<tr>
<td>Cheap membership and Speed</td>
<td>.193</td>
<td>.046</td>
<td>.285</td>
<td>.000</td>
</tr>
</tbody>
</table>

Source: Compiled through primary data (Dependent Variable: Satisfaction)

If the relation has to be explained in terms of equation, it would be presented as under:

**Public Satisfaction** = 2.116+(0.105)Jio Services and Price+(0.196)Network Coverage+(0.193)Cheap membership and Speed. From the above equation it is visible that the factors such as Jio Services and Price, Network Coverage and Cheap membership and speed has the positive impact on the customers and which satisfies ore with regard to the Reliance Jio sim. Increase in the unit of Jio services and price, network Coverage and Cheap membership and speed has a Positive impact on the depended variable to the extent of 0.105, 0.196 and 0.193. overall the customers are satisfied with the Reliance Jio Sim with respect to only three factors such as Jio services and Price, Network Coverage and Cheap membership and Speed.
Conclusion

A total of 200 respondents were survived both male as well as female respondents. Majority of the respondents were male respondents with the age group of 20-30. The first objective of the study was to analyse the Customers satisfaction towards Reliance Jio sim in South Goa which has been explained by using regression analysis and found that Jio Services and Price, Network Coverage and Cheap membership and speed satisfies more to the customers with regard to the Reliance Jio Sim in South Goa.

And second objective was to determine the Important factors which influences the customers to avail Jio services in South Goain order to find out this factor analysis was used. all total 14 factors were used to do factor analysis. Finally, the factors were reduced to 4 factors that is Jio Services and Price, Network Coverage and Cheap membership and speed. From this factor Jio Services and Price, Network Coverage and Cheap membership and speed satisfies more to the customers with regard to the Reliance Jio Sim in South Goa.

Apart from this the customers also suggested that there is a need of more Jio toward in some places. The respondents were also suggested that Reliance Jio should come up with some more data packs apart from the existing packs. When the respondents were asked about whey they are preferring more to Jio sim Rather than buying other sims they replied that the services provided by the Jio sim is more attractive rather than other network Providers.

References

6. http://stjosephs.edu.in/upload/papers/6c1e5b0847c7bf0c552d099c442c5790.pdf(29/01/2019)
12. A Review of Brexit & the Impact It Would Have On the Market & the Consumers In UK

Dr. Smita Sriramlyer

Abstract

The very important aspect of the market, are its two key players business & consumers. Other factors like government, resources, technology, polity, society, trade agreements etc facilitate business between the key players. When the facilitators work hand-in-hand with each other, business flourishes. But, what happens when the facilitators do not work for collective welfare of all the participants in the game called business? The study tries to review three facilitators- the Government, Internal Politics & External Policies of UK towards EU. The focus would be on Brexit issue, its initiation, issues revolving around the ‘Leave’ vote & the current situation of the UK government with respect to the negotiations with EU. Further the review tries to investigate issues for UK businesses with respect to resource & market access; capital & investment movement; & impact probable increase in border costs. It also tries to trough some light on the consumer of the UK economy, as they would have to face fluctuations in prices food, medical products, services, etc. To understand the impact, the study tried to review the historic relevance of the evolution of the concept of trade blocs & trade agreements with Special reference to EU. Next, it gives a summary of the performance of UK in EU & its decision for Brexit. Finally, the study works an outline on how brexit could be damaging the businesses & consumers of the UK economy. To conclude, it was suggested that all the facilitator of a market- the government, policy makers, polity, media, resources, technology, & the society as a whole would have to form an alliance for collective welfare of UK, its business entities & consumers.

Key words: Brexit, Referendum, EU, Trade bloc, Boarder costs, Investments, Consumer satisfaction.

Introduction

“For centuries people have been fighting over whether governments should allow trade between countries. There have been & probably always will be two sides to the argument. Some argue that just letting everybody trade freely is best for both the country & the world. Others argue that trade with other countries makes it harder for some people to make a good living. Both sides are at least partly right.” (Pugel&Lindert, 2000, p 13).
The world has spun its trade arguments on this basis & today it has tried to answer which argument is right? Is free trade for all the best? Is free trade for few the best? Or is free trade with few lead its path towards free trade in the world trade. The world has stood to prove that trade alliances has not only build political stability in the trading region, but also supported & enhanced its driving force - business. When business prospers, better incomes are generated, resulting in better consumption & demand for options, better prices & quality products. To this, when an amalgamation of trade ties is added, business front benefits with better & cheaper resources from trading countries & also creates a market for the goods produced. This, in turn fuels business growth & the satisfaction levels of the end users, generating better living standards not only for the trading countries but also inspiring rest of the world to engage in such ties & benefit as a whole.

Fascinating as this becomes, this is as complex & wide in scope as that of the Universe. The present study tries to review the issues the businesses & consumers would face in UK due to Brexit. The study tries to review three facilitators namely -

- The Government,
- Internal Politics in UK &
- The External Policies of UK towards EU.

To understand the above a review of the published literature & documentaries on world trade history, EU, UK & Brexit were used. The focus of which, was to give an outline of the development in a world trading system which was dependent more on bilateral trade agreements & trade bloc system with FTAs, CUs, CM. etc to facilitate better business opportunities. The study concentrates to comprehend the birth & evolution of EU as a strong trade bloc. It tries to review the EU -serving more than 6 decades in business & relating to the collective efforts of the member nations to bring about structured, systematic & legal systems for better & smoother business & ties. This brings the study to the focal point – the Brexit. For understanding this, UK EU ties were discussed, UK politics was reviewed & Brexit process was argued. The Brexit process argument dedicated on- its initiation, issues revolving around the ‘Leave’ vote which caused Brexit & the current situation of the UK government with respect to the negotiations with EU. Further the study tries to investigate issues for UK businesses with respect to resource & market access; capital & investment movement, & impact probable increase in border costs. It also tries to through some light on the consumer of the UK economy, as they would have to face
fluctuations in prices food, medical products, services, etc. It concentrates on the issues Brexit would have on business & the consumers in UK with special focus on Government, policy making.

The major objectives of the study are:

1. Understand the world trade history;
2. To understand the evolution of EU as a strong trade bloc;
3. To find the reasons behind Brexit in UK;
4. To understand the pros & cons of Brexit for the Businesses & Consumers in UK.

Thus, the study has the following parts:

- Historic review of the Global Economy
- EU as the strongest bloc – surviving for over 6 decades
- UK in EU
- Political Hoax of British Political & Trade History
- UK with Brexit- now where does it stand- Political, Economic & Business jeopardy
- Feasible solution to the situation

To begin with the study, a presentation on the history of the world economy in a gist - with respect to trade blocs would be discussed in the next section.

**Historic review of the Global Economy**

Adam Smith in 1776, advocated free trade, from then on the world as a whole has tried to achieve free trade. As this is an uphill task, the original concept of free trade has slightly changed to Freer Trade. This has resulted in world export value to $11 trillion in the year 2004.

Adam Smith with his “An Inquiry into the Nature & Cause of the Wealth of Nations” led the world into the age of Globalization. In the 18th century, the world economies started thinking of integrated trade. “Since 1850’s, the global economic pendulum has swung between two poles, economic integration & economic isolation”, David O’Connor (2006). Global economy has seen two phases of globalization, namely from 1850 to 1914, the first modern ‘age’ globalization & from 1946 to the present, the second modern ‘age’ globalization. Annex I gives pointers on the major events of the two periods.

First ‘Age’ of Globalization ended with the World War I, after that the stock market crash in 1929 & the Great Depression loomed US & the world. With this US passed a protectionist tariff- the Smooth-Hawley Tariff restricting foreign trade. Another shock with the outbreak of
World War II in Europe crippled global economy in 1939. This phase of bad times also ushered in highly protective policies by nation states & fixed exchange rate system was established in 1944. Table 1 list of some of the major crisis of the nineteenth century.

<table>
<thead>
<tr>
<th>The Great Depression</th>
<th>1929-1939</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collapse of Bretton Wood</td>
<td>system dissolved between 1968 &amp; 1973</td>
</tr>
<tr>
<td>OPEC oil price shock</td>
<td>1973</td>
</tr>
<tr>
<td>Secondary banking crisis (Great Britain)</td>
<td>1973-1975</td>
</tr>
</tbody>
</table>

Source: Compiled from Bhagwati (1993)

The 1947 began with new of negotiations which introduced the gem of the Theories in international trade by Viner. The preferential trade in a CU & FTA was based on the theory of 'Trade Creation & Trade Diversion'. This gave rise to two new phases of regionalisms. Jagdish Bhagwati (1993) classifies them as First & Second Regionalism. The main developments of period are enlisted in Annex II.

The first regionalism phase saw the growth in mutual & preferential trade agreements. Europe stood as a testimony of success during this phase. This encouraged many more regions & countries to enter preferential trading system. But most of them failed, including the American continent. This phase ended with the world economic turmoil (Table 2) in the 70s & 80s with the 'Oil crisis' & the fall of the Union of Soviet Republic (USSR) in 1985, Mikhail Gorbochev announced 'perestroika'- restructuring Soviet economy, & 'glasnost'- openness in the Soviet political system.

Second regionalism saw a considerable no. of blocs coming up. But the most structured & defined bloc was EU. This phase saw US entering NAFTA & indulging in developing preferential trade ties not only with its neighbours in the continent but also recently it was seen working on Trans-Atlantic & Trans-Pacific blocs. Similarly China, Japan, Australia & India are seen negotiating to enter & build stronger trade blocs. The middle East has its own setup. Only big nation not yet in a hegemonic position in any bloc was Russia. May be Russia’s strong presence in a bloc in future may be the future of third regionalism.

The above elaboration states loudly the importance of EU as an economic & political entity which set a path for the World to build its Trade throughout the history of multilateral & bilateral trade.
EU as the strongest bloc – surviving for over 6 decades

Post WWII, Europe was completely wrecked financially & trade. It was trying to put up a brave face in the back drop of aftermath of the mammoth destruction caused by the two consecutive wars & the rapid rise of the US as a super power. Europe was under the debts from its American ally & was losing its say in export market. It was very gloomy & dark period as most nations turned inward & proximity for trade was dwindling. They had to do something to be able to talk trade with the mass production of US. Thus, the Political think tanks in Europe came together to build a trade agreement to build their bargaining power. The thought of which was first seeded by Winston Churchill in 1946. Much later this brought about the inception of European Economic Community (EEC) 1957, with Belgium, France, the Federal Republic of Germany, Italy, Luxembourg & the Netherlands as the member states. Its success drew other European nations to transform Europe into one single integrated entity.

Today EU is the largest structured & legally defined trading bloc, with 28 member countries encompassing almost the entire European Continent. EU as a trade agreement focuses on negotiating agreements with a wide range of trade partners with schemes ensuring transparency & traceability. Being the largest exporter, it has benefited its trade partners with structured rules, defined quality checks & reduced paper work systems for freer movement of merchandise, capital, labor & finances. To attain this, EU went through a string of treaties since its inception which are voluntarily & democratically accepted by its members.

These legislations are amended on timely basis to incorporate changes of the changing World business & trade climate & to amalgamate & absorb new members. Annex III gives an overview of the main treaties of EU. Along with these, new amendments were made time & again for accession countries, eg, 1973- Denmark, Ireland & UK; 1981- Greece; 1986 – Spain, Portugal; 1995 – Austria, Finland, Sweden; 2004 – Czech Republic, Cyprus, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia, Slovenia; 2007 – Bulgaria, Romania; 2013 – Croatia, & so on.¹ These treaties define EU as a body striving towards quality, efficiency, regulatory & binding.

Due to its perseverance excellence in the past six decades, the EU enjoys being the largest trade bloc. This is not only due to the number of member countries, but due to a bigger force of intra-EU trade. The trade bloc theory states that a bloc is strong, when the member counties trade among themselves more than they do with the rest of the World. Table 2 below
depicts the intra-bloc trade performance of RTAs under the WTO. Undoubtedly, EU stands out with more than 66 percentage of intra-trade within its member states.

Table 2: Performance of RTAs under the WTO:

<table>
<thead>
<tr>
<th>Trade Blocs</th>
<th>Year of creation</th>
<th>1995</th>
<th>2000</th>
<th>2006</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>EU</td>
<td>1957</td>
<td>66.1</td>
<td>66.8</td>
<td>66</td>
<td>67.3</td>
</tr>
<tr>
<td>NAFTA</td>
<td>1994</td>
<td>46.2</td>
<td>55.7</td>
<td>55.8</td>
<td>48.7</td>
</tr>
<tr>
<td>CIS</td>
<td>1991</td>
<td>27.6</td>
<td>19.2</td>
<td>17.1</td>
<td>12.9</td>
</tr>
<tr>
<td>LAMA</td>
<td>1980</td>
<td>17.1</td>
<td>12.8</td>
<td>13.2</td>
<td>15.9</td>
</tr>
<tr>
<td>Mercosur</td>
<td>1991</td>
<td>20.3</td>
<td>20</td>
<td>12.9</td>
<td>15.7</td>
</tr>
<tr>
<td>ASEAN</td>
<td>1967</td>
<td>24.5</td>
<td>23</td>
<td>22.7</td>
<td>25.5</td>
</tr>
</tbody>
</table>

Source: Various editions of WDI

EU as a bloc devised systems that have focused on greater quality. WDI 2012 depicts that the Euro Area was way ahead of other counterparts on the factors that affect trade facilitation. Though, the burden of customs procedures were high, other factors like logistics performance index, quality of port infrastructure was very high. Along with this, lead time in days & number of documents required in Euro Area are considerably low. This results in better & profitable business for the participants, due to less wastage of time on ports & good prices for consumers. These aspects made EU quality driven & forced non-member countries to abide to the norms for market access in one of biggest markets. Sometimes many referred this to be bulling & trade restricting by EU.

EU key trade indicators state that in 2012 it had 23.1 percent World GDP share. Its Goss Public Debt percentage of GDP was 87.0 & share of world export-import was 17.2 percent(2011). The EU had a 15 percent share of World exports in goods & 25 percent share in services in the year 2012. Except for US, Switzerland & Turkey, EU imported its merchandise from its major trading partners like China, Norway, Japan etc. for the year 2012. It was net exporter of services to its major service trade partners for the same year. The FDI outflow was majorly to US with 28 percent, followed by offshore financial centers with 14 percent, Switzerland with 11 percent; Brazil got 8 percent; Russia & China with 4 percent & the rest shared by rest of the World. A similar trend was observed with the inflow of FDI from similar partners. The only difference is that EU had a net FDI outflow of 335 billion Euros compared to the inflow of 243 billion Euros as stated in EU Trade (2014). This make EU the most sought after trade bloc to be part of.
UK in EU

UK joined EU in 1973 with 73 members in European Parliament & has permanent representation with 73 votes (out of a total of 751 votes in 2014) to pursue its policies & interests the EU. It has headed the European Council presidencies 5 times in the years 1977, 1981, 1992, 1998 & 2005. It has 24 representatives in the European Economic & Social Committee & its European Commission head is responsible for Security Union. The UK has 18 representatives in Economic Committee of Regions for legal matters. UK even opted-out of the Euro, Schengen Area in 2013, but in 2014 it opted-in 6 Schengen measures. UK enjoyed a wide range of political & economic benefits along with negotiations on its own terms, which is seldom seen in EU.

The UK initiated Article 50 of Lisbon Treaty on 29th March 2017 after the people of UK voted for Leave campaign on 23rd June 2016 with marginal vote. Till the separation from the most beneficial bloc for UK, it remains a full member of EU. Brexit negotiations had 2 phases of talks – 1st phase & 2nd phase. In May 2017, 1st phase focused on issues of citizens’ rights; financial settlement; Northern Irish border along with separation issues. In January 2018, 2nd phased concentrated on: end date for transition period- 31st December 2020; all EU rule apply to UK as they were along with any changes in EU till the transition period; it would be bounded by the obligations in the agreement concluded by EU, while losing participation in EU bodies for decision making as it became a third party; & all the existing EU instruments & structures apply for the transition period.

In November 2018, EC 27 agreed on an ‘outline of the political declaration’ which a framework for the UK & EU future relationship. The negotiation had five parts namely: initial provisions; economic partnership; security partnership, institutional arrangements; & forward process. Table 3 enumerates the broad themes of negotiations of the outline.

### Table 3: Main aspects of the Outline of the Political Declaration

<table>
<thead>
<tr>
<th>Part</th>
<th>Title</th>
<th>Components</th>
<th>Take away for UK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part I</td>
<td>Initial Provisions</td>
<td>Basis for Cooperation</td>
<td></td>
</tr>
<tr>
<td>Part II</td>
<td>Economic Partnership</td>
<td>Goods</td>
<td>-UK will have difficulty in cracking decent deals on goods as they are a third party, MFN clause of WTO apply. EU has one of stringent SPS, safe guard &amp; TBT measures.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services &amp; Investment</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Financial services</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Digital</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Intellectual Property/ Public Procurement</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mobility</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Transport</td>
<td></td>
</tr>
</tbody>
</table>

**PART - II / Peer Reviewed Refereed and UGC Listed Journal No. : 40776**
| Part | Security Partnership | Law Enforcement & Judicial Cooperation in Criminal Matters | -All of them become abiding in nature once a member of EU to continue even after moving out. This is due to the legal structure.
- UK’s foreign policy with the rest of the world & its internal governance would be independent, unless it crosses/ impacts any security/ defence/ classified & sensitive non-classified information/ thematic cooperation on climate change, green energy etc. |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>III</td>
<td>Institutional Arrangements</td>
<td>-Structure</td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Forward Process</td>
<td>-Forward Process</td>
<td></td>
</tr>
</tbody>
</table>

Source: Compiled from Outline of the Political Declaration, Europa.eu

The outline of the declaration of Brexit had a very negative outcome in The House of Commons in UK. The parliament had not given support for the content after it was accepted by EU, as it does not give a picture of the take away for UK. This outcome of the parliament should have taken place before the outline went to the EU 27. The EU has asked UK to put forward the proposal for withdrawal, EU just accepted it. Moreover, the declaration is not in its full capacity yet, it is just an outline on which the withdrawal agreement would be structured.

**Political Hoax of British Political & Trade History**

The politics in UK was in its peak with Windsor Churchill. A visionary, who could sense the capitalistic vigor of the US & the Russian hidden agenda to conquer- the access & control of sea. Thus, he conceived the concept of- ‘to build the United States of Europe’ in his 1946 speech at the University of Zurich. It was he who comprehended the dire need to form Council of Europe to guard the small nation states of Europe off the lowering bargaining power with, & the military might of bigger nations of the west & the east to avoid another WW³. The brilliance he had to foresight the important integration for the growth, trade facilitation & most significantly for the strategic & military security of Europe. But, unfortunately his fellow British politicians failed to attain the wisdom from him. Since the beginning, there affection was towards the west to integrate & to build a partnership. Though, Churchill himself followed the same during his
stand in WWII. He soon, realized the situation & dangers of being a relatively small island nation. Thus, it was of great importance to build a strategic & economic partnership with his fellow neighboring small nations to survive the valor of these upcoming big, rather geographically giant nation states, with seemingly abundant natural resources. Ironically, that’s what lacked in European nations individually, but collectively they were abundant in resources. Unfortunately, he was aging & was out of the governing office to stand strong with his proposal.

With time the politicians of the UK lacked the wisdom to identify, understand & build on such polished strategic plans for their nation. They were somewhere lost in past glory & the reality of the current political, economic & social problems both internally & on international fronts. The UK still stands as developed nation, but in comparison to the other nations-developed & developing, it lacks the strategies to build its markets & the nation for future. Current issues are a testimony to the same. The UK is struggling to unite itself in many aspects. Be it on the decision of internal wellbeing of its own people, or the people whom they invited by opening their doors to freer trade & business. Neither are they able to pull together on their national public policies to run the nation & business together, nor are they able to form a sensible, well planned scheme to tackle their international policies. The countysstruggles to stop Scotland from separating itself.

On top of all these, the unplanned & hasty political decision for a referendum on Brexit in 2016 had proved to be self-destructive for UK. It was not the first time that such referendum was voted for in UK. They were voted in the House of Commons, by the well informed parliamentarians, who were well versed of the issues & the tones of discussions. Unfortunately, when Prime Minister David Cameron sought for hastened referendum for Brexit, he it opened to the general public for votes. Thinking, referendum would fail. Though, Cameron stood for ‘to stay’, with his battalion of economist, financiers, social scientists, scientists, seasoned politicians etc. with the doctrine. ‘The Leave’ leader Boris Johnson, who worked for the propaganda, thinking UK will vote for stay. But, a self-proclaimed ‘leave’ campaigner, Nigel Farad, grew out of nowhere & stole the show, with his ‘suspicious’ abundant funds for the campaign. In an investigative study by Al Jazeera(2018) on the source of the leave funds, found Russian backing. The probe built its findings on the study of the funder & the media agencies paid for, for the leave campaign. The decisive point of the 20 day campaign was the imposturous poster by Nigel Farad – ‘Breaking Point, The EU has failed us all, we must break free of the EU & take back control of our boarders’, Financial Times (2016). It was this poster that broke the backbone of the ‘stay’ campaign. The Leave campaign was structured to build distrust & hate against the
good about EU. This, anti-social, anti-immigrant & protectionist approach dwindled the soft footing based on the trust between UK-EU ties within the British community in UK.

Thus, within the county the divide was apparent. This was not basically because of the EU membership, but due the long lasted unhappiness among citizen. Unhappiness, that was built upon because of lack of, or bad public facilities in UK. On the other hand, the gap between the skilled & unskilled labor force was huge with migrants from EU. This lead to greater percent of older population (unhappy due to the social change) , uneducated, unemployed, unsuccessful population falling prey to the bad & irresponsible media exposure, which resulted in votes for to leave. Thus, ‘Leave’ campaign won by 52 percent in June 2016, Sampson (2017).

**UK with Brexit- now where does it stand- Political, Economic & Business jeopardy**

This phenomenon was very elegantly, with some bluntness expressed in the words of Adam Posen, the President Pearson Institute of International Economics.

“UK economy is going to suffer ... negative supply shock... (it is ) you are reducing the productive capacity of your economy or the ability of your economy to purchase things for the same amount of money as you used to & this takes several forms... Putting up trade barriers is bad for your economy. The withdrawal from EU is a form of putting up trade barriers. You are ruining your trade competitiveness specifically with your largest trading partner. It is a fact of life; it is a one of the few things in economics that we can talk about as a fact of life ... that gravity applies... You trade far- far more with the countries you are contiguous with & the countries with you have historically interacted with, than with countries that are far away. That is true for US with NAFTA that is true for UK... The fact is ... UK has more than twice trade with EU, more than twice investment with EU that you do with US or the rest of the World... This is not a very good deal in economic terms... They are going to have higher inflation, lower Purchasing Power, weaker Pound.” said by Posen at AEI (2017).

Though, Brexit was majorly worked upon to regain political control, on the contrary resulted in a major hoax for UK. Although, the UK Politician’s & the Theresa May government advocated that they had four options - hard exit (No Deal), no exit, soft exit & something in between hard & soft. The no deal scenario would be the worst possible outcome. Both parties would prefer a soft Brexit.

A soft exit would not be a very easy one due to the facts depicted in Table 4, 5 & 6. These tables reflect that UK in its past did not define any Counter Veiling Duties, whereas EU has these for its third parties. It did not notify any SPS measures at all since 1994, on the other hand EU has them in force & most of UKs prospective futures trading partners already have them in place.
TBT measures are another market structuring & protecting system which UK would have to work very hard. EU was the highest notified region & most of the its member nations have their own TBT measures notified for their third parties, whereas UK had none. This would cost lot in the international business & bilateral agreements in future. The result would be a loss for UK business & consumers, due to lower bargaining power in the hands of the Government. If not strategically planned & executed within the given short span of time, Brexit would cost UK huge losses.

Table 4: Counter Veiling Duties final measures in force

<table>
<thead>
<tr>
<th>CVD final measures in force (cumulated) (Number)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting Economy</td>
</tr>
<tr>
<td>European Union 0 16 13 11 12 16</td>
</tr>
<tr>
<td>United States of America 25 38 38 50 66 93</td>
</tr>
</tbody>
</table>

Source: WTO Database

Table 5: Sanitary Phyto-sanitary Measures Notified

<table>
<thead>
<tr>
<th>SPS measures notified (Number)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting Economy</td>
</tr>
<tr>
<td>Argentina 2 4 12 7 6 15 8 12</td>
</tr>
<tr>
<td>Australia 8 13 22 15 25 33 31 14</td>
</tr>
<tr>
<td>Brazil 1 1 38 94 75 118 112 108</td>
</tr>
<tr>
<td>Chile 0 0 16 29 20 27 19 27 11</td>
</tr>
<tr>
<td>China 0 0 15 153 338 12 8 21</td>
</tr>
<tr>
<td>European Union 23 33 26 24 34 25 52 38</td>
</tr>
<tr>
<td>Japan 7 12 22 24 51 60 47 51</td>
</tr>
<tr>
<td>Korea, Republic of 21 12 21 27 35 31 32 29</td>
</tr>
<tr>
<td>Mexico 88 16 3 2 20 13 21 30</td>
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<tr>
<td>Netherlands 4 5 1 0 0 0 0 0</td>
</tr>
<tr>
<td>New Zealand 1 24 24 10 17 22 14 16</td>
</tr>
<tr>
<td>United Kingdom 0 0 1 0 0 0 0 0</td>
</tr>
<tr>
<td>United States of America 18 163 170 162 86 107 60 45</td>
</tr>
</tbody>
</table>

Source: WTO Database

Table 6: Technical Barrier to Trade measures notified

<table>
<thead>
<tr>
<th>TBT measures notified (cumulated) (Number)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting Economy</td>
</tr>
<tr>
<td>Australia 20 98 145 164 200 203 205 208</td>
</tr>
</tbody>
</table>
Similar or rather grave would be the service, investment & financial sectors situation. Brexit would result in more barriers for trade with EU for UK - eg “Passporting Rights”, Sampson (2017). Major businesses to suffer would be Airlines, Banking & Finance, Investment banking, Education & Research, Telecommunication & Media, Truism, Power Sector, Transport & Technology etc. This situation would be dramatic for the businesses in UK as both the merchandise & services would have to face market assess problems. Within UK, the economy would suffer shortage of skilled & unskilled labor due to stringent immigration laws with wage caps for entry in UK job market. The sectors to be affected by this are agriculture, manufacturing, NHS, service sector, etc. The well-known universities in UK would face shortage of consumers for its educational services. The business in UK would face shortage of investments & financing opportunities to grow due to the divorce form its largest investing partner, Sampson (2017). The would also face shortage of food items, medicines & other day to day & emergency goods immediately post March 2019, due to lack of clarity of coverage & legal bindings of the agreement. These forces would not only put pressure on the just in time inventory management of UK business environment, but also impact consumer price index unfavorably. So the people of UK are dreading the situation not only for themselves but also for the nation’s economy & integrity.

**Feasible solution to the situation**

The UK in its present situation would have to work very hard on restructuring its internal as well as foreign policies to sustain its economy form the negative shocks of Brexit. It would
have to restructure its economic, financial & social policies to cushion its business entities & consumers. Government would have an active role to play in sustaining the surprises Brexit would bring in its market. Its policy design would have to focus on productive competition for businesses within UK & attract international fund movements in & out of the region smoothly & profitably. The restructuring would have to be a collective effort by the UK as a whole. Here the collective partnership of the stakeholders like the government, policy makers, business enterprises, financial institutions & the society as a whole would play a key role in protecting, redesigning & negotiating policies to bring about profitability. This would build productive market places where the businesses as well as the consumers would benefit from the interaction. No doubt, this seems to be a bliss proposal far from reality. But, possible if each player in the market becomes a subset of each player with tightly & ethically integrated interaction between each other for collective prosperity, as depicted in Figure 1. A similar kind of model was practiced in Japan post world war, which revolutionized the way nit was looked up on by the rest of the world.

**Figure 1:**

With respect to negotiations with the EU & the rest of the world, the UK government needs to work on a progressive external policy. These should encompass trade agreements which work on tackling the competition & pressure of barriers to trade on an urgent basis.

**Conclusions**

It would be crucial for the Brexit to bring a positive change in the UK to support its businesses & consumers alike by drafting & building policies. These would have to keep in mind the strategic of the importance immediate & future needs of the economy & the polity. This
would need all the key players to participate progressively keeping in mind the welfare of the UK society as a whole with special focus on its business and consumer needs. Though the study left many issues untouched and many just brushed upon which could be taken up as future research areas.

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13. Effect of Advertisements on Children

Anu Solanki Kamble

Introduction

The betrothal of Science and Technology has been a boon to the Human race. Everything is easier, more accessible and closer. Globalization has made it possible to enjoy Wal-Mart, McDonald’s burger, Gucci merchandise, etc. even in remote areas. In a nutshell it has made life easier. A significant role to play in this change has been Advertisements. They are the dealmakers or deal-breakers for many businesses. These advertisements take us into imaginary worlds where the respective products become necessities and we, as the viewers want them all. The access has grown too. Businesses now are visible 24/7 as they have access to a growing list of free or inexpensive marketing options. They can Tweet, create Facebook posts, or buy ads on Google. They could create their own blogs, upload their own videos, and create their own polls and surveys.

The problem is compounded by the fact that in India, there aren’t any substantial laws/provisions that seems to regulate or control the content of advertisements aired by companies. There is a body called as Advertising standards council of India, which is an independent body, and functions in a guiding capacity. There is also the Cable television and Broadcasting Act, whereby Section 9 prescribes standards for advertising in India.

In this article, the author will attempt to examine the effect of advertisements on minors through doctrinal research based on laws and guidelines laid down. Thereafter a conclusion shall be drawn based on a cumulative understanding of the the ambit of the textual contours of the legal framework on this issue.

Advertisements - Meaning and Role

Advertising is a means of communication with the users of a product or service.

The definition of "advertisement" in section 65(2) of the Finance Act 1994 is an inclusive definition. Advertisement means to make:

(1) “something known to the public or a segment of the public, to announce publicly by a printed by a printed notice or broadcast to call public attention to, especially, by emphasizing, desirable qualities to arouse a desire to buy and patronize.”

(2) ‘advertisement' includes any notice, circular, label, wrapper, document, hoarding or any other audio or visual representation made by means of light, sound, smoke or gas.”
Recently, the Supreme Court in *ICICI Bank v. Municipal Corporation of Greater Bombay* [2005] 6 Scale 110 held that whether a particular action is an advertisement or not would depend on whether the person wants to promote his product or service. If by any communication, the communicator tries to influence people to buy his product or service or attract towards his product or service then it would be a guiding factor to identify whether a particular communication of the communicator is tantamount to an advertisement.

"Advertise means to inform and give notice; to call attention to; to make public, especially by printed or broadcast notice; make known the desirability of in order to sell."\(^1\)

But in recent times of social networking that helps in advertising and product-placement in a circuitous way, "Publicity" is a more significant concept than advertising. It has varying dimensions and meanings. Some of the meanings can be:

1. activity stimulating public interest;
2. Interest created by publicity;
3. attention-getting Information;
4. Public figures as endorsers to gain more exposure.

Based on the purport and scope, advertising is of the following kinds-

a) Comparative advertising- Advertising that specifically compares the advertised brand with other brands of the same products.

b) Competitive advertising- Advertising that contains basically little information and is used only to allow a producer to maintain a share of the market for that product.

c) Informative advertising- Advertising that gives information about the suitability and quality of products. To be contrasted with competitive advertising.

d) Surrogate advertising – advertising for another product when direct advertising of the other product is prohibited.

In today's world, advertising uses every possible medium to get the message across. It does so via television, print (newspapers, magazines, journals etc), radio, press, internet, social networks, direct selling, hoardings, mailers, contests, sponsorships, posters, clothes, events, colours, sounds, visuals and even people (endorsements).

The common thing in all these definitions and concepts is that anything that creates public interest or attracts public attention in a product, thing, service or any marketable idea can be termed as Advertising. One cannot rule out advertisements merely on the basis of absence of intent to advertise, endorse or promote. Where any such action, conduct leads to promotion or publicity, it can be termed as advertising.
Minor – Meaning and Role

The concept of minor is not sharply defined in most jurisdictions. The ages of criminal responsibility and consent, the age at which school attendance is no longer compulsory, the age at which legally binding contracts can be entered, and so on may be different from one another.

In many countries, including Australia, India and Brazil, a minor is defined as a person under the age of 18. In the criminal justice system in some places, "minor" is not entirely consistent, as a minor may be tried and punished for a crime either as a "juvenile" or, usually only for "extremely serious crimes" such as murder, as an "adult". In India in all 29 States and 7 union territories, a minor is referred to as someone under the age of 18.

A child is "a human being below the age of 18 years unless under the law applicable to the child, majority is attained earlier". The term "child" may also refer to someone below another legally defined age limit unconnected to the age of majority. In Singapore, for example, a "child" is legally defined as someone under the age of 14 whereas the age of majority is 21.

In law, a minor is a person under a certain age, usually the age of majority, which legally demarcates childhood from adulthood. The age of majority depends upon jurisdiction and application, but it is generally 18. Minor may also be used in contexts that are unconnected to the overall age of majority. For example, the drinking age in the United States is usually 21, and younger people are sometimes called minors in the context of alcohol law, even if they are at least 18. The term underage often refers to those under the age of majority, but it may also refer to persons under a certain age limit, such as the drinking age, smoking age, age of consent, marriageable age, driving age, voting age, etc. Such age limits are often different from the age of majority.

The reason why Law treats Children as a separate category and accord them fewer rights than adults is because they are unable to make serious decisions, and legally must always be under the care of a responsible adult or in child custody, whether their parents are there or not. Recognition of childhood as a state different from adulthood began to emerge in the 16th and 17th centuries. Society began to relate to the child not as a miniature adult but as a person of a lower level of maturity needing adult protection, love and nurturing.

However in recent times, the scope of the word Children has underwent a drastic change. Owing to advancements in technology, access of minors to technology, food habits and lifestyle, it is difficult to consider only persons above the age of 18 as majors (bearing the maturity level of an adult). Now even a child of 10 years of age has an exaggerated understanding like that of an adult. Hence, minor and children can not be considered the same. Whereas minor is a legal
term having objective connotations as to the age of majority, child is a socio-scientific concept and is understood as a human being between the stages of birth and puberty.

Keeping these considerations in mind, determining and restricting the effect of advertisements on minors becomes a draconian process. Because it is difficult to limit the meaning and scope of the word ‘child’ to only mean persons below the age of 18, regulated advertisements can also pose a threat to this vulnerable category.

For the purposes of advertising law, the definition of a child varies from one jurisdiction to another. However, 12 is commonly used as a cut-off point, based on the widespread academic view that by the age of 12 children have developed their behaviour as consumers, effectively recognize advertising and are able to adopt critical attitudes towards it.\(^5\)

**Transition of Minors from Passive to Active Consumers**

Advertisers were the first to target children’s value as consumers who are capable of making independent decisions about spending.\(^6\) In marketing especially consumer behaviour, family as a consuming and decision making unit has a central occurrence. Different members of the family have variant roles and responsibilities in the process of purchasing any type of product category. These roles are classified as those of originator, influencer, gatekeeper and decision-maker.\(^7\)

In the 1940s and 1950s children were not considered consumers in their own right, but mere extensions of their parents’ purchasing power. With the advent of television and other mass media, children transitioned from indirect consumers to direct ones, and, consequently, have become an important target market for Advertisers and associated companies. This developmental sequence is determined on the basis of growth of consumer knowledge, skills, and values as children mature throughout childhood and adolescence.\(^8\)

Children have come to comprise and constitute an important and different consumer segment and have gained particular attention from the marketing point of view. They have a significant role in the consumer market by influencing their parents’ purchase decisions either for the products for family use or for their personal use. The influencer’s role that children exhibit over purchase decisions in family along with the nagging effect that they have on their parents has increased drastically ahead of what they can earn when their purchase effect is taken into consideration.

As a result of this phenomenon, parents deciding the family purchases have begun to disappear. Communication in the families has become more open and subsequently children have gained more influence may it be through direct or indirect in family purchase decision making.
Effects of Advertisements on Minors

As a result, both direct and indirect of the afore-discussed transition of minors from influencers to active consumers, the approach of advertising to minors has also underwent a change. The advertisers now influence minors both directly by targeting them for children-related products as-well-as indirectly by portraying children in important roles in other advertisements. It has been observed that television commercials can be so influential on the young and impressionable minds that they can shape or even alter to a great extent their personal preferences in matters of clothing, toys, food and luxuries etc.

The effects on minors can range from-

a. social/psychological effects where advertisements sensitise minors towards important social causes like consumer awareness, polio, HIV, etc but can negatively affect the psychology too by enticing them into the world of crime by glamorising it in advertisements.

b. Economic effects where children’s purchase decisions are generally influenced by the advertisements which poses huge financial problems to the parents with budget constrains to satisfy their children’s needs resulting in emotional distress among them. Children, after watching the glitter of commercials, often lose the ability to live a life without materialistic joy.

c. Legal effects where these advertisements induce the minors to bypass the Law when they are shown that illegal actions like pursuing your love interest or coercing or defrauding people is a thing to boast of.

d. Health effects where many advertisements portray dangerous stunts that can only be performed by experts. Even though the commercials broadcast the statutory warnings with the ad, the kids often try to imitate the stunts at home, with fatal results.

But this coin too has two sides. One cannot undervalue the positive influence that advertisements create on the minds of children using the tools of social advertising. The objective of social advertising is to change public attitude and behaviour and stimulate positive change. Advertising also helps the children’s health in a positive way - be it a three-year old kid or a teenager. Commercials by soap companies like Dettol, Lifebuoy etc. inspire children to stay clean. Brushing twice a day was a marketing strategy for more usage of product but such advertisements always help the children improve their hygienic habits. Even the use of some cartoons or sometimes small ideas like “Pepsodent Germicheck– Dhishum Dhishum” encourages the child to use the product to realize the benefits shown in the advertisements. Companies such as Amul and Nestle are advertising milk products to the young generation as something cool & refreshing, e.g. Amul Kool. These advertisements are bound to have a positive effect. Even
though the advertisements have a positive effect on the mindsets of minors, to ensure that the effect is only positive and does not deviate them from the right, legal regulation on advertising and levying of standards is a prerequisite.

**The Legal Framework**

Advertising targeting children is often the subject of debate, relating to the alleged adverse influence on children’s consumption. For a whole generation of new age children, media is as influential as a parent or a teacher. As a result, Rules on advertising to children have largely evolved in recent years, most commonly as a mix of Legislation and advertising self-regulations.

Several countries have enacted comprehensive laws that govern and control advertising. Many countries in Europe restrict domestic advertising that target children below a certain age. In the UK, the Advertising Standards Authority lays down the standards for advertising in all kinds of media while all outdoor advertising is done with permission from the local town planning authorities.  As for the US, the Federal Trade Commission is the relevant and the ultimate authority on the subject although local governments are allowed to enact their own regulations in this regard.

Advertising laws in India, or the lack of them, are in strong contrast with advertising standards in Europe or in the US where concerned parents and governments closely monitor what their children are learning and picking up from TV in the form of advertisements. In Sweden and Norway, TV advertising and sponsorship of programs aimed at children below the age of 12 are prohibited. In Greece, the advertising of toys on television is banned between 7:00 a.m. and 10:00 p.m. In Germany and Denmark there are bans on certain forms of toys. In Austria and the Flemish part of Belgium no advertising is permitted 5 minutes before or after programs for children. Australia does not allow advertisements during programs for pre-school children.

Some chief regulations with respect to Advertising are as follows-

a. **Consumer Protection Act, 1986** - Section 6 of the Act grants consumers the right to be informed about the quality, quantity, potency, purity, standard and price of goods or services, as the case may be so as to protect the consumer against unfair trade practices. Section 2(r) of the Act, under the definition of the term “unfair trade practice”, covers the gamut of false advertisements including misrepresentations or false allurements. Redress against such unfair trade practices pertaining to false advertisements may be sought under the Act.

Also, one of the factors that Consumer Forums consider in the grant of compensation in case of endorsers’ liability in advertisements is also the vulnerability of the target audience;
which indicates that minors being a vulnerable group, if any advertisement misrepresents or has an adverse effect on them, the Authority can grant compensation on that basis.

b. **Cable Television Networks (Regulations) Act, 1995** and **Cable Television Networks (Amendment) Rules, 2006** - Section 6 provides that no person shall transmit or re-transmit through a cable service any advertisement unless such advertisement is in conformity with the advertisement code prescribed under the Rules, 2006. Rule 7 lays down the “Advertising Code” for cable services which are formulated to conform to the laws of the country and to ensure that advertisements do not offend morality, decency and religious susceptibilities of the subscribers.

c. **Doordarshan/ All India Radio (AIR) Advertisement Code** - Doordarshan and AIR, both under the control of Prasar Bharati (a statutory autonomous body established under the Prasar Bharati Act), follow a comprehensive code for commercial advertisements which control the content and nature of advertisements that can be relayed over the agencies.

d. **Food Safety and Standards Act, 2006** - Section 53 of this Act provides a penalty of up to Rs. 10 lakhs for false and misleading advertisements relating to the description, nature, substance or quality of any food.

e. **Young Persons (Harmful Publications) Act, 1956** - Section 3 of the Act, inter alia, imposes penalty for advertising or making known by any means whatsoever that any harmful publication (as defined in the Act) can be procured from or through any person;

f. **Indian Penal Code, 1806** - section 294 punishes sale or publication of any book, pamphlet, paper, writing, drawing, painting, representation, figure or any other object, if it is obscene or lascivious or appeals to the prurient interest of people.

As can be observed, there are no specific advertising laws that relate to children and food-related advertisements specifically. Even general rules pertaining to advertising are very lax. Also, there are no regulatory bodies that monitor TV advertisements. Apart from the Ministry of Information and Broadcasting that decides to intervene when it wants to, there are only voluntary groups like the 'Advertising Agencies Association of India', and the 'Advertising Standards Council of India'; which are business organizations and can only put moral pressure on advertisers and companies to withdraw objectionable advertisements. The Consumer Complaints Redressal Council (CCRC) considers and decides on the complaints received from the general public. The Reserve Bank of India, SEBI and the IRDA are some of the other regulatory authorities that regulate advertisements in their respective fields.

Even though the laws are in abundance, yet their implementation is very unruly. Most of these laws are merely regulatory and carry no or very less penalties. Advertising industry is
thriving because of these evasive regulations because they can cap on the inabilities and loopholes.

**Recommendations to Regulate the Influence of Advertisements on Children**

Advertisements in all forms have varying effects on minors. Even though the positive effects are also widely evidenced and reported, their adverse effects needs to be tapped and regulated. Some recommendations that can work in that direction are;

a. There are smart TVs that help parents lock certain channels or content which is not fit to be viewed by minors but the filter is not available in other forms of media where advertisements are shown. Hence, it is necessary that parents take their role more responsibly and ensure that they talk to their children openly to ensure a clear passage of information.

b. Every advertisement in every format should run a statutory warning about the contents of the advertisement and its potential effect on minors.

c. The government needs to draft and implement laws that do not deal with advertising in general but are specific and relate to every aspect of advertising, especially those that target young children and pertain to food. In this respect, public participation and support can adequately pressurise the government to draft better suited laws.

d. Before any AD is aired on television, the most sought medium by children, some code of conduct should be followed. For instance, any food ADs or cosmetic / toiletries should be scrutinized with regards to the claims they are making & the food ingredients should meet some standards laid down by recognized organization like FSSAI or WHO.

e. Checking whether time limit for advertisement is followed by the companies or not. TV Channels generally do not follow any rules regarding advertising air time. Doordarshan poses a limit on advertising time which is a maximum of 7.5 minutes of advertisements in a 30 minutes program. Private TV channels are free to air as many advertisements they like.

**Conclusion**

H.G. Wells once famously said that advertising was legalized lying. This reflects the dilemma on advertising and its effect on consumers. However, one thing that these companies, in their quest to be commercially viable, sometimes forget, is the effect of these on the minds that watch them; especially the young and vulnerable. The tall claims made in the advertisements cannot be distinguished by young minds who are already fighting with hormones and peer pressure. To them these advertisements suddenly become the solution to all their problems- be it approaching the person you have a crush on, becoming macho / graceful in front of your friends.
or even fighting crime in society or solving difficulties at workplace. The concept of online marketing has caught up of late and products are advertised on popular and frequently visited sites using techniques like ‘Pop Ups’. This leads the buyer (minors in this case) to a new world of market and sometimes even to pornographic material at the adolescent age. Now the child is attracted to the products advertised which are designed strategically and thus become the new segment for the marketing company.

The role of parents and legal system herein plays crucial role in preventing the advertisements negatively influencing the children’s lifestyle and habits. Though advertisement is integral part of the industry which wants its product to be reached to the customer, they should not forget that it’s their social responsibility to ensure that their representations are not based on mere profits but tacit truth too. Parents should make the kids more aware of the surroundings to ensure that the minors take logical decisions and not strayed by impressionable advertising content. The Legal system needs to be more enforcing to ensure that advertisements standards are strictly laid down and implemented. And finally the advertisers need to up their game and be conscientious at the same time to create meaningful an logical advertising content.

“A good advertisement is one which sells the product without drawing attention to itself.” - David Ogilvy.”

Reference
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14. Marketing Food Products in Goa: An Empirical Study

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Abstract

Food marketing has become a major industry in itself globally and locally. In contemporary times, processing and new distribution options provide increasing opportunities to the food marketer to provide consumers with value added products at ease and convenience. In the recent period there is a change in the lifestyles of people. Moreover the structural changes in the demographics of the population are responsible for the growth of food industry. However food marketing is challenging in relation to other kinds of product service marketing.

Food marketing consists of dealing with products whose value can be wholly diminished, if not delivered within a definite time frame, before it loses its quality and consumption value. The global phenomenon is that consumers buy either pre-cooked or ready to consume food products. Thus this reveals that people increasingly consume food away from homes.

Hence this research has the following objectives

1. To identify the demand factors for food products.
2. To identify the issues in marketing food products in Goa.

The methodology used is exploratory in nature. This study is conducted in South Goa. A Questionnaire was used in our study to collect the data.

Keywords: food, industry, marketing, consumer.

Marketing Food Products in Goa: An Empirical Study

Introduction

The Portuguese surrendered after four and half centuries of Portuguese rule. Liberation from the Portuguese proved beneficial to Goa and brought substantial development. The impact of the Portuguese rule is evident in Goa through its culture and food habits. The Portuguese left their mark on Goan cuisine.
Food marketing has become a major industry in itself globally and locally. In contemporary times, processing and new distribution options provide increasing opportunities to the food marketer to provide consumers with value added products at ease and convenience. In the recent period there is a change in the lifestyles of people. Moreover the structural changes in the demographics of the population are responsible for the growth of food industry. However food marketing is challenging in relation to other kinds of product service marketing.

Food marketing consists of dealing with products whose value can be wholly diminished, if not delivered within a definite time frame, before it loses its quality and consumption value. The global phenomenon is that consumers buy either pre-cooked or ready to consume food products. Most of the countries world around spends 13 to 18 percent of the income on food consumption. The food industry in United States alone spends about 15 billion dollars on an average every year in marketing of food products. Thus this reveals that people increasingly consume food away from homes.

In India, the situation is no different compared to developed countries. The Indian population spends on an average 20 percent of the income on food. The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year. The food sector of India has emerged as a high growth, high profit sector due to its immense potential for value addition in the food industry (www.ibef.org)

At present Goa has been one of the model states for the rest of India. In Goa there was no industrial progress during the pre-liberalization period. Goa made immense progress, post liberation in 1961. Goa has advantageous location and is well placed for industrial progress, with all its natural resources.

Goa being one of the most favoured destinations for domestic and international tourist has great potential and market for food products. The Goan foods and savories and sweets are on record internationally. The local food producers produce these traditional food products which are high in demand, especially during the festivities and tourism season. Thus this study is an attempt to study and identify the growth factors of food industry in Goa and the issues in marketing the food products.

**Literature Review**

Product marketing involves “marketing efforts to place the product in the market and ultimately into the hands of the ultimate consumer. The marketer shall on the basis of the
characteristics of the consumer place the product in the market based on age, personality, geographical area and buying habits of the consumer.

Kalogeras, N and Dijkv, (2003), the article focused on the marketing of quality products in the regional development, this paper has examined the agricultural marketing and the promotion of agricultural food products. The food products have a land based geographical origin, which implies strong association between food and places with respect to the food. As it examines the nature of quality products, different authors say that quality is an operational concept which means that an organizations ability to produce and deliver that which is demanded in a manner which consistently meets consumers perception.

Alphonso J.(2010), states that Goan sweets are rich in texture, colour, flavor and taste and require a variety of ingredients such as sugar, coconut, milk, semolina, eggs, butter and much more. Christmas sweets are apart of the cuisine of the goan catholic community that forms the distinct flavor of Christmas celebration.

Kai S., and Reimar V.,(2001), highlighted the problem of labeling and branding regional products. The paper investigates how the increasing preferences of consumers for food products of their own origin or nation can be integrated into marketing strategies especially by means of branding and labeling products. A common instrument that fits these requirements is brands. On the other hand, high importance of brand always goes together with low importance of labels. A relative importance of label cannot be consistently proved over different products. Therefore to decide upon the brands or labels, it is important to derive information on the success of different strategies like price equivalents and estimation of shifts in market share.

Sadano V.,(2001), highlighted competitiveness of French regional products in the international food market. It dealt with quality issue in the market of regional products. The study highlighted regional products and the social construction of quality, issues in the regional products, innovative trends in the food system and the competitive challenge of regional products.

Kazutoshi, S. and Osamu T(2012) the article is based on the development of regional products. Development of local special products has been believed to be an effective way for regional vitalization up until now. It identified that the products which were developed successfully have failed to be commercialized due to the hard barriers of distribution channel system. Further it stresses on factors for successful product development.
Russo, F., (2008), emphasized on adding value to the traditional products of regional origin. It revealed the trend of growing interest among consumers in traditional products that are closely linked to a specific place of origin. The customers of developing and developed countries are showing a greater propensity to purchase food, even if it means paying higher price.

**Objectives of the Study**

1. To identify the demand factors for food products.
2. To identify the issues in marketing food products in Goa.

**Methodology**

The study is exploratory in nature. This study is conducted in South Goa. A Questionnaire was used in our study to collect the data.

The questionnaire was divided into two parts. The first part of questionnaire consisted of close ended questions, and the second part consisted of open ended questions. Besides, relevant secondary data was also used to achieve the objectives of the research paper.

**Sample and administration**

The questionnaire was administered personally to the respondents to solicit the answers to the questions. In all 145 respondents were interviewed. All the questionnaires were used in the study. The respondents were interviewed at the place of business according to the convenience of the respondents.

**Findings and Analysis**

**Demographic profile of the sample:** the demographic analysis indicates that 94% of the respondents were males and 6% were females. Further demographic analysis reveals that 96% of the respondents were married. 50% of the respondents were less than SSCE passed, 20% HSSCE and others were entrepreneurs. Those who were in business indicated that 40% of them were into food production and supply business for more than 15 years, 17% were having less than 10 years’ experience and others had less than 5 years’ experience.

The demographic analysis indicates that most of the food marketers are into the business for a relatively long period. The study also reveals that the food products are directly sold to the consumers. With the wake of technological development in food processing many supply chains in food supply are also doing huge business in this area.

**Demand factors:** the demographic composition of the population in Goa is one major factor for the growth of food production and marketing. Goa being, the most favored destination
on the world tourism map, puts Goa into the most advantageous position as far as ready to eat food industry is concerned. During the tourism season the floating population of Goa is increasing, thus creates huge demand for the food products.

In goa food products are sold in open markets and also in small pop-up stores and markets, which are local prepared sold according the choice and preferences of the consumers. This is also because the consumers do not want to travel long distance leading to hotels and super markets for the purchase of foods. The demand factors according to our study are as follows:

1. Excessive working hours is one of the main reason which compels the people to eat ready to eat food products. At the end of the hard toil consumers prefer to buy food products which can be directly consumed.

2. Cost of preparation of food is another factor, as to why consumers are more inclined to have food away from the home.

3. The young and middle age population prefer to pay for convenience and enjoyment. It is also important to now that the consumers are aware that the choice and convenience will be catered by the food providers.

4. More income at the disposal of the middle class families, as both the father and the mother are working. Thus spending money on ready to eat or processed food is become a habit, in order to save time and money.

5. The growing young population is also one reason for the growth of food industry. The health drinks, bacons shakes are the most in demand by the young’s.

Nuclear families are the order of the day in Goa. The good old Hindu joint family system is no more in existence in Goa. Moreover cooking is looked as tough task due to busy life schedules of the nuclear families. Hence demand for food products.

**Marketing issues and challenges:** marketing is the key factor to the success of any business. Food marketing, consumption and manufacturing are the major issues or challenges in the food marketing industry. The traditional marketing mix plays effective role in marketing the food products. The challenge begins from the time the product idea is conceived in the mind till the final product comes into the hands of the consumer. The marketing issues are as follows:

1. Product is developed targeting the certain section of the population. The products are also planned and produced depending upon the seasons and the festivals celebrated in Goa.
the products for children are planned carefully as people are more cautious when it comes to children foods.

2. Price is considered a major issue for the food products. Normally the food products are perishable and have a very small shelf life or not at all. It is normally made to the demand of the ultimate consumer. The price remains one critical factor in the case of food marketing and thus need to be fixed most carefully.

3. Place is another important issue in marketing the food products. The modern food chain system is highly based on technology to meet the needs of the consumers who are geographically dispersed. However this is one factor which makes the food manufacturers and suppliers very anxious. In case of food industry, the food need to be consumed within the boundaries where it is prepare or manufactured depending on the food item, except it the food item is like, noodles cheeps or cold drinks.

4. Promotion of the locally produced products is normally through word of mouth. The authentic dishes from Goa like sorpatel, sannas, sausages and some special sweets made and sold during festivities of chaturthi and Christmas are purely sold and demanded based on recommendation and word of mouth. These products are not advertised through any commercial channel. However the food products are promoted depending upon the target consumers.

Conclusion

The food marketing is a very lucrative industry in Goa. The industry has very prospective and bright future. The study reveals that the marketing of food products comes very easily in Goa without any effort.

The industry of food marketing depends only on word of mouth and not on commercial advertising. This indicates that the profitability is much higher in food industry than any other business. It is also found that the food units and outlets are located in the houses and open spaces and markets to meet the demand of the consumers. Thus the food consumers do not have to travel to distant and expensive hotels and super markets.

The study also found that most of the people eat food away from the house, to avoid hassles of cooking and also for convenience and enjoyment. Hence the food industry has huge scope to grow in future.
Limitation of the study

The present study is conducted in South Goa. The study sample is also only 145 mostly manufacturing and supplying food locally. A more comprehensive study on a larger sample will be expedient to affirm the results.

Scope for future research:

The present study provides background for further research in this area. The study is conducted from the perspective of the food producers and suppliers. The study from the perspective of consumers may provide more comprehensive results. A study from the perspective of both the food producers and consumers is also suggested to further affirm the results of this study.

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15. Degree of Customer Awareness of Indian Postal Products and Services in South Goa

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Abstract

As India is taking giant leaps towards globalization, Indian Postal System is still intact and this brings out to study this with great interest. Indian Postal Department 254 years old department still remains in line with other sectors in India.

Department of Indian Post grown as the third largest employer after Indian Railways and Armed Forces with over 4,66,000 employees. India has the largest Postal Network in the world with 1,54,965 Post Offices (as on 31.03.2017) of which 1,39,067 are in the rural areas. At the time of independence, there were 23,344 Post Offices. The Postal Network has shown a growth seven-fold growth since Independence, with the focus of expansion in rural areas. On an average, a Post Office serves an area of 21.56 Sq. Km and population of 7753 people.

Though Indian Postal Department has wide coverage and network all over the country it is observed that department has not done required advertisement to promote and sell its various products and services. The present study is conducted to find out the degree of awareness of postal products and services in the minds of the customers and the consumers’ perception towards the Indian Postal Services in rural and urban areas in South Goa district of Goa state. The survey revealed that most of the common products and services are not known or less known by the public. Twenty per cent of Government servants do not know about the Postal Life Insurance product and majority of them are not interested to buy due to lack of information, which is one of the cheapest and most beneficial life insurance products as compared to other insurance product available in the market. The study concluded with a remark that the giant institution yet to put up its giant efforts to get giant gain.

Keywords: awareness, Goa, postal, product, service.

Introduction

History of Indian Postal System

The postal history of India has started its foot prints prior to independence. It is the outcome of joint venture of the British, one of the colonial rulers and segregated efforts of
several princely states. The postal service was opened for public on 1st April 1764. Since then the Indian Postal Department has completed 254 years. During British era, there were three postal circles servicing in the country which were situated in Bengal, Bombay and Madras. The first usage of stamps started on 1st July 1852 in Scinde, Sindh district with the use of an embossed on paper or wax. The shape of the first stamp was circular. The stamps were issued by the East India Company during those days. All were designed and printed in Calcutta. The stamps were containing the Queen Victoria’s face and inscribed “EAST INDIA POSTAGE” which was printed by De La Rue in England and made available to the public in 1855. Money order system was introduced in 1880, saving bank in 1882, railway mail service in 1907 and air mail service in 1911.

Administration of Indian Postal System Today

The postal service comes under the Department of Posts (DoP), which is part of the Ministry of Communications and Information Technology under the Government of India. The apex body of the Department is the Postal Service Board. The Department is headed by the Secretary, Department of Posts and Chairmen of Postal Services Board. The Board consists of a Chairman and six Members who hold the portfolios of Postal Operations, Personnel Management, Technology Induction & Implementation, Postal Life Insurance Funds, Human Resources development & Planning and Banking and DBT. India has been divided into 23 postal circles. The Chief Postmaster General heads each circle. Each circle is further divided into regions comprising field units, called Divisions, headed by a Postmaster General. The postal service is noted for its wide coverage. The Department also involved in providing banking as well as financial services including small savings from its customers.

Achievements of Indian Postal Department

The Indian Postal System is the backbone of the country’s communication and has played a significant role in socio-economic development of India. It is the widely distributed network in the world having 1, 54,965 post offices (as on 31/03/2017) of which 1, 39,067 are in rural areas which were 23,344 post offices at the time of independence.

On an average, a Post office serves for 7753 people and covers an area of 21.56 Sq. Km. Indian postal service functioning under the brand name ‘Indian Post’ which is a Government operated postal system in India. India has the largest postal network in the world. There are about more than 4,66,000 employees working in Indian Postal Department. Today, the Department is capable to handle approximately 618.87 crores of mails (Registered, Unregistered and Premium
Products) per year. The pin code zones introduce in 1972 to recognize the area, the entire country has been divided into 8 zones and 1 for Army Postal Services for this purpose.

Functions, Products and Services of Indian Postal Department

The primary functions of the Post Offices are collecting, processing, transmission and delivery of mail. All postal articles can be classified as mail which includes Letters, Postcards, Inland Letter Cards, Packets, Registered, Insured, Value Payable articles and Speed Post. Mail is further classified as the first class and the second class mails. The first class mail gets free air transmission within India; whereas the second class mail gets air lift only if prepaid with air surcharge. The Indian Postal Department has been offering premium products through its large network of post offices to the customers. The more popular products are Speed Post, Express Parcel, Media Post, Greeting Post, Logistics Post, Mail Products, Letter, Inland Letter, Post Card, Book Packet, Registered Newspaper, Parcel, Registration, Insurance and Value Payable Post.

The Indian Postal Department has developed several tools for the benefit of customers, such as track your consignment, compare services, calculate postage, find pin code, locate a post office, booking process, addressing tips, size and weight measurement, packaging tips, surface air lifted, information on customs matters.

The Indian Postal Department also provides financial services to the customers such as postal banking for customers, postal banking for agents, Postal Life Insurance for customers, Postal Life Insurance for agents, money remittance services, money order and instant money order.

Though Indian Postal Department has wide coverage and network, it is observed that the Department has not done required amount of advertisements to promote its products and services. The present study is conducted to find out the Degree of Awareness of Postal Products and Services in the minds of postal product users and the consumers’ perceptions towards the Indian Postal Services at rural and urban areas in South Goa district of Goa State.

Review of Literature

The research scholars in India have not done a sizable quantum of research in the field of Indian Postal Service. In order to support research problem and find out the research gap, a few research works, done on Indian postal service have been referred. Two of them are given below.

1. G. Tangapanli (2013), examined the demographic profile of consumers, variety of function performed by the Indian Post Offices and perceptions of postal service users.
2. Raghunathan (2005), focused on the challenges before the Indian Postal Department that the department likely to face in future.

Need/Importance of the Study

It is observed that most of the studies done on Indian Postal System based on its working, demography of postal service users. But today, the department must study the customers’ satisfaction to attract new customers and retain them forever and face challenges from competitors. Retention is more cost effective and beneficial than attracting new customers.

Statement of the Problem

The Indian Postal Network is one the largest communication network in the world. Due to large army of employees and poor management the organisation is poorly managed in various places. The WhatsApp, mobile SMS and internet e-mails reduced the burden on Indian postal system and network but at the same time reduced the revenue. To maintain the large army of employees, today, Indian Postal Organisation is in need of feedback to improve its business and services, which is made in this study. With this background a survey was conducted in the South Goa district of Goa State.

Description of the Study Area

The State Of Goa

Goa is the smallest state of India, it is located on the western coast of India known as Konkan, in the north it is bounded by the state of Maharashtra, Karnataka in the east and south, while the Arabian sea on the west. Goa is a smallest and beautiful state on the western coast of India. Panaji is the capital city of the state. Prior to the formation of the state, Goa was a major district of the former Union Territory of Goa, Daman and Diu. Goa attained the full-fledged statehood on 30th May 1987 under the Goa, Daman and Diu reorganization Act 1987. Tourism is the major revenue earning avenue of Goan people and the Government of Goa. Agriculture and production sectors in Goa also contribute substantially towards the Government exchequer. The total geographical area of the state according to the Surveyor General of India is 3702 sq. kms.

The state of Goa has two districts viz., North Goa and South Goa. The state comprises of twelve talukas with 70 towns and 334 villages. The capital city Panjim is on bank of Mandovi River. There are 191 panchayats at a village level. Urban areas governed by Muncipality. There are 257 post offices in Goa.

Objectives

1. To ascertain the degree of knowledge acquired by the customers about the basic postal products and services in South Goa district.
2. To find out degree of satisfaction gained after using products and services of post offices in study area during the study period 2018.

Hypotheses

1. The large number of postal consumers has a high degree of knowledge about basic products available in the post offices at their residential areas.

2. The Government servants prefer to purchase Postal Life Insurance products available in post office rather than other Life Insurance products available in the market.

Research Methodology

The present study is based on primary data collected through pre-tested questionnaire, issued to the customers during their visit to post offices situated in South Goa district. The feedbacks from post office staff also have taken for consideration. The secondary data is collected from books, annual reports and web site of Indian Post to give introduction to research study.

Results & Discussion

For our convenience, The Postal products have classified into seventeen groups. They are as follows:

| Table No. 1 |
| Showing Products Available In Post Offices |

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Product</th>
<th>Respondents</th>
<th>Told</th>
<th>Respondents Told</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Post card</td>
<td>192</td>
<td>96</td>
<td>8</td>
</tr>
<tr>
<td>2.</td>
<td>Double card</td>
<td>42</td>
<td>21</td>
<td>158</td>
</tr>
<tr>
<td>3.</td>
<td>Meghdoot card</td>
<td>32</td>
<td>16</td>
<td>168</td>
</tr>
<tr>
<td>4.</td>
<td>Inland</td>
<td>124</td>
<td>62</td>
<td>72</td>
</tr>
<tr>
<td>5.</td>
<td>Envelop</td>
<td>193</td>
<td>96.5</td>
<td>7</td>
</tr>
<tr>
<td>6.</td>
<td>Stamps</td>
<td>184</td>
<td>92</td>
<td>16</td>
</tr>
<tr>
<td>7.</td>
<td>Speed post</td>
<td>101</td>
<td>50.5</td>
<td>99</td>
</tr>
<tr>
<td>8.</td>
<td>Registered post</td>
<td>123</td>
<td>61.5</td>
<td>77</td>
</tr>
<tr>
<td>9.</td>
<td>Registered AD</td>
<td>94</td>
<td>47</td>
<td>106</td>
</tr>
<tr>
<td>10.</td>
<td>Record delivery</td>
<td>51</td>
<td>25.5</td>
<td>149</td>
</tr>
<tr>
<td>11.</td>
<td>Greeting cards</td>
<td>87</td>
<td>43.5</td>
<td>113</td>
</tr>
<tr>
<td>12.</td>
<td>Insurance</td>
<td>90</td>
<td>45</td>
<td>110</td>
</tr>
<tr>
<td>13.</td>
<td>Insuring articles</td>
<td>36</td>
<td>18</td>
<td>164</td>
</tr>
<tr>
<td>14.</td>
<td>Revenue stamps</td>
<td>126</td>
<td>63</td>
<td>74</td>
</tr>
<tr>
<td>15.</td>
<td>PLI</td>
<td>104</td>
<td>52</td>
<td>96</td>
</tr>
</tbody>
</table>
1. Sex distribution of postal product and service users ratio is 7:3 (Male: Female).
2. Age group distribution of very young respondents represented by 25 percent (15-25 years); young 25 percent (26-35 years); middle age 25 percent (36-50 years) and old age 25 percent who are 50 and above.
3. Occupational distribution indicates that 23 per cent represented by the student community; 14 percent by housewives; 13 percent by self-employed; 26 percent respondents are employees of private sector and the rest 24 percent visitors are Govt. employees.
4. So far the educational qualification of respondents is concerned, 10 per cent studied up to Xth or less; 32 per cent up XIIth, 31 percent finished their graduation and the rest 27 percent belongs to post graduation and others.
5. So far the degree of awareness of the basic products and basic services available in the post office are concerned; about 96 percent know about Post Card, Double Card (21%), Meghdoot Card (16%), Inland (62%), Envelop (96.5%), Stamps (92%), Speed Post (50.5%), Registered Post (61.5%), Registered AD (47%), Record Delivery (25.5%), Insurance For Articles (18%), Revenue Stamps (63%), Postal Life Insurance (52% out which 20% are Govt. employees), National Savings Certificate (36%), Value Payable Post (20%) and Greeting Cards (43.5%).

Findings

1. The customers prefer to use more number of envelopes as compared to the post cards, double cards, meghdoot cards and inland letters.
2. The service tax levied on Postal Life Insurance, which made the product little more unpopular.
3. The average degree of knowledge about the basic products observed to be less than 50 percent.
4. Though the large number of villagers felt that the post office in their villages providing good services, a few of them complain as ‘bad’. The post office authority must take care of negative remarks.
5. The Post offices situated at Taluka centres are overcrowded and the average waiting time for any service is more than 30 minutes.
6. The survey highlights that amongst the age group the very young, young and middle age have less knowledge than the older generation.

7. The survey revealed that most of the common products and services are not known by public. Twenty per cent of Government servants do not know Postal Life Insurance Product and majority of them are not interested to buy the Postal Life Insurance product due to lack of information & knowledge and also due to service tax levied, however Postal Life Insurance is one of the cheapest and most beneficial life insurance products as compared to other insurance product available in the market.

The giant institution yet to put up its giant efforts to get giant gain.

Recommendations/Suggestions

1. The postal authority must start 'Consumer Awareness Programme' for the people of India particularly people of rural areas to make them aware of the products available and services rendered by the postal department.

2. The post authority should introduce a part on postal product in the curriculum of primary school to make the students aware of various products available in post office.

3. The postal authority must take care of middle age and old age people also. It is right time to make aware of the various schemes of savings and retirement benefits for them.

4. Since a larger amount of population resides in rural area the awareness programme about postal products and services should be concentrated in rural areas through village post offices.

5. The Postal Life Insurance scheme is not known by many Govt. employees. It is recommended that the Postal Life Insurance development officers should take note of it.

6. A clear-cut instructions to be displayed in every post office, which informs weights and the value of stamp to be fixed.

7. Postal Life Insurance service should also extend to the people other than Government employees. The postal department can accumulate a huge amount of fund, like other life insurance companies.

8. It is advised to the people of Goa to find out the deficiency of services, bring them to the notices of the authorities and get good service for which you are entitled.

9. The negative remarks made by the customers may hamper the goodwill of postal department in due course, hence need to look into their grievances.
10. Since few people know about ‘Postal Forum’ and ‘Customer Care Centres’. It is advised that the postal department should make more awareness of these two caretakers of the postal products and services.

Conclusions

1. The set hypothesis after doing pilot study and put for test proved negatively.

2. The large number of postal product consumers has a high degree of knowledge about basic products available in the post offices at their residential areas observed to have proved negatively.

3. The Government servants prefer to purchase Postal Life Insurance products available in post office rather than other Life Insurance products available in the market also proved negatively.

Limitations

1. Since the study is conducted with limited sample size, the opinions of postal products consumers and service users cannot be generalised.

2. Since the sample size is selected at random and area covered is limited, the conclusions arrived cannot be considered as the opinions of consumers, either the State of Goa or entire community of postal product users of our country.

Scope for Further Research

Further research can be taken up at national level which may give concrete conclusions so that Indian Government can make policy decisions on them.

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16. Comparative Study on Customer Preferences towards Online and Retail Shopping in Margao

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1. Introduction

Shopping is an activity in which a customer browses the available goods or services presented by one or more retailers with the intent to purchase a suitable selection of them. In some contexts it may be considered a leisure activity as well as an economic in nature. In modern days customer focus is more transferred towards online shopping; worldwide people order products from different regions and online retailers deliver their products to their homes, offices or wherever they want.

Changing economics dynamics diverse choices in products and services, numerous shopping formats and unparalleled access to information has empowered customers to expect more from their retail expenses. Therefore shopping is an element of customer behavior in buying.

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 e-retailers. Retailing often occurs in retail stores or service establishments, but may also occur through direct selling such as through vending machines, door-to-door sales or electronic channels.

2. Literature Review

Rajan Sexena (2007) the author was been conceived to understand the topic of customer value and loyalty. He says that customer relationship is built on the basis of trust and customer value is the future source of competitive advantages. Customer value can be understood either from the customer or the firm’s perspective. By co-opting the customer in the value creating and delivery process can help companies to create loyal customers.

Ajit Rao and Subhash Chandar (2012) says that customer satisfaction is the basis foundation of customer loyalty, which is built in the absence of good service, quality has short life and cannot be sustained in the long run. Loyalty of customer can be bought in the short run...
by lowering prices, promotion and incentives. But to build strong loyalty and sustainability it is consistent high service in the long run requires consistent high quality.

**Benedict et al (2001)** study reveals that perceptions toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

**Ana Teresa Machado (2005):** Consumers are increasingly adopting electronic channels for purchasing. Explaining online consumer behavior is still a major issue as studies available focus on a multiple set of variables and relied on different approaches and theoretical foundations. Additionally it focuses on perceived advantages and disadvantages of internet shopping and online consumer behavior.

3. Objectives of Study

1. To examine the factors influencing the consumer to switch from the Retail shopping to online shopping and online to Retail shopping.
2. The factor influencing the consumer to shop solely online and solely from Retail.
3. To analyse the factors of online purchasing which promotes customers for online shopping.
4. To know the future prospects of online and retail shopping in Goa.

4. Research methodology

**Primary data**

Primary data was collected through survey. Questionnaires were distributed to consumers who buy from retail as well as online stores. 100 customers were interviewed to get required information. For the purpose of data analysis graphical representation of information is done through bar graphs and pie charts.

**Secondary data**

The secondary data is collected by referring to various books on retail, online shopping and marketing also through newspapers, articles and through websites.

5. Findings and Analysis

PART I is a demographic profile of the respondents

PART II relates to retail and online shopping details of the respondents
1. The Qualification of the respondents.

The above pictorial representation depicts the qualification of the respondents. 19% respondents were 10th pass, 36% respondents were 12th pass, 36% respondents were graduated and the remaining 9% respondents were post graduated. Thus it is observed that majority of the respondents i.e. 36 were 12th pass and Graduated. And the least of 9% respondents were post graduate.

2. The occupation of the respondents

The above pie chart depicts the occupation of the respondents. Four options were given to the respondents asking whether they are from the following category i.e. students, housewife, Govt. employee and business person. Out of 100 respondents, 34% respondents are students, 21% respondents are housewives, 18% respondents are Govt. employee and the remaining 27% respondents are business person.

6. The monthly income of the respondents
The above pie chart depicts the monthly income of the respondents. The monthly income of 35% respondents are coming in the category of Below Rs.10,000, the monthly income of 40% respondents is between Rs.10,000-Rs.25,000, the monthly income of 23% respondents is between Rs.25,000-Rs.45,000 and the only 2% respondents have monthly income which is Above 45,000.

Part II: Retail and Online Shopping Details

4. Time spend by the respondents for doing online and Retail shopping.

The above pie chart shows the time spend by the respondents for doing online and retail shopping. Out of 100 respondents that were interviewed, it was observed that 67% respondents shop online and spend 0-5 hours. And the least of the respondents i.e. 1% spend their time on online shopping for more than 20 hours. Further 24% of the respondents spend their time between the duration of 6-10 hours. And 8% respondents spend their time between the duration of 11-15 hours. 29% of the population does buy the product regularly, more than once in a month from the retail store. 28% of population visit retail store sites to purchase only essential products.

6. The Respondents view on shopping online
The above bar graph clearly shows the views of consumers regarding online shopping. Although online shopping is relatively a new concept which has emerged over a period of time it is seen that 65% of the customers in Goa have started using online mode of shopping and are happy with online shopping. Whereas 24% of the consumers have tried online shopping but they discontinued to shop online as they were not happy with online shopping because of unsatisfactory service. Further about there are 11% of the consumers have never made attempt to do online shopping.

7. Preference of the respondent for the shopping medium

![Bar Graph](image)

From the above graph it is clear that out of 100 respondent 57% respondents want to go for online shopping as they find it more convenient and easier as compared to retail shopping whereas 43% customers want to prefer offline shopping as they are more comfortable in traditional market and do not wish to move to online shopping.

8. Respondents motives of Online Shopping

![Pie Chart](image)

It can be seen from above chart that majority of the respondents said that they do online shopping as it helps them to save time. About 22% respondents say that it is easy to purchase things online. About 14% respondents are motivated to do online shopping because of the superior selection availability and only 5% respondents feel that online shopping avoids hassles.
involved in shopping in retail store. 20% respondents feel that online shopping is better because of lower prices of products which motivate them to do online shopping.

9. The satisfaction level involved towards Online and Retail shopping

Out of 100 respondents 60% respondents are satisfied with online and retail shopping said ‘yes’. It is further studied that about 18% respondents have said ‘no’ to online and Retail shopping and remaining 22% respondents have said that they ‘cannot say anything’ about online and retail shopping since they feel that online shopping is not giving satisfactory results to them and prefer to shop at retail stores.

**Online V/S Retail Shopping: Respondents Opinions**

**1) Online Shopping**
- There is always a time gap between goods ordered and delivery of goods.
- Sometimes Wrong products are been delivered.
- There is no guarantee about product quality as we don’t see the product personally.
- In case of returns the Money transfer is delayed sometimes.
- Only some sites offer the facility of Cash on delivery.

**2) RETAIL SHOPPING**
- In retail shopping the customers can see the product quality is good or bad.
- There are chances for the customers to bargain and there is a possibility that we can get the product at low price
- The seller keeps on adding new strategies of sales in order to market their products to customers.
- In case of any problems relating to the product we can easily contact to the seller.

6. Conclusion

The complete study about Online and Retail shopping has helped us to come to a conclusion that the younger generation is more often purchasing from online because of the
revolution in the technology among the youth population and they are able to use this technology for their well-being more than other age group category.

It is also observed that female customers are more attracted to Online shopping as well as Retail shopping when compared to male customers further it is also studied that although online shopping is gaining popularity a small population still prefers to Retail shopping.

Amazon, Myntra and Flipkart are the shopping sites which are more preferred by the youngster. There are increasing demand of online shopping because the variety of options for the consumers to choose and that to at a reasonable price and sometime even less price than the market. Electronic items were less demanded from the e-shopping but clothes are much more demanded by the consumers. There are several products which are not delivered by the shopping sites in the preferable area, it is seen that with the advancement of the technology the preference of the online shopping increases.

7. Suggestions

**Retail shopping**

- The Retail store should adopt a price fixation policy which is beneficial to the seller as well the buyer this in turn will develop better customer loyalty towards the product.
- The product should be displayed in an attractive manner, labelled properly; sales person should also provide additional information if needed so that the customer does not face any difficulties while making their purchase.
- There should be convenient space for the customer to move around, so that they can shop easily and choose the product as per their desire.
- Free home delivery should be provided by some retail stores so that customer who purchases goods in bulk gets the benefit. This will create a good impression in minds of customer that would enable them to visit the stores again.
- The Retailers should attract customers by advertising about their products on digital media which may include television, or even social media.

**Online Shopping**

- The government should keep a check on fake online shopping websites which are cheating the customers and providing inferior products to them.
- Information given about the products and services on the internet should be increased. Lot of information should be provided to the consumers.
- Broader range of products should be made available on the internet, so that the consumer gets the opportunity to choose from wide variety of products.
The company should also try to improve their after sale services facilities for the satisfaction of consumers.

The company should provide guarantees and warrantees for the products which are offered to the consumers which is not provided in some cases.

9. Limitations of study

1. The topic of Online and Retail shopping is a very wide concept; and hence only specific areas are covered due to time constrain.

2. The study is restricted only to Margao city and hence it is not possible to cover the study of entire South Goa.

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17. Factors Influencing Consumer Buying Behaviour with Respect to Consumer Durables

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Abstract  
In the present era all the leading companies have realized that in order to survive and withstand the ever increasing competition in the market, it’s important to understand the needs of the consumer. Only when a company makes effort to understand consumers and produce products as per their needs then only an edge can be created over other companies in the market. Consumer buying behaviour is basically the study of the consumer’s attitude, preferences and intentions with respect to the purchase of a product. This research is based on the study of select factors namely economic, psychological and social which affect consumer behaviour. The questionnaire was administered on 150 consumers from Bardez Taluka in Goa out of which 137 were received. The analyses of the collected data helped to understand the predominant factor affecting the purchase of consumer durables.

Keywords: Consumer behaviour, Consumer durables, Influencing Factors, Preference.

Introduction  
Enterprise Development determines the economic growth and development of any country. For an enterprise to flourish, it needs to maintain current profits and create more avenues for future profits and expansion. This can only be achieved by any firm if they are able to adopt an effective marketing strategy in providing appropriate marketing mix to prospective customers for its products (Thangasamy & Patikar, 2014).

Durable or non-durable products may become a core component of any marketing program. In Indian context, when we look from the customer’s point of view, he belongs to a family in a society. Being in a family which is a subset of a society the consumer’s buying behavior is influenced by cultural, social, personal and psychological factors.
In order to understand how consumers decide on buying durables, it needs to be identified so as to who makes the decision (Mittal, 2016). This paper tries to identify and analyze factors influencing the consumer buying behavior. Consumer buying behavior may vary depending on the nature of products, for example decision to buy a soap and decision to buy a car will definitely involve different decision making process (Furaiji et al 2012). For the purpose of this study Economic, Psychological and Social factors have been considered.

Objectives of the study

Chief objectives of the study are:

• To identify the factors influencing the buying behaviour of consumers from Bardez taluka.
• To identify the preferred mode of shopping of consumers from Bardez taluka.
• To identify the consumer preferences towards select consumer durables.

Research Methodology

The study is empirical in nature. Hence, it is purely based on primary data. The primary data has been collected through teacher made questionnaire. 137 earning respondents, between the age group 24 years to 36 years from Bardez taluka were selected purposively using Simple Random Sampling Technique. Due care had been taken to include respondents from different kinds of socio-economic background to make the sample representative. The selected durables for the study were Mobile phone, Television, Laptop and Air conditioner. The preferred mode of shopping; either online or in person was also identified. The collected data has been classified and tabulated. Further, the data has been analyzed with the appropriate statistical tools such as percentage, mean, average etc.

Limitations of the study

• This study has been undertaken only in Bardez Taluka.
• Only Earning individuals between the age group of 24 years to 36 years have been considered for this study (n=137).
• The study considered Economical, Social and Psychological factors only.
• Four consumer durables were selected for the study namely, Mobile phone, Television, Laptop and Air Conditioner.

Data Analysis and Interpretation

137 respondents answered the questionnaire. Out of which 84 were male and 53 were female respondents. (n=137).
Figure 1: Family size of respondents

Figure 1 shows the number of members in the respondent's family (including the respondent).

Figure 2: Number of earning members in the family

Figure 2 shows number of family members in the family who are earning. It can be seen that amongst the 137 respondents 59 are single earners in the family.

Figure 3: Factors influencing buying behavior of consumers

Figure 3 shows the dominance of economic factor and psychological factor in deciding the buying behavior in most of the customers. The buying behavior here is determined by the want and the affordability of the buyer.
Figure 4: Mode of Shopping

The respondents here in this study belong to a group which is expected to be well versed with the technology, hence it can be seen that majority of the respondents prefer to shop online.

Figure 5: Respondents preferences towards listed durables.

Figure 5 shows the preferences of the respondents. It can be seen that majority of the respondents would prefer to buy a mobile phone first. Air Conditioner is the least preferred durable that the respondent would go for.

**Suggestions**

- Reducing the price of the products will help to increase customer base as the economic factor is predominant factor.
- Providing customers with EMI facilities can also boost the sales of the products.
- Adopting E-commerce platform to sell goods is the need of the hour.
- Emphasize the necessity of a product through marketing efforts can change the mindset of consumers and motivate them to purchase the product.

**Conclusion**

The research helps to understand the factors affecting consumer buying behaviour in the purchase of select consumer durables. The economic factor is predominant among the factors selected so we can say the ability to purchase the product is important. Business model
has got a new look due to the emergence of E-commerce that is the reason online mode is preferred among the consumers as minimal efforts are required. The most preferred durable among the selected durables is mobile phones because it is most essential among other durables. Thus the study will help to increase customers by understanding their needs and thereby increasing profitability.

References


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Abstract

Visual merchandising is presenting or displaying products in a way that makes them visually appealing and desirable. It is all about using artistic product displays to capture the attention and interest of customers. It educates the customer and create desire to buy. Visual merchandising has been often neglected when it comes to determinants that affect the consumer buying behavior in a retail store. Shopping has become a brand experience rather than merely a transaction. The moment of real purchase takes place at the point of purchase where the decision on how much to buy is made. The store’s future depends on what the consumer sees and experiences at the store. The retailers today are using the merchandising tool to differentiate themselves from other competitors and to be prominent in the market and attract the customers.

This paper mainly focuses on understanding visual merchandising and its impact on consumer buying behavior. A structured questionnaire was used for collecting data from 111 customers from Goa. The sample was selected based on convenience. A suitable hypothesis was framed and tested. The collected data was analyzed using SPSS tool i.e. factor analysis and regression. Results reveal that visual merchandising plays a significant role in influencing the customer buying behavior. Certain factors were highlighted to form a basis of customer behavior observed considering the visual merchandising in selected stores.

Key words: Visual merchandising, Consumers, Buying behavior, Retailers, Purchase, Goa

As the retail business moves from the product to the space the store where all the things happen, the shopping ambience has become important now, with the retailer giving their stores a contemporary and consumer-friendly design, and consumers expecting to shop in a store with good ambience. The stores future depends on what the consumer sees and experiences at the
store. Retail design and visual merchandising play a crucial role in creating this difference. Visual merchandising, also regarded as a “silent salesman”, is the science and art of suggestive selling by display and presentation. Visual merchandising focal points are placed strategically in the store and communicate the features and benefits of the merchandise.

Visual merchandising involves everything the customer sees in approaching the store and after entering it. This includes the exterior appearance of the store, the store sign, display windows, interiors décor, store layout, featuring, lighting, and the way the merchandise is presented and displayed within the store. Visual merchandising also includes activities that appeal to the customer’s senses other than the visual, such as music or fragrance. Until recently, the activity was simply called display. However, visual merchandising is much broader than display, which is the impersonal visual presentation of merchandise and props. Visual merchandising, or visual presentation, is used to communicate fashion, value and quality attributes of a store to its prospective customers.

The purposes of visual merchandising are to educate the customer, to enhance the stores image, and to encourage multiple sales by showing apparel together with accessories. Since the ultimate goal of visual merchandising and of retailing is to get the customer to buy, visual merchandising must entice the consumer into the store, effectively present the fashions the store has to offer, and show the customer how to wear and access them within the context of fashion trends. With increased competition, stores are trying to create more exciting, aggressive visual presentations. Creating and maintaining a store's visual merchandising plan, however, is not a simple task. It is necessary to continually determine what the customer sees.

Consumer behaviour involves the study of individuals and the method they employ to choose, utilise, and set out products and services to fulfil their wants and the effect that these methods have on the consumer and the society as a whole. Consumer behaviour refers to all the thoughts, feelings and actions that an individual has or takes before or while buying any product, service or idea. Buyer behaviour is the concept which answers what, why, how, when, and where an individual makes a purchase.

**Literature Review**

*Saini, C., Gupta R., Khurana I. (2015)* have studied the effect of Visual Merchandising on consumers impulse buying behaviour and found out the key elements of Visual Merchandising contributing the most for impulse buying. The study found that visual
merchandising practices significantly influence consumers buying behaviour and leads to Impulse buying as well.

Jadhav R.A., Chaudhary P.V. (2014) research study was focused on determining the important factors of visual merchandising which influence consumers perceptual process, buying behaviour and in-store promotion activities. Various visual merchandising techniques had been considered and studied their impact on the buying behaviour of the customers and also tried to understand and explain the relationship between impulse buying and visual merchandising.

Kaur, A. (2013) proved that there was a relationship between customers buying behaviour and in-store form/mannequin display, promotional signage and window display. The study also provided insights about types of visual merchandising that can influence customers’ buying behaviours.

Madhavi, S., Leelavati T.S (2013) presented the results of an initial investigation on visual merchandising and its effects on purchasing behaviour. The scope of the study was to study the influence of visual merchandising, especially the one related to the shop-windows, on consumer buying behaviour according to store attributes most valued by consumers.

**Identification of Research Problem**

From the above literature survey it is clear that although there are many studies done on visual merchandising but there is no concrete study done on impact of visual merchandising in Goa. Considering this the present study is pioneer in its own way.

**Objectives of the Study**

1. To understand the concept of visual merchandising.
2. To know the impact of visual merchandising on purchasing behavior of consumers.

**Research Methodology**

In order to study above research objectives following methodology is used.

- **Universe:** the state of Goa is considered as the universe and the study is conducted in South Goa district.
- **Sample Size:** 111 respondents are considered for the study.
- **Sample Type:** The data is collected by using random sampling method.

**Sources of Data**

The data was collected from both primary and secondary sources.

- **Primary Data:** Collected through structured Questionnaire.
Secondary Data: Other information related to the study was collected through Internet.

Statistical Tools Used: Regression analysis and Descriptive statistics using Statistical Package for the Social Sciences (SPSS).

Demographic profile of the respondents

This study is done with the help responses provided by 111 respondents, out of which 75 are male and 36 are female. Further classifying the males, 5 are in the age group of 16-20, 45 are in the age group of 21-35, and 25 are in the age group of 36 and above. Out of 36 females, 6 are in the age group of 16-20, 26 are in the age group of 21-35, and 4 are in the age group of 36 and above.

Data Analysis and Interpretation

In order to analyze the objectives of study, factor analysis has been done using SPSS. Factor analysis has been used in order to derive the most suitable categories from a set of factors which influences consumer buying behavior.

To check the reliability of the data, reliability test was conducted by considering 12 factors. The value of cronbach's alpha is 0.754 which means that the data is reliable at 75%.

The factor analysis which is used for reducing dimension of variables uses KMO and Bartlett's Test in order to check adequacy of sample.

Table 1: KMO and Bartlett's Test

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | 0.564 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 196.640 |
| Df | 66 |
| Sig. | 0.000 |

(Source: Computed from primary data)

The significance value as indicated by table number 1 is below 0.005 which means that sample is adequate and the KMO value is 0.564 which is statistically accepted. Hence it is feasible to do factor analysis.

Table 2: Factors influencing consumer buying behavior

<table>
<thead>
<tr>
<th>Rotated component matrix</th>
<th>Component</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1. Kind of display</td>
<td>0.760</td>
</tr>
<tr>
<td>2. In store display dolls</td>
<td>0.722</td>
</tr>
<tr>
<td>3. Window display setting</td>
<td>0.720</td>
</tr>
</tbody>
</table>
The above table explains total variance, in which the factors obtained are represented with their respective Eigen values which are greater than 1. Available 12 variables are condensed into five factors and total variance explained by these 5 factors is 64.011%. The first factor contributes to 13.549 percent variance in total variance; the second factor contributes 13.530 percent variance in total variance; the third factor contributes 13.436 percent variance in total variance; the fourth factor contributes 13.148 percent variance in total variance; and the fifth factor contributes 10.349 percent variance in total variance.

The above table also shows rotated component matrix where 12 variables are reduced to 5 factors.

The first factor is named as **Display factors** and comprises of following elements:

1. Kind of display
2. In store display dolls
3. Window display settings

The second factor is named as **Brand and ambiance** and comprises of following elements:

1. Brand name and logo
2. Good layout and ambiance
3. Attractive display dolls and
4. Product display
The third factor consists of one element and is named as Graphics and lighting. The factor consists of:

1. Store look and graphics

The fourth factor is named as Attractiveness and it consists of:

1. Store exterior
2. Attractiveness of window display
3. Outer glimpse of store

The fifth factor is named as Promotional factors. It includes

1. Promotional offerings at entrance

Factors which have been obtained are considered as five different variables and hypothesis has been tested to examine whether the visual merchandising influences consumer buying behavior or not. The dependent variable in regression is considered to be overall impact whereas 5 independent variables obtained through factor analysis have been treated as independent variable. Following is the hypothesis framed:

$H_0$: Visual merchandising has no significant impact on consumer buying behavior.

$H_1$: Visual merchandising has significant impact on consumer buying behavior.

**Table 3: Regression analysis of impact of Visual merchandising on consumer buying behavior**

<table>
<thead>
<tr>
<th>Test: $H_1$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Variable: Impact of Visual merchandising on consumer buying behavior</td>
</tr>
<tr>
<td>R Square: 0.160</td>
</tr>
<tr>
<td>$F = 3.989$</td>
</tr>
<tr>
<td>Sig: .002$^b$</td>
</tr>
</tbody>
</table>

| Decision: Accept the alternate hypothesis |

<table>
<thead>
<tr>
<th>Independent variable</th>
<th>Beta value</th>
<th>T value</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>3.847</td>
<td>50.284</td>
<td>0.000</td>
</tr>
<tr>
<td>Display Factors</td>
<td>0.129</td>
<td>0.177</td>
<td>0.050</td>
</tr>
<tr>
<td>Brand and Ambiance</td>
<td>0.007</td>
<td>0.010</td>
<td>0.911</td>
</tr>
<tr>
<td>Graphics and Lighting</td>
<td>-0.013</td>
<td>-0.017</td>
<td>0.847</td>
</tr>
<tr>
<td>Attractiveness</td>
<td>0.223</td>
<td>0.305</td>
<td>0.001</td>
</tr>
<tr>
<td>Promotional factors</td>
<td>-0.135</td>
<td>-0.186</td>
<td>0.040</td>
</tr>
</tbody>
</table>

**Sources:** (computed from primary data)

The above table shows the results of regression analysis, which shows impact of visual merchandising on buying behavior of consumers. In the above table, the independent variables, five factors i.e. display factors, brand and ambiance, graphics and lighting, attractiveness,
promotional factors are measured against dependent variable i.e. overall impact on consumer buying behavior.

The R square is 0.160, which means that the model is explained to the extent of 16%. Apart from these factors there may be a number of other factors which have impact on consumer buying behavior such as music, decorations, fragrance and so on.

The model has been found significant at 5% level of significance.

The first independent variable speaks about display factors impact on consumer buying behavior. The variable has Sig. value of .050 which is below 0.05 and hence this variable contributes towards dependent variable. If the colors used in the display are eye catchy, visibility of display is clear, and then it may strike into the mind of consumers.

The fourth independent is attractiveness. The variable has significant level of 0.001 which is less than 0.05 which means that the third factor also contribute towards dependent variable. When the design of display is attractive, exterior design of store looks decent, it will attract the customers towards stores which will influence their buying decisions.

Promotional factor is the fifth independent factor and it has significant level of 0.040, which is less than 0.05 and shows contribution towards dependent variable. People get easily attracted towards offers and other promotional factors such as discounts, coupons and so on.

However the second and third factor i.e. Brand & ambiance and Graphics & lighting are found to be insignificant as they have significant level of 0.911 and 0.847 respectively which is more than 0.05. Thus these factors do not contribute towards the dependent variable. The reason may be graphics are mostly liked by children but most of the respondents are above the age of twenty years. Some of the customers may not bother about brand names.

Equation of the above table will be as follows:

\[ Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 + \beta_4 X_4 + \mu \]

Impact on consumer buying behavior = 3.847+(0.129) Display Factors+ (0.223) Attractiveness+ (0.135) Promotional Factors+ \( \mu \)

**Conclusion**

This study was conducted to test how the visual merchandising impact consumer buying behavior. The main objective of this research was to understand visual merchandising and further examining the relationship of the identified independent variables i.e. displays factor, brand and ambiance, graphics and lighting, attractiveness, and promotional factors with the dependent
variable that is overall impact of visual merchandising on consumer buying behavior. The results show that promotional and display factor plays important role in influencing decisions of consumers.

Visual merchandising plays an important role in building the store image and influencing consumer buying behavior. Majority of consumers respond to the exterior and interior display designs more positively. It is detected that most people are attracted into a store to buy a product after looking at the shop’s visual displays. Store window display is a great way to attract people into the store, as it gives them a look at stuffs that they can assume to be present inside the store. In-store displays are the major drivers to purchase as they compel customers to view products creatively presented and displayed inside the outlet.

The paper shows that visual merchandising plays a significant role in influencing purchase decision of the customer. Customer’s expectations changes periodically and retailers must realize the significance of these expectations. The retailers must consider various factors like store design, layout, store front, display themes, lighting, music, etc. while making visual presentation.

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19. Adventure and Factors Affecting Customers Buying Decision of an Adventure Activity: A Study of Adventure Tourists Participating In River Rafting on River Mhadei in Goa

Rajeev H. Narvekar

Abstract

Accounting for 9% of GDP, tourism is one of the largest employers wherein one in every 11 jobs falls in tourism industry. Adventure Tourism is a subset, involves the traveler to visit remote location and expect the unexpected. Thus, an adventure traveler is looking for unique experiences and new destinations wherever possible. Over the period of time Goa has become one of the hot spots for adventure tourism especially due to the various water sports being organized along the costal belt.

This is a study on consumer behavior tries to investigate the two aspects associated with adventure tourism. The first line of research tries to study the perception of adventure tourists with respect to their understanding of what the word “Adventure” means to them. The second line of research dwells into the understanding of the factors affecting the buying behavior of an Adventure activity.

This study was undertaken by collecting primary data from the participants of white-water rafting activity conducted in Mhadei River in North Goa during June to October 2017. The rafting expedition on rafts for 6 to 8 persons through numerous class 2 and 3 rapids cover a distance of approximately 10 kilometers in 90 minutes. This collection of data happened over a period of two months as the activity is dependent on the rains. A sample of 100 Adventure tourists was collected over the period of two months by the researcher, wherein the tourists were requested to fill the questionnaire at the registration counter. 28 attributes associated with the construct ‘Adventure’ were identified and were used as part of questionnaire. Similarly, 10 factors associated with buying behaviors formed the part of questionnaire.
Male constituted 75% of the sample majority hailing from Maharashtra. Factor Analysis of the construct Adventure indicated eight factors and that of buying behavior yielded three factors. Fear at 19.6% explained the maximum variance which was followed by Entertainment at 12.9%. Safety including preparedness at 42.44% explained the maximum variance.

This study shows what an adventure tourist perceives the construct “Adventure” apart from understating the factors affecting the buying behavior. This will help the marketers to understand the customers better and accordingly apply their marketing strategy.

**Introduction**

Accounting for 9% of GDP, tourism is one of the largest employers wherein one in every 11 jobs falls in tourism industry. Adventure Tourism is a subset, involves the traveler to visit remote location and expect the unexpected. Thus, an adventure traveler is looking for unique experiences and new destinations wherever possible.

According to United Nations World Tourism Organization (UNWTO): In the years from, 2009 to 2012 there has been growth of 65% in Adventure tourism. Increase in the arrival of International tourist increased by 4.4% in 2015. By the year 2012, the arrivals in Global tourism had crossed one billion mark making it one of the fastest growing segments of tourism. Adventure Travel and Trade Association (ATTA), Xola Consulting along with George Washington University in 2010 undertook the study to understand the size of the Adventure market and its value was approximated around USD 89 million. By 2013, it was found that the increase was to the tune of 195% amounting to USD 263 million. 42% the departures constituted Adventure tourist.

India with its diversity with respect to topography, a subcontinent in itself has lot of potential for Adventure tourism. Goa, one of the smallest states, blessed with 108 kms of coastline on the west and western running parallel in the east offers unique opportunities for the tourist to take part in adventure activities. The market size of Adventure tourism in Goa is INR 107.67 crores, (Nielsen, 2016) ranked fourth among the 29 states.

White water rafting was introduced by Goa Tourism Development Corporation along with southern river adventures in 2012. It starts from Mhadei Wildlife Sanctuary amidst UNESCO world heritage area during the monsoon from June/July and finishing in the month of September, the activity is organized twice a day.
Literature Review

There are many social and interpersonal factors that influence customers to decide about any product. Consumer behavior is affected by a lot of variables, ranging from personal motivations, needs, attitudes and values, personality characteristics, socio-economic and cultural background, age, sex, professional status to social influences of various kinds exerted by family, friends, colleagues and society as a whole (Moschis, 1976).

Consumer Behavior is ‘concerned with all activities directly involved in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions’ (Engel, Blackwell, & Miniard, 1995, p. 4).

In order to understand Consumer Behavior, it’s important to understand how individuals take decisions in order to spend their money, time etc. on items related to consumption. (Schiffman and Kanuk, 1997). Solomon (1996), defined consumer behavior as understanding the groups or individuals search, select, purchase, use or dispose the services or products.

In tourism, Consumer Behavior has been one of the most researched field associated with “travel behavior” or “tourist behavior”. In the literature associated with it, there are comprehensive reviews available with respect to its concepts and tourism models do exists. Four concepts, Loyalty, Ego involvement and commitment, family decision-making and novelty seeking have been reviewed by Dimanche and Havitz (1995) to enhance the study of tourism methodically. Moutinho (1991) on tourist behavior, has looked into the psychological and social influences on individual travel behavior. The field of tourism is quite wide having its challenges to study and add to the fact that Tourist behavior is not static but changes due to various subjectivism associated with it. Different stages associated with this process cannot be separated and analyzed (Mill & Morrison, 2002).

S.A. Cohen et al. (2014) reviewed consumer behavior literature in three major tourism journals from 2000 to 2012. The way the service associated with tourism decision and consumption are taken are more of personal and also emotionally driven. However, quite a significant area of research in consumer behavior in tourism has focused rationality with respect to consumer goods and in the absence of emotional aspects associated with tourism consumption (Decrop & Snelders, 2004). Hence, it is important that consumer behavior research in tourism considers these dimensions thus facilitating better understanding of adventure behavior related to other consumption areas.
Bartosz Szczecichowicz (Aug 2012) in a study conducted on a population of Cracow – Poland, students found that the population was interested in tourism inclusive of attributes like physical,

Courage, Adventure etc. However, it was noted, that the utility of such products depends to a greater extent on components that make up the actual product level, rather than on experiences resulting from future consumption. The variable that contributed to the greatest value in this study was ‘Level of physical activity’ followed by ‘level of risk to one’s health or life’.

In the study of consumer behavior of how motivation factors in Adventure travel affect behavioral intentions, the researchers found four “activity related motivations” viz., Nature, Risk, Contemplation and Socialization. (Michela C. Mason - Luca Gos - Andrea Moretti, June 2016)

TRACEY J. M. MCKAY (March 2014) study examined the demographic and socioeconomic profiles of the rafting and kayaking tourists and also explored their motivation and experiences. The study was conducted in Ash river in South Africa.

Girish Prayag (2011) study evaluates risk expectations and perceptions among a convenience sample of windsurfers to Mauritius. The results indicated the existence of risk “gaps” and perceived risk had a negative relationship with satisfaction.

Ralf Buckley (2015) has argued that there is behavioral addiction which has been observed in many adventure recreation participations which results in them spending more time in and resources the activity preferred by them at more challenging levels of risk and physical skill.

Jenny Cave and Chris Ryan (2007) studied 494 backpackers in New Zealand know the gender differences in perceptions of backpacking experience.

**Statement of the Roblem**

International Tourism is growing market worldwide, with arrivals growing at 309% totaling a1235 millions as per the United World Tourism Organization. 46 million more tourists travelled internationally in the year 2016 than the year 2015.

This subsegment of tourism, viz. adventure tourism has been on the rise over the years. The motive has been to visit places which are undiscovered or relatively new. Tourism as an industry has been promoted by different countries. Along with this push comes the social media dimension, which is throwing up different part the world, with complete information to a large
extent. It was reported by UNWTO, that Global tourism has touched a record high of the international tourism arrivals to one billion. All these facts confirm the growth happening in the tourism market specially in the Adventure segment. As of now 70% of the global Adventure tourists are departing from Europe and America.

Advanced economy destinations have shown growth of +5% compared to emerging economies +4%. America, Europe, Asia and the Pacific have recorded +5% growth.

By region, growth is expected to be stronger in Asia and the Pacific (+4% to +5%) and the Americas (+4% to +5%), followed by Europe (+3.5% to +4.5%). The projections for Africa (+2% to 5%) and the Middle East (+2% to +5%) are positive, though with a larger degree of uncertainty and volatility.

The UNWTO predicted, by 2013, arrivals in emerging economies will exceed those in emerging economies, which will further increase to 57% arrivals in emerging economies by 2030. This provides a sea of opportunities for India, which has unparalleled destinations for exploration and experience. India offers soft and hard adventure activities that can be carried out by any traveler. Adventure tourists also follow cultural and environmental aspects of destinations they visit.

These can greatly aide economic opportunities of local people in rural and remote communities in India. The best examples of which can be found in Jammu & Kashmir, Sikkim, North East India, etc. Apart from sustainable development of local community’s adventure tourism also brings in socio-economic and cultural development in the region.

In Goa too, the various adventure activities are being organized on the coastal belts. These include, Banana ride, Para sailing, Para gliding etc. Since 2013, Goa Tourism and Development Corporation along with Southern River Adventure and Sports Pvt. Limited has been organizing white water rafting in Mhadet river near Valpoi in North Goa.

Overall the Market for Adventure sports is growing and demanding more attention to the various dimensions associated with it. One such important dimension in Consumer Behavior, where we can try and study the various aspects associated with it. This study will give insight into the way the Adventure tourists behave with respect to participating in Adventure activities and their understanding about Adventure.

**Objective**

1. To study the factors responsible for buying behavior of an adventure activity.
2. To study the perception of Adventure among the participants.

Relevance of the Study

Adventure Tourism is a growing sub sector of Tourism. One of the cleanest industries employing millions around the globe. As the economy develops, people tend to tour around with an expectation of experiencing new location and activities. As per the studies undertaken by, ATTA (Adventure Travel and Trade Association) global value of adventure tourism was pegged at USD 89 million. In future, one of the growth drivers will be the Asian Region. A diverse country like India has a lot of potential to be a major player in Adventure Tourism. Taking in to the account of different climate condition, topography etc., we are better placed to offer different types of Adventures under one roof. Although, a growing industry, not much research has taken place with respect to understand the consumers. Thus, this study will help in understanding the reason, tourist buy this service along with understanding their perception of Adventure.

Research Design

Data Collection

This study was undertaken by collecting primary data from the participants of river rafting activity conducted in Mhadei River in North Goa.

The adventure tourists are required to assemble at a restaurant in the Town of Valpoi, which is the pick-up point. The bookings are done by various hotels, tour operators and online through GTDC website. Once all the participants report to the place, they are driven to about 14 kms to the starting point in another village Uste. Final ten minutes’ walk takes them to the banks of river Mhadei, which is the starting point.

The rafting expedition on rafts for 6 to 8 persons through numerous class 2 and 3 rapids covers a distance of approximately 10 kilometers in 90 minutes. Prior to departure, a briefing is conducted for safety and other procedures. Once the activity is over, they are collected from the specified point from where again they are brought back to the starting point. The researcher had to be there in person to collect the data. This collection of data happened over a period of two months as the activity is dependent on the rains. In the year 2017, the rains were intermittent hence the activity did wind up early.

At times there were 12 to 16 participants and on weekends the number would touch more than 20. Mr. John Pollard the proprietor, who runs this activity along with his staff was very cooperative in allowing the researcher to interact with the participants.
Sample: Purposive sampling
Sample size – 100 nos.
Analysis: Using SPSS software, factor analysis was conducted

Findings

The participants for this particular adventure activity had Male participation of (75%) and Females constituted (25%). Majority of the Adventure Tourist came from Maharashtra (33%) followed by Karnataka (19%), Kerala and Andhra Pradesh at (11%) each. Tamil Nadu, West Bengal, Orissa, Delhi, Gujarat contributed to the rest. The leading age group constituted of age group of 21 to 30 years totaling (49%), followed by 31 to 40 years at (28%) and age group of 41 to 50 and above 50 at (12%) and (6%) respectively. Majority of the Adventure tourists were from Private service (67%), Entrepreneurs (9%), Government employees and Homemakers were at (7%) respectively. The monthly family income of Rs. 5 to Rs. 10 lakhs were at (33%), followed by Rs. 2 to Rs. 5 lakhs at (21%) and Rs. 10 to Rs. 15 lakhs at (16%). Above Rs. 30 lakhs constituted (10%).

Perception of adventure

The measure of sampling adequacy, KMO and Bartlett’s test was at 0.661 and significant respectively. The reliability coefficient Cronbach’s Alpha was 0.787 well above the required level.

The Principal axis factor analysis was used to analyze the construct Adventure. Out of total 27 factors identified by literature review, factor analysis extracted 08 factors. These factors were, Fear, Entertainment, Uniqueness, Leisure, Achievement, Challenge, Thrill and Fitness.

Rotation method used was Promax with Kaiser normalization. The total variance explained by the 08 factors was 67.235. Eigen values greater than 1 were considered.

The Descriptive analysis showed the following factors having mean above or equal to 4; Thrill, Exciting, Mental Alertness, Sense of Achievement, Escape from Routine, Entertainment, Sightseeing, Pleasure, Enhances self-esteem, Fun, Leisure, Challenging, Satisfaction. Factors like Physical Risk, Time, Fear, Uncertainty, New, Physical fitness, Dangerous, not common, Sense of Control, different culture, Offers Relaxation, Remote Area and impress friends were with mean less than 4 and 3. Stress was the only factor with mean of less than 3
### Table -01: Total Variance Explained

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>3</td>
<td>2.258</td>
<td>8.364</td>
<td>40.986</td>
</tr>
<tr>
<td>4</td>
<td>1.689</td>
<td>6.254</td>
<td>47.240</td>
</tr>
<tr>
<td>6</td>
<td>1.364</td>
<td>5.053</td>
<td>58.304</td>
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<tr>
<td>7</td>
<td>1.238</td>
<td>4.584</td>
<td>62.888</td>
</tr>
<tr>
<td>9</td>
<td>.990</td>
<td>3.666</td>
<td>70.991</td>
</tr>
<tr>
<td>10</td>
<td>.926</td>
<td>3.429</td>
<td>74.330</td>
</tr>
<tr>
<td>11</td>
<td>.849</td>
<td>3.145</td>
<td>77.475</td>
</tr>
<tr>
<td>12</td>
<td>.735</td>
<td>2.721</td>
<td>80.195</td>
</tr>
<tr>
<td>13</td>
<td>.644</td>
<td>2.386</td>
<td>82.582</td>
</tr>
<tr>
<td>14</td>
<td>.613</td>
<td>2.259</td>
<td>84.851</td>
</tr>
<tr>
<td>15</td>
<td>.540</td>
<td>2.001</td>
<td>86.852</td>
</tr>
<tr>
<td>16</td>
<td>.490</td>
<td>1.816</td>
<td>88.668</td>
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<tr>
<td>17</td>
<td>.451</td>
<td>1.671</td>
<td>90.339</td>
</tr>
<tr>
<td>18</td>
<td>.422</td>
<td>1.552</td>
<td>91.901</td>
</tr>
<tr>
<td>19</td>
<td>.391</td>
<td>1.447</td>
<td>93.348</td>
</tr>
<tr>
<td>20</td>
<td>.358</td>
<td>1.327</td>
<td>94.675</td>
</tr>
<tr>
<td>21</td>
<td>.305</td>
<td>1.129</td>
<td>95.804</td>
</tr>
<tr>
<td>22</td>
<td>.255</td>
<td>.944</td>
<td>96.748</td>
</tr>
<tr>
<td>23</td>
<td>.234</td>
<td>.867</td>
<td>97.615</td>
</tr>
<tr>
<td>24</td>
<td>.216</td>
<td>.801</td>
<td>98.416</td>
</tr>
<tr>
<td>25</td>
<td>.168</td>
<td>.623</td>
<td>99.040</td>
</tr>
<tr>
<td>26</td>
<td>.143</td>
<td>.539</td>
<td>99.569</td>
</tr>
<tr>
<td>27</td>
<td>.116</td>
<td>.431</td>
<td>100.000</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis.

### Table -02: Factor Analysis result – Perception of Adventure

#### Principal Axis Factoring

Rotation Method: Promax with Kaiser Normalization. N = 100

<table>
<thead>
<tr>
<th>Factor 1: FEAR</th>
<th>Loadings</th>
<th>% Of Variance Explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time risk</td>
<td>.799</td>
<td></td>
</tr>
<tr>
<td>Stress</td>
<td>.775</td>
<td></td>
</tr>
<tr>
<td>Fear</td>
<td>.736</td>
<td></td>
</tr>
<tr>
<td>Play risk</td>
<td>.658</td>
<td>19.636</td>
</tr>
<tr>
<td>Uncertainty</td>
<td>.590</td>
<td></td>
</tr>
<tr>
<td>Dangerous</td>
<td>.483</td>
<td></td>
</tr>
<tr>
<td>New</td>
<td>.403</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Factor 2: ENTERTAINMENT</th>
<th>Loadings</th>
<th>% Of Variance Explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sightseeing</td>
<td>.815</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>.801</td>
<td>12.987</td>
</tr>
<tr>
<td>Pleasure</td>
<td>.725</td>
<td></td>
</tr>
</tbody>
</table>
**Adventure tourist Buying Behavior**

The sampling adequacy test of KMO and Bartlett’s test results were as shown in the table. Less than 0.6 value suggests that the sample is in adequate. The scale reliability was tested by using Cronbach’s Alpha a measure of internal consistency. The Reliability Coefficient of 0.7 and above is considered acceptable.

Descriptive study showed nine out of ten factors having mean above 4. The highest mean of 4.39 was for “Safety measures” while the lowest at 3.99 was for type of people participating in the activity.

The below mentioned correlation matrix between the variable shows that all the correlation indices are below 0.8, hence no two variables are strongly correlated.

**Table -03**

<table>
<thead>
<tr>
<th>ORG EXP</th>
<th>CONSIDER RISK</th>
<th>CHECK SAFETY</th>
<th>MANPOWER AVAILABLE</th>
<th>CHECK PRICE</th>
<th>FEEDBACK</th>
<th>TIME TO BE SPENT</th>
<th>PREPAREDNESS</th>
<th>TYPE OF PEOPLE</th>
<th>INTERNET RESEARCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.477</td>
<td>0.517</td>
<td>0.539</td>
<td>0.151</td>
<td>0.334</td>
<td>0.155</td>
<td>0.339</td>
<td>0.221</td>
<td>0.144</td>
</tr>
<tr>
<td>CONSIDER RISK</td>
<td>0.477</td>
<td>1</td>
<td>0.527</td>
<td>0.216</td>
<td>0.435</td>
<td>0.309</td>
<td>0.363</td>
<td>0.226</td>
<td>0.133</td>
</tr>
<tr>
<td>CHECK SAFETY</td>
<td>0.517</td>
<td>1</td>
<td>0.628</td>
<td>0.363</td>
<td>0.494</td>
<td>0.410</td>
<td>0.418</td>
<td>0.426</td>
<td>0.203</td>
</tr>
<tr>
<td>MANPOWER AVAILABLE</td>
<td>0.539</td>
<td>0.527</td>
<td>1</td>
<td>0.278</td>
<td>0.446</td>
<td>0.413</td>
<td>0.485</td>
<td>0.558</td>
<td>0.224</td>
</tr>
<tr>
<td>CHECK PRICE</td>
<td>0.151</td>
<td>0.216</td>
<td>0.363</td>
<td>0.278</td>
<td>0.324</td>
<td>0.222</td>
<td>0.292</td>
<td>0.149</td>
<td>0.223</td>
</tr>
<tr>
<td>FEEDBACK</td>
<td>0.334</td>
<td>0.453</td>
<td>0.494</td>
<td>0.446</td>
<td>0.324</td>
<td>1</td>
<td>0.393</td>
<td>0.440</td>
<td>0.411</td>
</tr>
</tbody>
</table>
The Principal Component Analysis was carried out on the 10 variables which yielded 03 factors.

Table -04

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>1</td>
<td>4.217</td>
<td>42.171</td>
<td>42.171</td>
</tr>
<tr>
<td>2</td>
<td>1.138</td>
<td>11.380</td>
<td>53.551</td>
</tr>
<tr>
<td>3</td>
<td>1.057</td>
<td>10.566</td>
<td>64.117</td>
</tr>
<tr>
<td>4</td>
<td>.824</td>
<td>8.255</td>
<td>72.352</td>
</tr>
<tr>
<td>5</td>
<td>.638</td>
<td>6.381</td>
<td>78.733</td>
</tr>
<tr>
<td>6</td>
<td>.541</td>
<td>5.408</td>
<td>84.141</td>
</tr>
<tr>
<td>7</td>
<td>.513</td>
<td>5.128</td>
<td>89.269</td>
</tr>
<tr>
<td>8</td>
<td>.426</td>
<td>4.263</td>
<td>93.531</td>
</tr>
<tr>
<td>9</td>
<td>.377</td>
<td>3.767</td>
<td>97.298</td>
</tr>
<tr>
<td>10</td>
<td>.270</td>
<td>2.702</td>
<td>100.000</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis.

Table -05: Factor Analysis: Factors affecting BUYING BEHAVIOR

Factor Analysis result -: Principal Component Analysis.

N = 100

<table>
<thead>
<tr>
<th>LOADINGS</th>
<th>% OF VARIANCE EXPLAINED</th>
</tr>
</thead>
<tbody>
<tr>
<td>FACTOR 1 - Preparedness</td>
<td></td>
</tr>
<tr>
<td>Organizers Experience</td>
<td>1.038</td>
</tr>
<tr>
<td>Considers Risk</td>
<td>0.834</td>
</tr>
<tr>
<td>Checks Safety measures</td>
<td>0.613</td>
</tr>
<tr>
<td>Checks Manpower</td>
<td>0.600</td>
</tr>
<tr>
<td>FACTOR 2 - Time</td>
<td></td>
</tr>
<tr>
<td>Time to be spent</td>
<td>0.929</td>
</tr>
<tr>
<td>Type of people participating</td>
<td>0.930</td>
</tr>
<tr>
<td>FACTOR 3 - price</td>
<td></td>
</tr>
<tr>
<td>Check Price</td>
<td>0.708</td>
</tr>
<tr>
<td>Preparedness for Emergency</td>
<td>0.529</td>
</tr>
<tr>
<td>Internet Research</td>
<td>0.889</td>
</tr>
</tbody>
</table>

Discussion: The objective of this study was dual in nature. First to understand the concept of Adventure by tourists participating in River rafting in Goa. Second was to understand the factors considered before buying an adventure activity.

Factor analysis of `Perception of Adventure` identified six factors:

1. Fear - the most important factor explaining nearly 17% of the variance in the participants perception. Fear included Physical risk, Danger, uncertainty etc.
2. Entertainment – Second factor included, fun, sightseeing, entertainment and Pleasure which explained nearly 13% of the variance.

3. Unique – The third factor explaining 8% of the variance. Remote area, not so common were the attributes associated with this factor.

4. Leisure - this factor explained 6% of the variance with attributes like, offers relaxation, enhances self-esteem and knowing different cultures.

5. Achievement- Sense of achievement and sense of control comprising the fifth factor explained 6% of the variance.

6. Challenge – The variance explained by this factor is 5%.

7. Thrill – Thrill and exciting attributes explained 4.6% of the variance.

8. Fitness – This last factor consisting of Physical and Mental alertness explained 4% of the variance.

The findings are in tune with the definition of adventure as given by various researchers over the period of time. “a trip or travel with the specific purpose of activity participation to explore a new experience, often involving perceived risk or controlled danger associated with personal challenges, in a natural environment or exotic outdoor setting” (Sung, Morrison, and O’Leary - 1997). Similarly, leisure, sense of achievement, uniqueness, thrill and fitness are the components associated with perception of the construct Adventure.

Factor analysis of ‘Factors affecting BUYING BEHAVIOR of an Adventure activity identified six factors:

1. Preparedness: The first factor explained 42% of the variance. Safety measures, experience in organizing the activity, safety measure was the part of this factor.

2. Time – The second factor explaining 11% the variance considers, the time required to be spent for the activity.

3. Price - the last factor explains 1% of the variance consists of monetary cost associated with the activity.

Safety aspect related to the risk or fear is the one considered by the consumers to buy an adventure activity followed by time to be spent.

Limitations

The fundamental limitation associated with this study was the lack of literature review with respect to Consumer Behavior in Adventure tourism. Overall, this subset of tourism
continues to be under researched area. This activity is heavily dependent on the monsoon, especially in Goa. At the time of data collection, the activity was suspended very early due to lack of rapids in the Mhadei river. The sample size would have gone up substantially if not for dependence on the monsoon. Adventure tourism can be studied by researching various activities associated with it and need not be limited to one particular activity. Hence, results from this research will have limitations with respect to generalization with respect to Adventure tourism.

Conclusion and Implication

This is study is a first of its kind, where an attempt has been done to understand the perception of the “Adventure” among the Indian tourists. Research in this field has been with respect to ‘Emotional State’ and personal perception of Adventure by (Csikszentmihalyi, 1992). Findings will help to understand how a tourist perceives Adventure and the attributes associated with it will be valuable for the marketers in the way an Adventure activity has to be packaged and sold.

The second objective was to understand factors considered before buying such an activity. Risk is an inherent aspect of Adventure and hence Safety measure, Manpower, Experience awareness about the risk should form basis of selling an Adventure activity. The findings show how important it is for the organizers to highlight these aspects which will help in their business. This study was with respect to one of activities associated with Adventure tourism, hence there is scope for future research with respect to different activities. This can be done by considering Hard and Soft Adventure separately or by differentiating on Land based, Water based or Air based activity.

References


20. Comparative Advertising in Trademarks

Dr. Ranjana Ferrao
Assistant Professor, V. M. Salgoacar College of Law, Miramar- Goa.

Abstract

Trademarks are the identity of a product. It helps create distinction between the products and provides security to the manufacturer. Comparative advertising is a advertisement where a party advertises his goods or services by comparing them with goods and services of another party. Such advertisements affect trademark laws. This is generally done by either projecting that the advertiser’s product is of some or superior quality to that of the compared product or by denigrating the quality of the compared product. There is an underlying assumption that the comparative advertising benefits the consumer as the consumer comes to know of the two products and their comparative features/merits. New or unknown brands benefit most from comparative advertising. No doubt the advertiser has right to boast of its technological superiority in comparison with product of the competitor. He can declare that his goods are better than that of his competitor. However, while doing so, he cannot disparage the goods of the competitor. Therefore, if the advertising is an insinuating campaign against the competitor’s product such a negative campaigning is not permissible. This Article argues on when comparative advertising can be an honest practice. It also dwells on judicial pronouncements which declare that comparative advertisements amount to puffery and disparagement and the remedies available to the manufacturer of the goods.

Introduction

Comparison lies at the root of modern advertising. Comparative advertisements have become almost the lifeline in today’s business world for the survival of the traders. It is very useful to the consumer and the trader. It helps a new trader to establish itself in the market in riding on the rival trader’s success. It also serves as a repository of information about alternative brands, products and services. It helps the consumer and encourages them to take a more informed decision. In United States of America and France they encourage free market competition and consumer welfare. Hence both countries encourage comparative advertising.

Comparative advertising in India is a recent phenomenon. Advertising changes the preferences of consumers. In India puffing a product a mere 'poking fun' at a competitor and was

1 Cornish, W., in his "Intellectual Property" (4th Edn., Page 656)
considered as not dishonest. It is one thing to say that the competitor’s product is better and it is another thing to say that the competitor’s product is inferior to his products. In comparative advertising, a consumer may look at a commercial from a particular point of view and come to a conclusion that one product is superior to the other, while another consumer may look at the same commercial from another point of view and come to a conclusion that one product is inferior to the other. Disparagement of a product should tantamount to defamation. The advertisements must intend to degrade and defame the product. Today in India comparative advertising has led to a lot of litigation.

1.1 Comparative Advertising

The term "comparative advertising" refers to any form of advertising in which a trademark owner draws a comparison between his product, service, or brand and that of a competitor. Comparative claims are variable in nature. They may explicitly name a competitor or implicitly refer to him. They may emphasize the similarities (positive comparisons) or the differences (negative comparisons) between the products. They may state that the advertised product is "better than" (superiority claims) or "as good as" the competitor's (equivalence or parity claims). The question is whether such practices are legal and ethical. To what extent should comparative advertising be authorized or limited? To what extent comparative advertising may be restricted.

The answer requires articulation of interest of 3 parties the advertiser, the consumer and the competitor. The advertiser's objective is to inform the public about the qualities of his products or services in a way that makes consumers more likely to buy them. On the other hand, the competitor is concerned not only with decreasing the number of ways his rivals can describe their products or attract consumer attention, but also with protecting his reputation and goodwill as well as the fairness of commercial practices. He wants to impede his rivals from criticizing his trademarks or goods, or from using them as a standard which they claim to also meet. The competitor, therefore, has a clear interest in the prohibition of comparative advertising. At the very least, he wants to be able to prevent his competitors from making false or misleading statements about his offered products or services. The advertiser's objective is to present his products in a manner such that the consumer is most likely to purchase it. The hapless consumer finds himself in the midst of a cacophony of claims, and has the right to be accurately informed about the quality or utility of the products available in the market.

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2 Dabur India Ltd. v. Wipro Ltd., Bangalore, 2006
The European Union was created to develop a single market. Therefore the European Union considered the concept of comparative advertising as violative of the competitor’s rights. In the earlier days the European Union even tried to ban this practice.\textsuperscript{3} If some member states allowed comparative advertising while others did not it would create barriers to trade.\textsuperscript{4} The European Court of Justice was of the opinion that such barriers must be eliminated. Hence the European Union softened its stand n comparative advertising. According to the European Council directive\textsuperscript{5} Section 2(2a) defines comparative advertising; means an advertising which explicitly or by implication identifies a competitor or goods or services of a competitor. Directly using a competitor’s trademarked product or services or indirectly making a reference to a competitor’s product or services by insinuation or implication

\textbf{1.2 Comparative Advertising: A Means of Improving Consumer Welfare}

Comparative advertising is known in trade as ‘knocking copy.’ It is a generally accepted fact that the cost paid by consumers when buying a product has two components the price of the good and the so called consumer search cost.\textsuperscript{6} Collecting information about the product may involve, for example, visiting stores, which generates time and transportation costs, making telephone calls, and buying magazines. In such a context, comparative advertising is regarded as a cost-effective means of informing the buying public of the similarity or superiority of the features of one particular good to those of competitive products. Given the wide diversity of goods and services available today, comparative advertising assists consumers in making choices among products by providing them with a basis for evaluating the merits of similar products.\textsuperscript{7}


\textsuperscript{4} Samia M. Kirmani Cross-Border Comparative Advertising in the European Union Boston College International and Comparative Law Review Vol. 19 Issue 1 Article 6

\textsuperscript{5} 85/450 dated 10\textsuperscript{th} of September, 1984


\textsuperscript{7} MCCARTHY, supra note 14, \S\ 2:5 (quoting F.T.C. OFFICE OF POLICY PLANNING, F.T.C. POLICY PLANNING ISSUES PAPER: TRADEMARKS, CONSUMER INFORMATION AND BARRIERS TO COMPETITION 22 (1979) (The Craswell Report)).
In McDonalds Vs Burgerking\textsuperscript{8}, Court warned that "advertisements are not to be read as if they are testamentary provision in a will or a clause in some agreement with every word being carefully considered and the words as a whole being compared".

1.3 The Prohibition of Confusing Comparative Advertising

This practice consists of lawfully creating copies of famous products and of advertising them as equivalent to, but cheaper than, the famous products. If the advertising is an insinuating campaign against the competitor’s product such a negative campaigning is not permissible. The advertiser, therefore, may highlight the positive features of his product and can even claim that his product is better than his competitors. Such a statement may be untrue. But while doing so, he is not permitted to project that his competitor’s goods are bad.”

2.0 Comparative Advertising under Trademark Act

Section 29(8) of the Trademark Act outlines the situations in which there is the use of another’s trademark in advertising which amounts to infringement. It is considered to be the unification of laws of unfair competition and unfair trade practices that have set considerations for the use of trademarks in comparative advertisements. According to this section, a registered trademark is infringed where an advertisement if it is harmful to the trademark’s reputation, Is destructive to the trademark’s distinctive character, or Takes unfair advantage or considered to be contrary to honest practice.

2.1 Exception

i. Honest Practice: Section 30(1) provides an exception when such use of marks is done according to “Honest Practices” in industrial and commercial matters. The Trademark Act permits Comparative Advertisements in three ways If there is a bonafide use of Trademark, If in accordance with the honest practices, or If it does not take an unfair advantage of the reputation of the mark. Havells India Ltd and Anr Vs. Amritanshu Khaitan and Ors The Delhi High Court held it is open to an advertiser to objectively compare one or more material, relevant, verifiable and representative feature of the goods and services in question which may include price. There is no requirement in law to disclose each and every factor/characteristic in comparative advertisement. No reasonable observer would expect one trader to point to all the advantages of its competitor’s business and failure to do so does not per se take the advertising outside what reasonable people would regard as honest.

In Glaxo Smith Kline Consumer Health Care Limited v. Heinz India Private Limited and Ors\textsuperscript{9} the Court held incorrect portrayal was argued to be an attempt to misguide consumers with

\textsuperscript{8} [(1986) FSR 45] Whitford J

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regard to the utility of the defendant’s product, resulting in the plaintiff suffering extensive economic losses. The defendant contended that the assertions made were understood by consumers to be an attempt at puffery, with there being no requirement of warranty or accountability with regard to the same. The Court holding that an advertiser was at liberty to engage in puffery so long as the product of a competitor was not slandered in any manner.

ii. Theory of Best in the World: An advertiser was at liberty to engage in puffery so long as the product of a competitor was not slandered in any manner. In Reckitt & Colman of India Ltd. Vs. Kiwi T.T.K.,10 the Court laid down as follows:-

"The settled law on the subject appears to be that a manufacturer is entitled to make a statement that his goods are the best and also make some statements for puffing of his goods and the same will not give a cause of action to other traders or manufacturers of similar goods to institute proceedings as there is no disparagement or defamation to the goods of the manufacturer so doing. However, a manufacturer is not entitled to say that his competitor’s goods are bad so as to puff and promote his goods. It, however, appears that if an action lies for defamation an injunction may be granted."

The Delhi High Court stated that an advertiser can compare his goods by stating it better than the goods of the competitor but he cannot state the competitor’s goods as bad, this would amounts to defamation. Court has the power to grant an injunction in this regard.

9 The parties were manufacturers of the reputed nutritional drinks ‘Horlicks’ and ‘Complan’ respectively. In addition to allegations of implied disparagement, it was contended by the plaintiff that the advertisement had attributed certain qualities to the defendant’s product in an imprecise and untruthful manner. The first half of the advertisement had shown a young boy hanging on the central bar of a school bus, apparently in a desperate bid to gain some height. Thereafter, another boy approaches and advises him to start consuming the brand ‘Complan’, which he says is necessary for growing tall. The advertisement proceeded in its second half to show the same boy who had previously been hanging on the bar having had a considerable increase in his height, with him declaring that he was now a consumer of the defendant’s brand. The broadcast ended on a visual note declaring that the defendant’s brand ‘Complan’ had ‘extra growing power’. The plaintiff argued that the said portrayal was enhancing the utility of the defendant’s product in an untruthful manner, with there being no substantive basis to the defendant’s assertion that its brand ensured an increase in height. It was contended that the consumption of nutritional drinks was not the only factor contributing to the growth of children, with genetic potential, physical activity and various environmental circumstances being equally determinant.

10 1996 PTC (16) 393 manufacturers of a liquid shoe polish under the brand name Cherry. The defendant in the action was marketing a shoe polish under the brand name Kiwi. In an advertisement released in the electronic media, a bottle of the defendants shoe polish with the name KIWI written on white surface was shown against another liquid polish described as OTHERS marketed by Brand X. While the word KIWI written on the defendants bottle would not drip, the word OTHERS written in the other bottle was shown dripping. The other bottle looked like the one used by the plaintiff for their product since it had a red blob on its surface. Therefore the plaintiff complained of disparagement. S.K.Mahajan, J held that on account of the red blob appearing on the surface of the other bottle shown in the advertisement, it was offensive
The Calcutta High Court held that a tradesman is entitled to declare his goods to be best in the world, even though the declaration is untrue. For the purpose of saying that his goods are the best in the world or his goods are better than his competitors' he can even compare the advantages of his goods over the goods of others. If there is defamation an action lies for recovery of damages for defamation, then the Court is also competent to grant an order of injunction restraining repetition of such defamation. In this case the court held that the defendant cannot say that the new technology is bad or harmful or products made from the new technology are bad or harmful.

If the plaintiff files a suit the plaintiffs must prove a false or misleading statement of fact about a product. The plaintiff must prove that that the statement either deceived, or had the capacity to deceive, a substantial segment of potential consumer. The deception was material, in that it was likely to influence consumer's purchasing decisions.

3.0 Puffery Rule

A competitor is entitled to declare his product the best in the world as long as he does not disparage the image of the competitor. As a result, many unethical companies could evade the process of law and go unpunished. The Indian consumer is also not alert, sophisticated or informed to initiate action. Comparative advertising generally possesses two components, puffery and denigration. Puffery is where the advertiser seeks to draw the consumer's attention by making superlative claims about his product that are assertions of opinion, rather than verifiable statements of fact. Often puffery crosses the limits of tolerance and seeks to portray the competing product in a negative light. The same is then said to amount to denigration, which the courts have strictly prohibited.

4.0 Disparagement

Disparagement of a competitor's product may be specific or generic without specifying rival; both are equally objectionable in a court of law. Comparative advertising is something that the challenger brand should undertake. A brand owner has to keep in mind how strong the competition is. You have to be in a disadvantageous position in order to challenge and comparison should result in some loss of reputation, goodwill or business. Changes in the market take place and competitors need to stay on top of this change. Comparative advertising is bound to get more and more aggressive and competitive.

The New International Websters' Comprehensive Dictionary defines disparage/disparagement to mean, "to speak of slightlyingly, undervalue, to bring discredit or
dishonor upon, the act of depreciating, derogation, a condition of low estimation or valuation, a reproach, disgrace, an unjust classing or comparison with that which is of less worth, and degradation. " The Concise Oxford Dictionary defines disparage as under, to bring dis-credit on, slightly or of and depreciate."

The war of advertisement against each other's products is going on but that does not entitle the respondents to contend nor can be permitted to plead the past conduct as a good defense to denigrate the product of the appellant nor is the market place a suitable substitute for injunction." In Dabur India Ltd. v. M/S Colortek Meghalaya Pvt. Ltd the Delhi High Court held certain factors have to be kept in mind while deciding the question of disparagement. These factors are: (i) Intent of the commercial, (ii) Manner of the commercial, and (iii) Story line of the commercial and the message sought to be conveyed. These factors, we would like to amplify or restate them in the following terms (1) the intent of the advertisement this can be understood from its story line and the message sought to be conveyed. (2) The overall effect of the advertisement does it promote the advertisers product or does it disparage or denigrate a rival product? While promoting its product, the advertiser may, while comparing it with a rival or a competing product, make an unfavourable comparison but that might not necessarily affect the story line and message of the advertised product or have that as its overall effect. (3) The manner of advertising is the comparison by and large truthful or does it falsely denigrate or disparage a rival product? While truthful disparagement is permissible, untruthful disparagement is not permissible.

The Delhi High Court in Pepsi Co., Inc. And Ors. Vs. Hindustan Coca Cola Ltd\textsuperscript{13} in this case, an advertisement in which a boy was shown preferring Thums Up to Pepsi on the ground that the former was a stronger drink while the latter was meant for children. The Delhi High Court held it to be an act of disparagement.

In Colgate-Palmolive (India) Limited v. Anchor Health & Beauty Care Private Ltd, Colgate Palmolive (India) Ltd filed for a permanent injunction restraining the defendant telecasting any other advertisement which is disparaging or slandering the Colgate tooth pastes\textsuperscript{14}

\textsuperscript{12} (2003 (27) PTC 305 (Del))
\textsuperscript{13} The first objection of the plaintiff is to the claim made in the advertisement that "Anchor" is the "ONLY" tooth paste containing all the 3 ingredients viz., Calcium, Fluoride and Triclosan.
\textsuperscript{14} The second objection of the plaintiff is to the statement in the advertisement that "Anchor" is the "FIRST" all round protection tooth paste.
\textsuperscript{14} The third objection of the plaintiff is to the statement that the Fluoride in "Anchor" tooth paste gives 30% more cavity protection.
and for damages to the tune of Rs.10,01,000/-. The Court held an advertisement which tends to enlighten the consumer either by exposing the falsity or misleading nature of the claim made by the trade rival or by presenting a comparison of the merits (or demerits) of their respective products, is for the public good and hence cannot be taken to be an actionable wrong, unless 2 tests are satisfied namely (i) that it is motivated by malice and (ii) that it is also false. This is on account of the fact that a competitor is better equipped to make such an exposure than anyone else and hence the benefit that would flow to the society at large on account of such exposure, would always outweigh the loss of business for the person affected. If 2 trade rivals indulge in puffery without hitting each other, the consumer is misled by both, unless there is increased awareness or Governmental intervention. On the other hand, if both are restrained from either making false representations/incorrect representations/ misleading representations or issuing unintended warranties (as defined as unfair trade practice under the Consumer Protection Act), then the consumer stands to gain. Similarly, permitting 2 trade rivals to expose each other in a truthful manner, will also result in consumer education. In this case the Court found the respondent guilty of an Unfair Trade Practice, because of the false or misleading information that the advertisement purports to propagate. However, I do not find the respondent guilty of disparagement.

In Godrej Consumer Products limited. V. S.C. Johnson the Curt held the defendant cannot use advertisement to disparage or denigrate the plaintiffs product. Defendant cannot show that the plaintiff’s product is inferior.

5.0 Conclusion

In India the trademark Act is silent on prohibitions of what constitutes denigration in comparative advertising. The law on disparaging advertisements does not prevent the competitor from poaching on the consumer or deriving the consumer from experiencing the gods of the competitor. Comparative advertising prohibits false statement of facts and acts which amount to defamation. In Subramaniam Swamy v Union of India\textsuperscript{15} A Civil action for a wrong when there is no codified law in India can be taken u under S.9 of CPC The Courts have been considerate to manufacturers for products have been defamed through comparative advertising and granted suitable relief.

\textsuperscript{15}(2016)7SCC221

(iv) The fourth objection of the plaintiff is to the statement that Triclosan contained in "Anchor" tooth paste is ten times more effective in reducing bacteria.