

A STUDY ON EMPLOYEE SATISFACTION IN CO-OPERATIVE BANKS

A PROJECT REPORT

Submitted by

ADI KARUVAN (REG No:DB20BR0043)

ALNA SABU (REG No:DB20BR0080)

SEBASTIAN ANSALAM (REG No:DB20BR0075)

SONU THOMAS (REG No:DB20BR0078)

Under the supervision of

Mrs. SONIYA JACOB

In partial fulfilment for the award of bachelor degree in

COMMERCE



DONBOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON EMPLOYEE SATISFACTION IN CO-OPERATIVE BANKS**” is the bonafide work of “**ADI KARUVAN, ALNA SABU, SEBASTIAN ANSALAM and SONU THOMAS**” who carried out the project under my supervision

SIGNATURE

Mrs. DEEPTHI JOSEPH

HEAD OF THE DEPARTMENT

SIGNATURE

Mrs. SONIYA JACOB

SUPERVISOR

DEPARTMENT OF COMMERCE

DONBOSCO ARTS AND SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We, **ADI KARUVAN, ALNA SABU, SEBASTIAN ANSALAM** and **SONU THOMAS** students of 6th Semester B. Com, Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON EMPLOYEE SATISFACTION IN CO-OPERATIVE BANKS**” is an authentic and original work done by us under the guidance and supervision of **Mrs. SONIYA JACOB**, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier

Place: Angadikadavu

Signature of the Student

Date:

Reg. No: DB20BR0043

DB20BR0080

DB20BR0075

DB20BR0078

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev.Fr.Dr. FRANCIS KARACKAT SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. DEEPTHI JOSEPH**, Head of the Department of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express my thanks to guide **Mrs. SONIYA JACOB**. Asst. Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all who co-operated with us for doing our project.

We are indebted to our beloved parents and other family members for the great support and care.

ADI KARUVAN

ALNA SABU

SEBASTIAN ANSALAM

SONU THOMAS

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CHAPTER I
INTRODUCTION

INTRODUCTION

Employee satisfaction is the terminology used to describe whether the employees are happy and contented and fulfilling their desires and needs at work. Many measures purport that employee satisfaction is a factor in employee motivation. It is a measure of how happy workers are with their job and working environment. Employee job satisfaction has become a more important issue, such that it is being associated with improved productivity and more dignity towards work and growth of an enterprise. Job satisfaction has a strong influence on employee's attitudes in the work place. Job satisfaction is more associated with salaries and incentives, promotions, policies, rewards, nature of work, job Security, welfare and compensation, working condition, safety, social recognition, and personal growth etc.

Employee satisfaction is very important because most of the people spend a major portion of their life at working place whether it is a small, medium or large organization. Employee satisfaction is important not only for the employees, but also it is equally important for the organization for which the employee is working as well. The success of cooperative banks depends on many factors and one among these factors is employee's performance. The employee performance has great influence on performance of cooperative banks being unit in service industry. The employee performance is subjected to the satisfaction level of an employee's towards job. When the employees get satisfactory services from the company, initially he tends to believe that same treatment would be offered in long run. When they are satisfied they will start taking interest in their work instead of worrying about other issues. Also the employees will feel a sense of responsibility towards the organization. It deals with customers in a better way and builds strong relation with them and they would try to produce results in order to get appreciation from the company.

Banks are known as veins of the economy. Cooperative banks are financial institutions registered under cooperative societies Act. Cooperative banks in India are more 100 years old. Cooperation has three dimensions that are economic, social and moral which are equally crucial for its success. The very motto cooperation is "each for all and all for each" signifies loyalty, trust, faith and fellowship. A cooperative society is a perfect democratic institution of the members and is based on the "one member, one vote".

The effectiveness of cooperative societies depends upon the job satisfaction of its employees. Cooperative societies serve their members most effectively and strengthen the cooperative society movement by working together through local, regional, national and international structures. Cooperative societies provide training for their members so that employees contribute effectively for the development of their organization.

1.1 STATEMENT OF THE PROBLEM

Employees are the backbone of an organization. Any organization can't achieve its predefined goals without a right set of employees. Thus job satisfaction is an important factor for the human resources. In this study the theoretical aspects satisfaction is compared with the original situations in the organization to get a deep knowledge about the structure and functions of the organization. It is necessary to exercise a proper care on all the levels of administration for smooth running of the organization.

The employees faces problems like workload, work stress, payment problems and other dissatisfaction both from management as well as from the employees. And in many cases the payment given to employees is not proportion to their work. In every company employees are faced many problems related with the working condition, lack of rest time, lack of welfare facilities.

1.2 SIGNIFICANCE OF STUDY

Employees are the essential factors in any organisations success. The effectiveness of cooperative societies depends upon the job satisfaction of its employees. Employee satisfaction is of utmost importance for employees to remain happy and also deliver their level best. A satisfied employee will be loyal towards the organisation and will stick to the organisation even in the worst scenario. This study is conducted to out the level of satisfaction of the employees working in a cooperative.

1.3 REVIEW OF LITERATURE

Vroom (1978): Job satisfaction is one of the main job related attitudes. It is determined by how well outcomes meet or exceed the expectations of the employee or

employer. Job satisfaction refers to one's feelings towards one's job. It can only be inferred but not seen. Positive attitudes towards the job are conceptually equivalent to job satisfaction and negative attitudes towards the job dissatisfaction. Employees want a pay system, which is simple, fair and in line with their expectations. If the pay system is not up to their expectations they get dissatisfied. In addition to wages compatible working conditions also contribute to job satisfaction.

Keith Davis and Newstrom (1989): say that it is a set of favourable or unfavourable feelings with which employees view their work. People in any organization manifest themselves, not only through individual sections but also through group interactions. When individuals come to the workplace, they come not only with technical skills and knowledge, but also with their personal feelings, perceptions, desires, motives, attitudes, and values. Therefore, employee management in an organization means management of not only technical skills but also other factors of human resources.

Lock: defines job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences”. A close observation of employees reveals that they are complex beings made up of physiological, sociological, psychological, and ethical attributes and factors. The proportions of these dimensions of the human factor in employment may differ from one situation to another but the fact remain that these are the basic elements of the human factor in organizations. There is no doubt at all that the physical and mental attributes of human resources are highly pertinent to organizational performance and productivity. As the qualities of human resources are, to a large extent, shaped by such environmental factors, employees are to be treated as distinct individuals.

Hoppock: employee satisfaction is “any combination of psychological, physiological, and environment circumstances that cause and person truth fully to say I am satisfied with my jobs”. Working conditions are part of maintenance factors which, when provided, help removed dissatisfaction. Make sure that they have a comfortable, clean break room, with basic necessities, such as drinking water, bathroom facilities etc. moreover, it is well known that, for many employees, work fills the need for social interaction. Thus the work group serves as a source of satisfaction to individual employees.

Andrew Du Brin (1988): defines job satisfaction as the amount of pleasurable or contentment associated with job. Job satisfaction represents person's feelings towards his job. There are many causes that influence employee's good feelings or ill feeling. The most important among them are working conditions, wage structure, work group, nature of work, and quality of supervision. Wages play a significant role in influencing job satisfaction as money plays an important role in fulfilling one's needs. There may be workers they experience a boost in morale after receiving more money. Increasing bonuses can seriously affect employee satisfaction and should be given when possible.

Feldman and Arnold(1983):say that "job satisfaction means that the amount of overall positive effect or feelings that individuals have towards their job". Yet money can't solve all morale issues and if a company with spread problems for workers can't improve their overall environment, a bonus may be quickly forgotten as the daily stress of an unpleasant job.

1.4 SCOPE OF THE STUDY

If an organisation expects to get best performance from its employees, then the organisation should satisfy their needs. Job satisfaction is an important factor that managers must consider. Various surveys and researches prove that the employees satisfaction have a great role in the performance of the candidates. The study will helps to understand how much an employee is satisfied in his/her work in a cooperative bank.

1.5 OBJECTIVES OF THE STUDY

- To study the level of satisfaction of employees.
- To analyse the stress level of employees.
- To find out the measures, that can be taken for improving the work satisfaction of employees.

1.6 RESEARCH METHODOLOGY

Research is a careful investigation or enquiry especially through search for new facts in branch of knowledge. Research Methodology is systematic way of conducting survey. This study is on “A study on employee satisfaction in cooperative bank”.

1.6.1 RESEARCH DESIGN

A research design is purely the framework or blueprint for conducting the research. . Research design specifies the methods and procedures necessary for obtaining the information and to solve the research problem.

1.6.2 SAMPLING TECHNIQUE

The sampling technique refers to the method used to select the samples for study. The sampling technique used in this study is convenience sampling.

1.6.3 SAMPLE SIZE

Sample size refers to the number of persons to be surveyed. The sample size taken in this study is 45 employees.

1.6.4 AREA OF STUDY

Area of study is confined to Irritty.

1.6.5 SOURCES OF DATA COLLECTION

Both primary data and secondary data are collected the purpose of this study.

1. PRIMARY DATA

These are the data collected for the first time. Primary data is collected from primary sources which include questionnaire.

2. SECONDARY DATA

Secondary data refers to the data that collected someone other than the primary user. Secondary sources here used include eBooks, journals, articles, internet, discussion with guide etc.

1.6.6 TOOLS FOR DATA ANALYSIS AND PRESENTATION

Percentage method, bar diagrams, pie diagrams is used.

1.7 PERIOD OF STUDY

Period of study is from December to February

1.8 LIMITATIONS OF THE STUDY

1. Employees will not be frank in their opinions.
2. Some of the respondents have not given full co-operations.
3. There may be errors due to the bias of respondents.

1.9 PRESENTATION OF THE REPORT

Chapter I : Introduction

Chapter II : Theoretical Profile

Chapter III: Data Analysis and Interpretation

Chapter IV: Summary, Findings, Suggestions and Conclusions

CHAPTER II
THEORETICAL PROFILE

2.1 JOB SATISFACTION

Job satisfaction is defined as the level of contentment employees feel with their job. This goes beyond their daily duties to cover satisfaction with team members/managers, satisfaction with organizational policies, and the impact of their job on employees' personal lives. Job satisfaction, an unquantifiable metric, is defined as a positive emotional response you experience when doing your job or when you are present at work. Leading organizations are now trying to measure this feeling, with job satisfaction surveys becoming a staple at most workplaces.

It's important to remember that job satisfaction varies from employee to employee. In the same workplace under the same conditions, the factors that help one employee feel good about their job may not apply to another employee. For this reason, it is essential to have a multidimensional approach to employee satisfaction, covering the following areas:

- The challenging nature of work, pushing employees to new heights
- A level of convenience (short commutes, access to the right digital tools, and flexible hours)
- Regular appreciation by the immediate management and the organization as a whole
- Competitive pay, which employees maintain a good quality of life
- The promise of career progression in sync with employees' personal growth targets

2.2 FACTORS DETERMINING EMPLOYEE SATISFACTION LEVEL

1. Working environment

It is essential to provide employees with a work environment that is conducive to their overall development. They need an environment that is healthy and safe and which caters to both personal comforts and facilitates doing a good job. If the working

conditions are good (clean, attractive surroundings), the personnel will find it easier to carry out their jobs. On the other hand, if the working conditions are poor (hot, noisy surroundings), personnel will find it more difficult to get things done. Hence, it can be said that having a friendly and supportive environment can lead to increased job satisfaction.

2. Appreciation

The human race loves to be appreciated. Even for the smaller job that does one seek to have appreciation from colleagues, boss, and seniors. When one gets acknowledged in front of everyone, it gives up a boost to their morale. When appreciation leads to encouragement, the ultimate result is reflected in the efficiency of work automatically. Therefore, the level of job satisfaction is always higher wherever appreciation is higher.

3. Age

Age is one of the factors affecting job satisfaction. Various studies carried out in this field have shown that job satisfaction tends to increase with age. That is, older employees tend to report higher satisfaction, and younger employees say the lowest job satisfaction rates.

4. Promotion

Promotional opportunities seem to have a varying effect on job satisfaction. This is because promotions take different forms and have a variety of accompanying rewards. In recent years, with the flattening of organizations and accompanying empowerment strategies, and promotion in the traditional sense of climbing the hierarchical corporate ladder of success is no longer available as it once was.

5. Initiation and leadership

If an employee is given an equal number of opportunities to show their talent, take the lead and initiate, then the chances of having a higher level of job satisfaction are more. Suppose in an organization, no employee is asked to give suggestions, and nobody is bothered to inform them of the decision. There are only a few figures who

lead the team always. In such conditions, an employee wouldn't feel satisfied with whatever job he or she is currently doing.

2.3 HOW IMPORTANT IS JOB SATISFACTION

- **Lower Turnover** – Turnover can be one of the highest costs attributed to the HR department. Retaining workers helps create a better environment and makes it easier to recruit quality talent and save money. The bottom line: satisfied employees are typically much less likely to leave.
- **Higher Productivity** – Irrespective of job title and pay grade, employees who report high job satisfaction tend to achieve higher productivity.
- **Increased Profits** – Keeping employees safe and satisfied can lead to higher sales, lower costs and a stronger bottom line.
- **Loyalty** – When employees feel the company has their best interests at heart, they often support its mission and work hard to help achieve its objectives. And, they may be more likely to tell their friends, which helps spread goodwill.

2.4 CO-OPERATIVE BANKS

Co-operative banks are institutions established on the principle of co-operation and it deal in ordinary banking business. Cooperative banking is retail and commercial banking organized on a cooperative basis. Cooperative banking institutions take deposits and lend money in most parts of the world. Cooperative banks are owned by their customers and follow the cooperative principle of one person, one vote. Co-operative banks are often regulated under both banking and cooperative legislation. They provide services such as savings and loans to non-members as well as to members and some participate in the wholesale markets for bonds, money and even equities.

A 2013 report by ILO concluded that cooperative banks outperformed their competitors during the financial crisis of 2007–2008. The cooperative banking sector had 20% market share of the European banking sector, but accounted for only 7% of all the write-downs and losses between the third quarter of 2007 and first quarter of

2011. Cooperative banks were also over-represented in lending to small and medium-sized businesses in all of the 10 countries included in the report.

The co-operative banks cater to the financing needs of agriculture, retail trade, small industry and self-employed businessman in urban and rural areas. The business of co-operative banks in urban areas also has increased phenomenally in recent years due to the sharp increases in the number of co-operative banks. Co-operative banks in India are registered under the co-operative societies Act. They are also regulated by RBI. They are governed by Banking Regulation Act 1949 and Banking Laws Act, 1965. It provides personal banking services including credit cards, current accounts, free on line banking etc.

2.5 MAIN FEATURES OF COOPERATIVE BANK

The main features of cooperative banks are:

- Voluntary association
- Democratic administration
- Self-help and mutual aid
- Common welfare through common action
- Participation members on the basis of equality

2.6 OBJECTIVES OF THE BANK

1. The main objective of the bank is to promote the awareness of thrift and self-sufficient among the members.
2. To supply seeds, manure, pesticides and all kinds of agricultural implements to its members.
3. To act as a marketing agency for purchase and sale of agricultural products.
4. To provide banking business including issuing cheques, drafts, and collecting bills.
5. To implement government sponsored schemes and to provide funds for its implementation.
6. To supply consumer goods to it's at fair prices.
7. To help the members for of land, vehicles, agricultural implements etc.
8. To accept deposits and provide loans

2.7 STRUCTURE OF COOPERATIVE BANK

The co-operative banking structure in India is divided into Short term structure and

Long-term structure.

Short term structure has three levels

- 1) A State Co-operative Bank works at the apex level
- 2) The Central Co-operative Bank works at the Intermediate Level
- 3) Primary Co-operative Credit Societies at a base level (i.e. works at village level).

I. State Co-operative Banks

- The state co-operative bank is a federation of central co-operative bank and acts as a
- Watchdog of the co-operative banking structure in the state.
- It procures funds from share capital, deposits, loans and overdrafts from the Reserve Bank
- Of India.
- The state co-operative banks lend money to central co-operative banks and primary Societies and not directly to the far

II. Central Co-operative Banks

- These are the federations of primary credit societies in a district and are of two types:
 1. Those having a membership of primary societies only.
 2. Those are having a membership of societies as well as individuals
- The funds of the bank consist of share capital, deposits, loans and overdrafts from state

Co-operative banks and joint stocks.

- These banks provide finance to member societies within the limits of the borrowing
- Capacity of societies.
- They also conduct all the business of a joint-stock bank.

III. Primary Co-operative Credit Society

- The Primary Co-operative Credit Society is an association of borrowers and non-borrowers

Residing in a particular locality.

- The funds of the society are derived from the share capital and deposits of members and loans from central co-operative banks.
- Borrowing constitutes the most important element of their working capital.
- The borrowing powers of the members as well as of the society are fixed but may differ from state to state.
- The loans are given to members for the purchase of cattle, fodder, fertilizers and Pesticides.

Long term structure has two levels

- 1) State Co-operative Agriculture and Rural Development Banks (SCARDBs) at the apex level.
- 2) Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) at the district level or block level.

I. State Cooperative Agriculture and Rural Development Banks

State Cooperative Agriculture and Rural Development Banks (SCARDB) is a Central Sector Scheme of India which aims at raising resources of SLDBs (State Land Development Banks) for long term lending to cultivators by way of floatation of debentures in vital areas, Such as Minor Irrigation, Farm Mechanization, Land Development, Horticulture, Wasteland Development, Rural Housing, Rural God owns, Non-Farm Sector and Animal Husbandry.

Under this scheme the SLDBs/SCARDBs raise resources for long term lending to cultivators By floatation of debentures in vital areas like Farm Mechanisation, Land Development etc. The debentures floated by the Banks are subscribed by NABARD, the concerned State Governments, Government of India and other financial institutions.

II. The Primary Cooperative Agricultural and Rural Development Banks

The Primary Cooperative Agricultural and Rural Development Banks were the forerunners in providing investment credit for agriculture and were started primarily for this purpose. PCARDBs have been apportioned a lively role in agricultural development of our country. It is known that various programmes of the government are being implemented in the Agricultural sector through the branches of these banks. The basic task of these banks were To develop the agriculture sector, which is the main occupation of the majority of people in Our country and a major contributor to national income.

CHAPTER III
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

The Data Analysis Process is nothing but gathering information by using a proper application or tool which allows you to explore the data and find a pattern in it. Based on that information and data, you can make decisions, or you can get ultimate conclusions. Interpretation is the process of reviewing data through some predefined processes which will help assign some meaning to the data and arrive at a relevant conclusion.

The chapter is to analyse and interpret the data collected from 45 employees working in cooperative banks at Iritty area.

3.1 WORK EXPERIENCE IN BANK

Table No 3.1

Work Experience in Bank

Response	No. of Respondents	Percentage
Less than 3 years	12	27
3-6 years	20	44
6-10 years	8	18
Above 10 years	5	11
Total	45	100

Source: Primary data

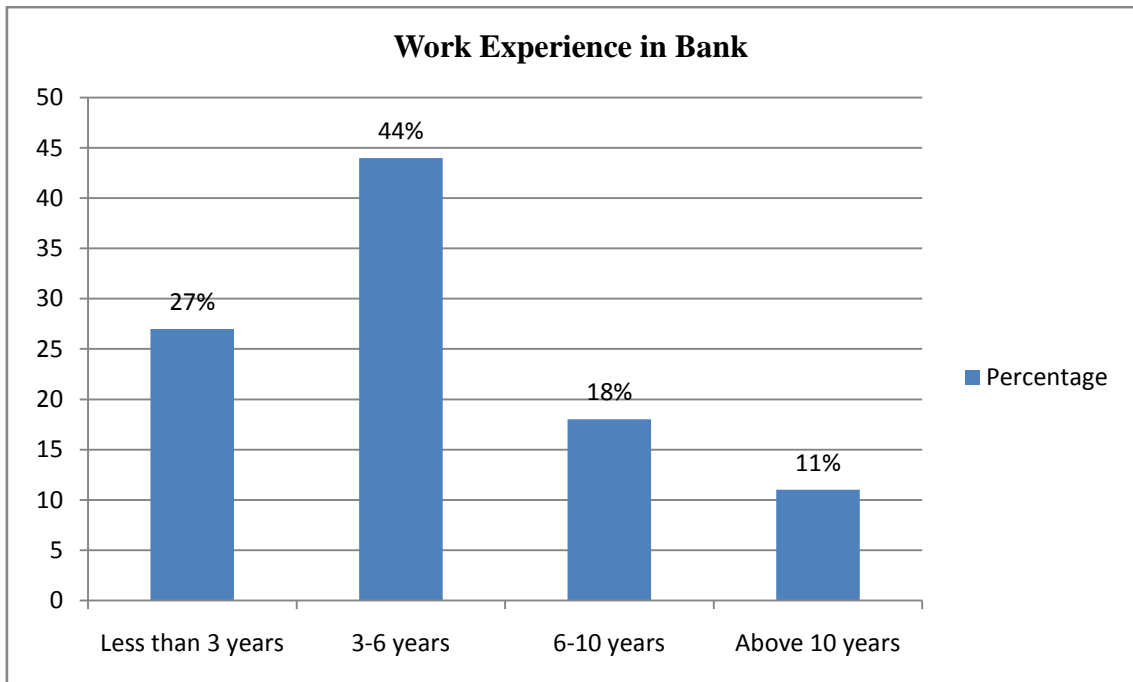


Figure No 3.1

Interpretation

Table No 3.1 shows that out of 45 respondents, 27 per cent are experienced in less than 3 year, 44 per cent are experienced in 3-6 years, 18 per cent are experienced in 6-10 years and 11 per cent are experienced above 10 year.

3.2 SATISFACTION ON REMUNERATION

Table No 3.2

Satisfaction on Remuneration

Response	No. of Response	Percentage
Extremely Satisfied	6	13
Satisfied	30	67
Neutral	7	15
Unsatisfied	2	5
Total	45	100

Source: Primary data

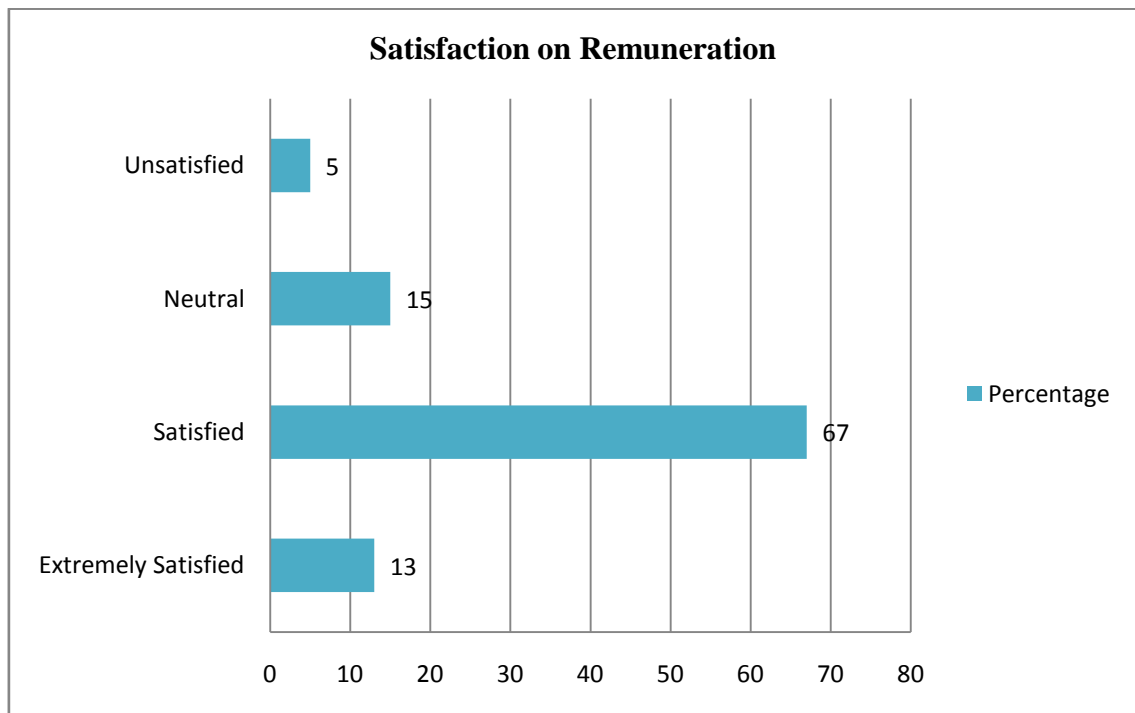


Figure No 3.2

Interpretation

Table 3.2 shows that out of 45 respondents 67 per cent are satisfied with their total remuneration package considering their duties and responsibilities.

3.3 SENSE OF ACCOMPLISHMENT

Table No 3.3

Sense of Accomplishment

Response	No. of Response	Percentage
Yes	32	73
No	13	27
Total	45	100

Source: Primary data

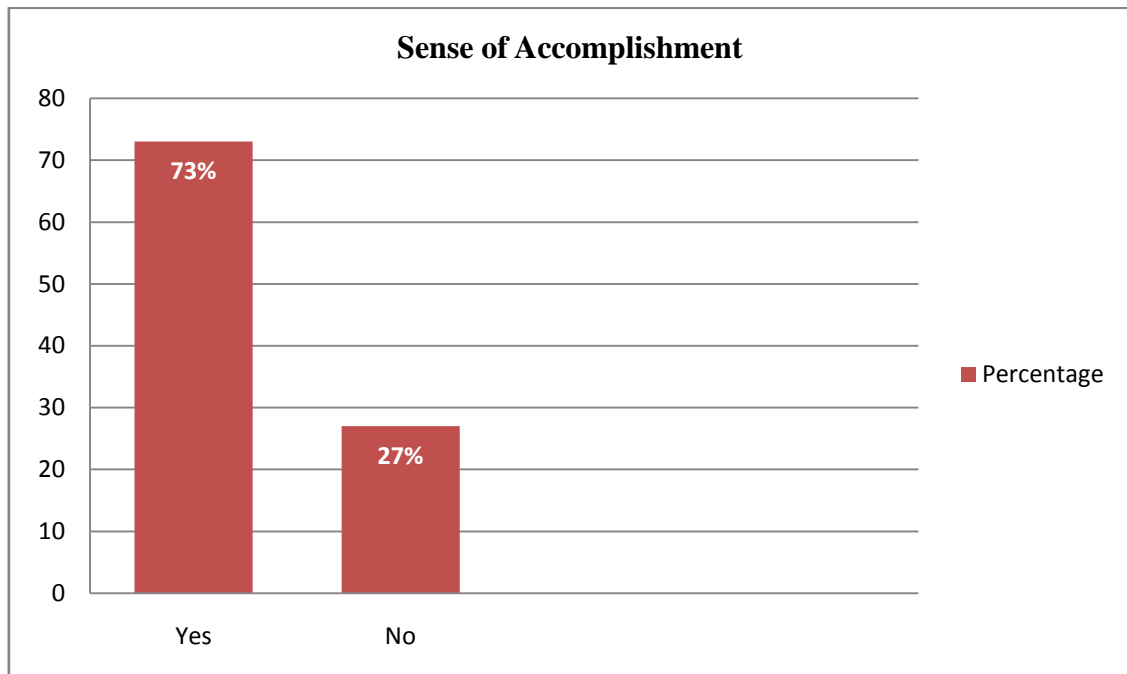


Figure No 3.3

Interpretation

Table No 3.3 shows that out of 45 respondents 73 percent of employees are said that they get a sense of accomplishment from their work. Only 27 percent are said not sense of accomplishment from their work.

3.4 CRITERION FOR GIVING REWARD

Table No 3.4

Criterion for Giving Reward

Response	No. of Response	Percentage
Yes	32	71
No	13	29
Total	45	100

Source: Primary data

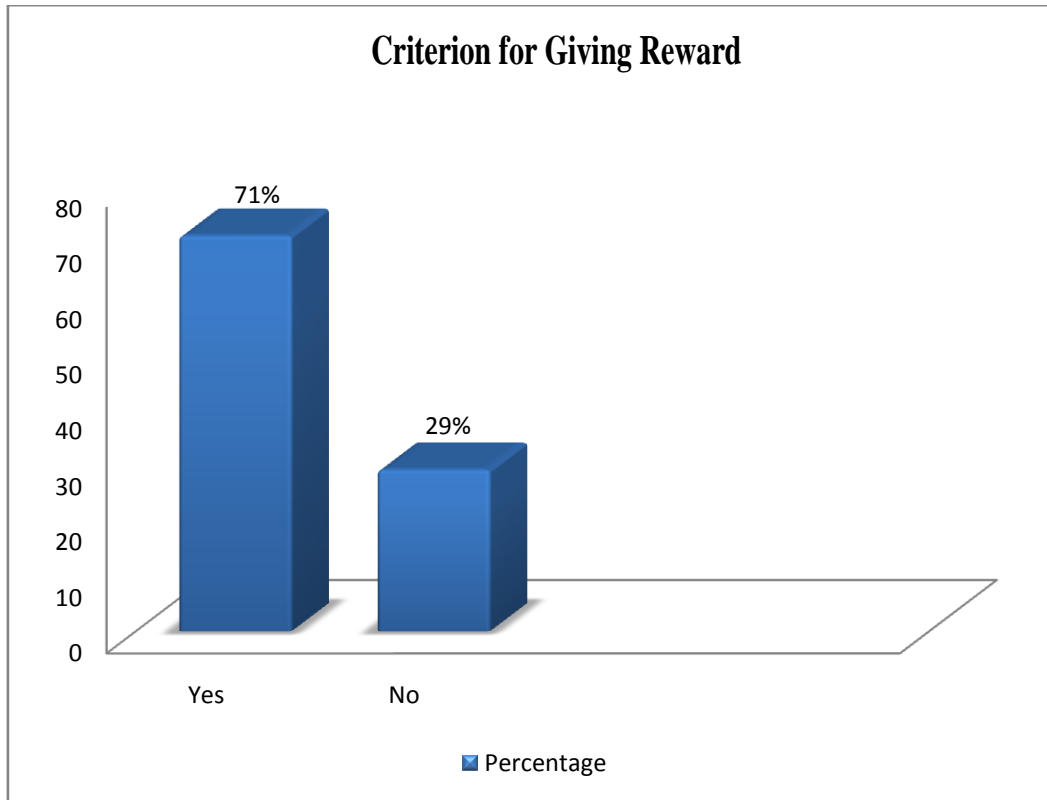


Figure No 3.4

Interpretation

Table No 3.4 reveals that out of 45 respondents 71 percent of respondents are criteria forgiving rewards and 29 percent of respondents are not giving criteria for rewards.

3.5 BASIS FOR GIVING REWARD

Table No 3.5

Basis for Giving Reward

Response	No. of Response	Percentage
Performance Based	24	53
Experience Based	13	29
Qualification Based	8	18
Total	45	100

Source: Primary data

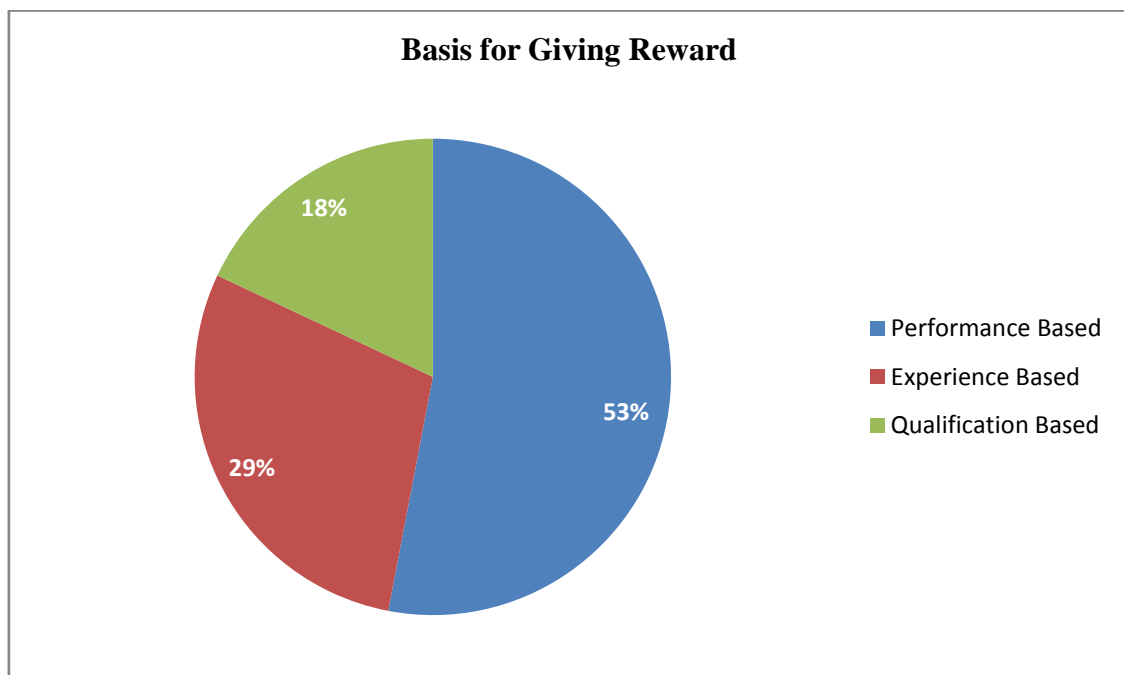


Figure No 3.5

Interpretation

Table No 3.5 shows that out of 45 respondents 53 percent of respondents giving reward on the basis of performance.18 per cent of respondents giving rewards on the basis of qualification.29 per cent of respondents giving reward on the basis of experience.

3.6 SATISFACTION OF WORK ENVIRONMENT

Table No 3.6

Satisfaction of Work Environment

Response	No. of Response	Percentage
Yes	40	89
No	5	11
Total	45	100

Source: Primary data

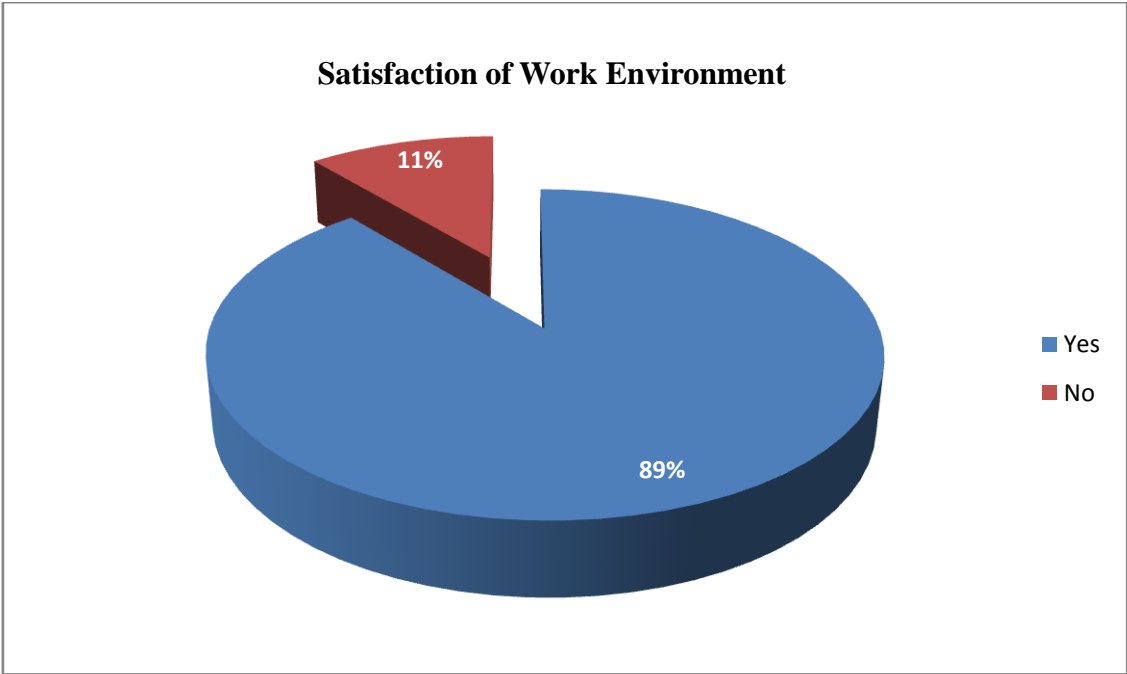


Figure No 3.6

Interpretation

Table No 3.6 shows that out of 45 respondents 89per cent of employees are in the opinion that they get a safe and healthy environment. 11per cent of employees are in the opinion that they not get a safe and healthy environment.

3.7 SATISFACTION ON SALARY RECEIVED

Table No 3.7

Satisfaction on Salary Received

Response	No. of Response	Percentage
Extremely Satisfied	6	13
Satisfied	17	38
Neutral	19	42
Unsatisfied	3	7
Total	45	100

Source: Primary data

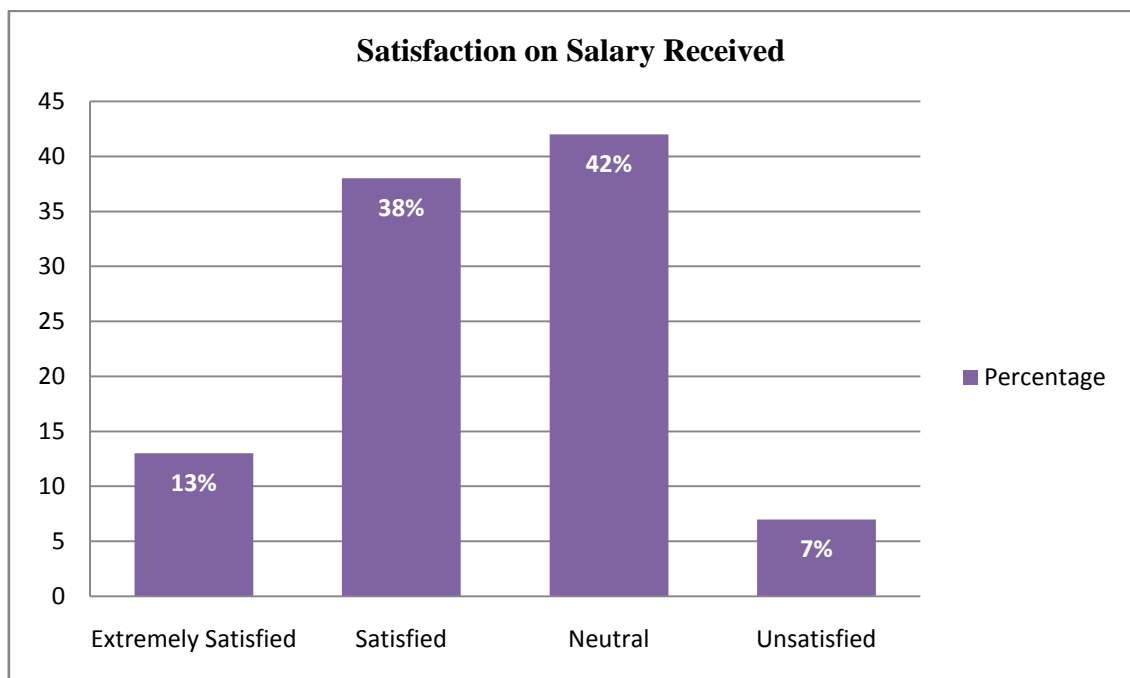


Figure No. 3.7

Interpretation

Table No 3.7 shows that out of 45 respondents 13 per cent are extremely satisfied with the salary they received, 38 per cent are satisfied and 42 percent are moderately satisfied. Only 7 percent are unsatisfied.

3.8 CAREER ENHANCEMENT OPPORTUNITIES

Table No 3.8

Career Enhancement Opportunities

Response	No. of Response	Percentage
Yes	35	78
No	10	22
Total	45	100

Source: Primary data

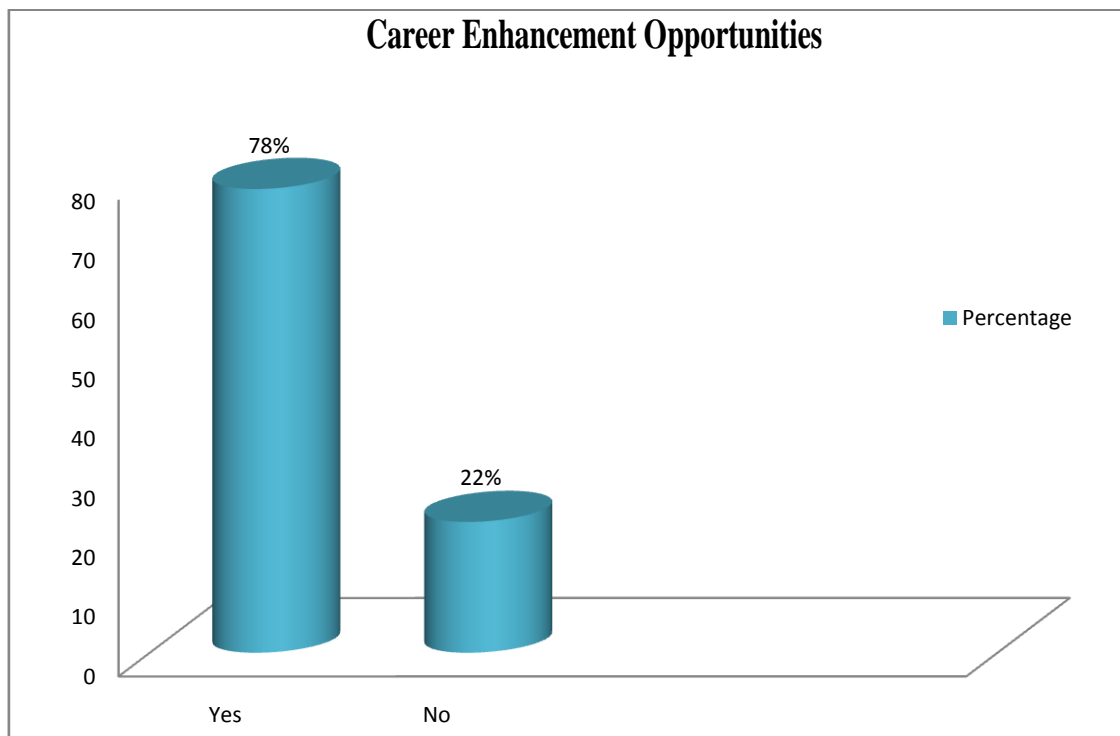


Figure No 3.8

Interpretation

Table No 3.8 shows that all employees are in the opinion that the bank provided training to newly appointed employees. Thus we can clearly understand that the co-operative bank provides adequate training for all the employees.

3.9 BASIS FOR CAREER ENHANCEMENT OPPORTUNITIES

Table No 3.9

Basis for Career Enhancement Opportunities

Response	No. of Response	Percentage
Training	25	56
Promotion	11	24
Seminars	9	20
Total	45	100

Source: Primary data

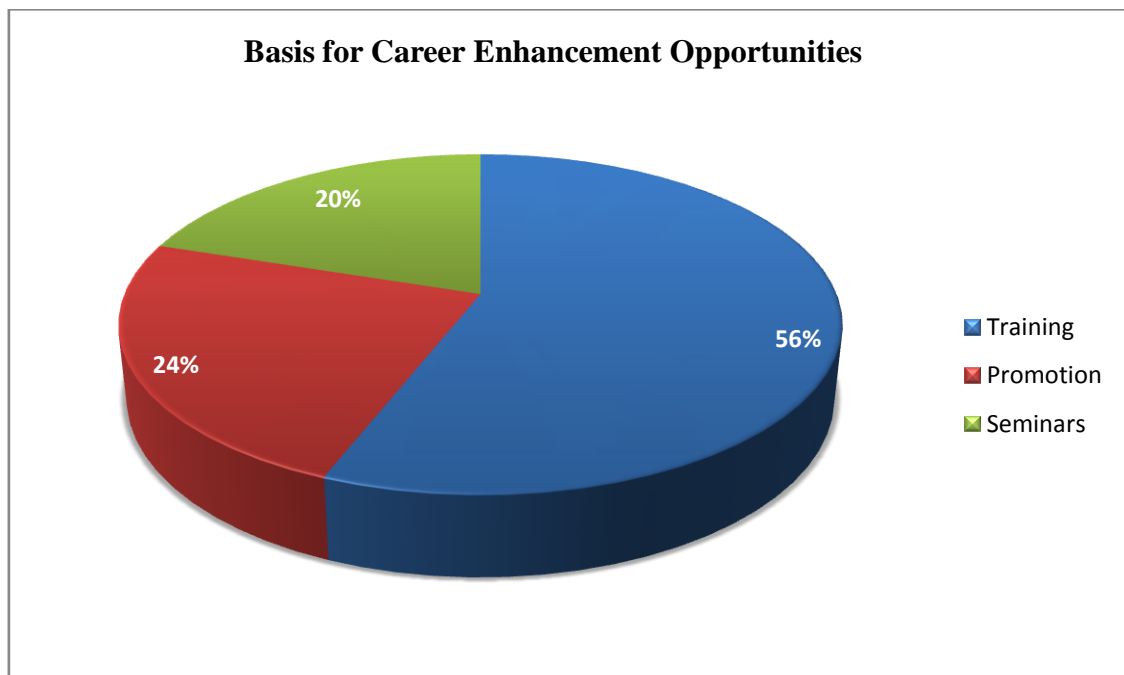


Figure No 3.9

Interpretation

Table 3.9 shows that out of 45 respondents 56 percent choose training basis for career enhancement opportunities, 24 per cent promotion and balance 20 percent seminars.

3.10 ROLE AND RESPONSIBILITIES ARE DEFINED

Table No 3.10

Role and Responsibilities are Defined

Response	No. of Response	Percentage
Strongly Agree	11	25
Agree	23	51
Neutral	9	20
Disagree	2	4
Total	45	100

Source: Primary data

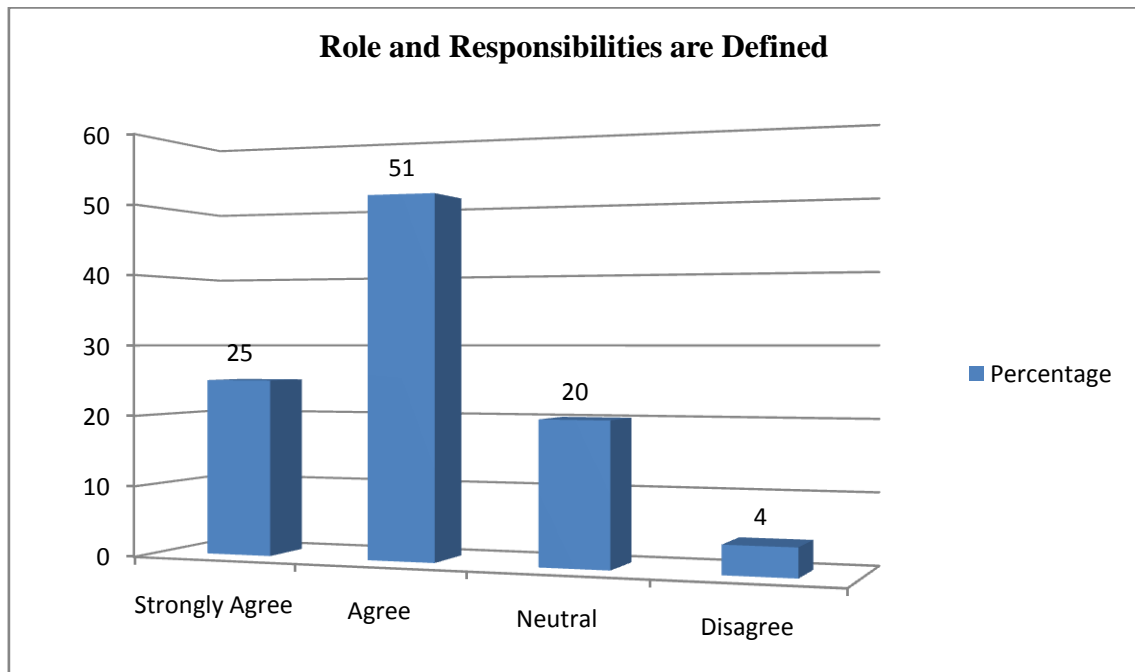


Figure No 3.10

Interpretation

Table No 3.10 shows that out of 30 respondents 25 per cent are strongly agreed that roles and responsibilities of an employee in the work place are clearly defined, 51 per cent are agree, 20 per cent are neutral and balance 4 per cent are disagree.

3.11 SATISFACTION ON RELATIONSHIP WITH CO-WORKERS

Table No 3.11

Satisfaction on Relationship with Co-Workers

Response	No. of Response	Percentage
Yes	34	76
No	11	24
Total	45	100

Source: Primary data

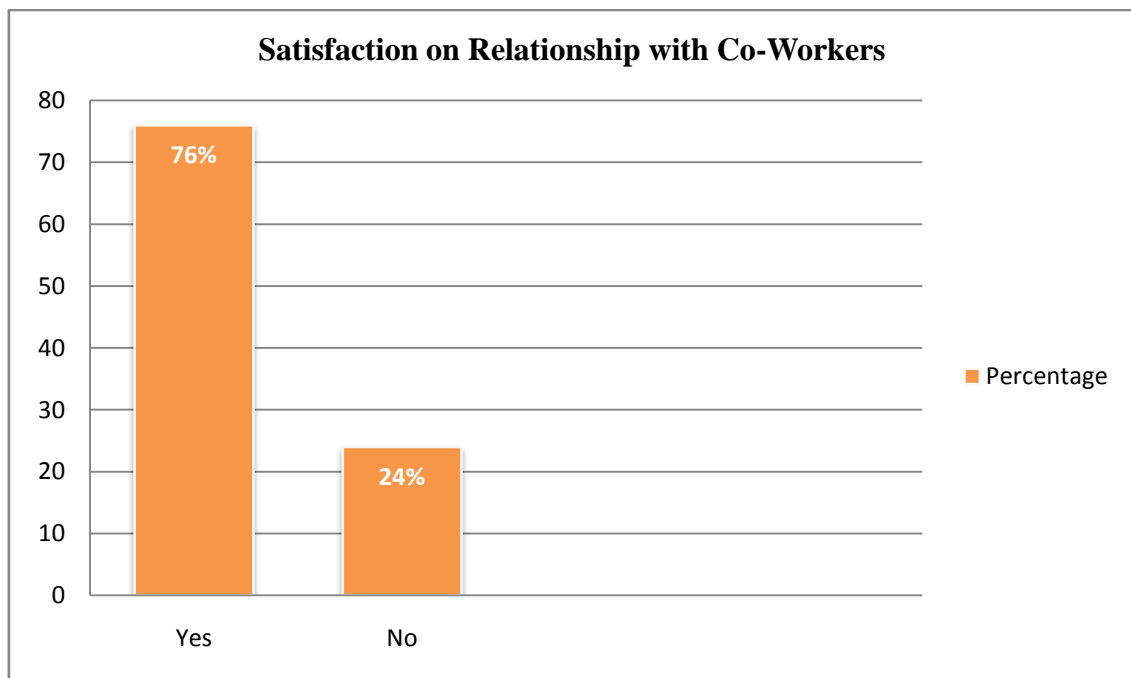


Figure No 3.11

Interpretation

Table No 3.11 shows that out of 45 respondents we can clearly understand that 76 per cent of the employees are satisfied with the co-workers. 24 per cent are not satisfied. Thus the relationships within employees are satisfactory.

3.12 FAIR AND EQUITABLE DEALING BY SUPERIOR

Table No 3.12

Fair and Equitable Dealing by Superior

Response	No. of Response	Percentage
Strongly Agree	10	20
Agree	20	45
Neutral	12	28
Disagree	3	7
Total	45	100

Source: Primary data

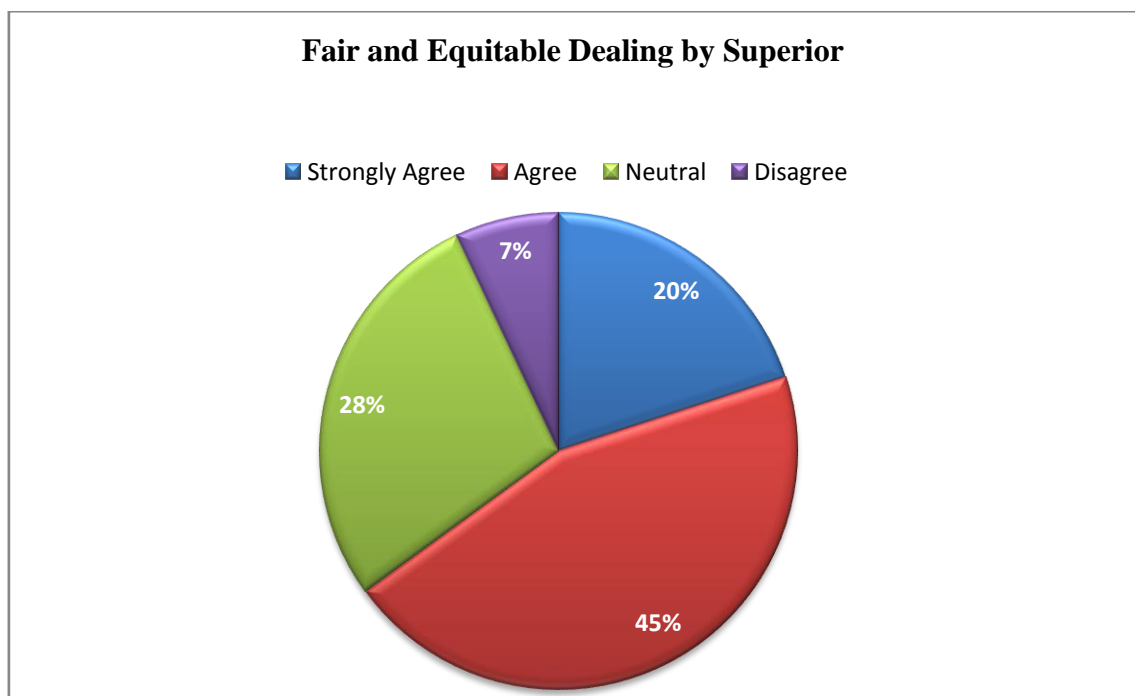


Figure No 3.12

Interpretation

Table No 3.12 shows that out of 45 respondents 20 per cent are in the opinion that the superiors are fair and equitable in their dealings with employees. 45 per cent are agreed, 28 per cent are moderately agreed and 7 per cent are disagreeing.

3.13 SATISFACTION ON ALLOWANCE RECEIVED FROM BANK

Table No 3.13

Satisfaction on Allowance Received from Bank

Response	No. of Response	Percentage
Yes	29	64
No	16	36
Total	45	100

Source: Primary data

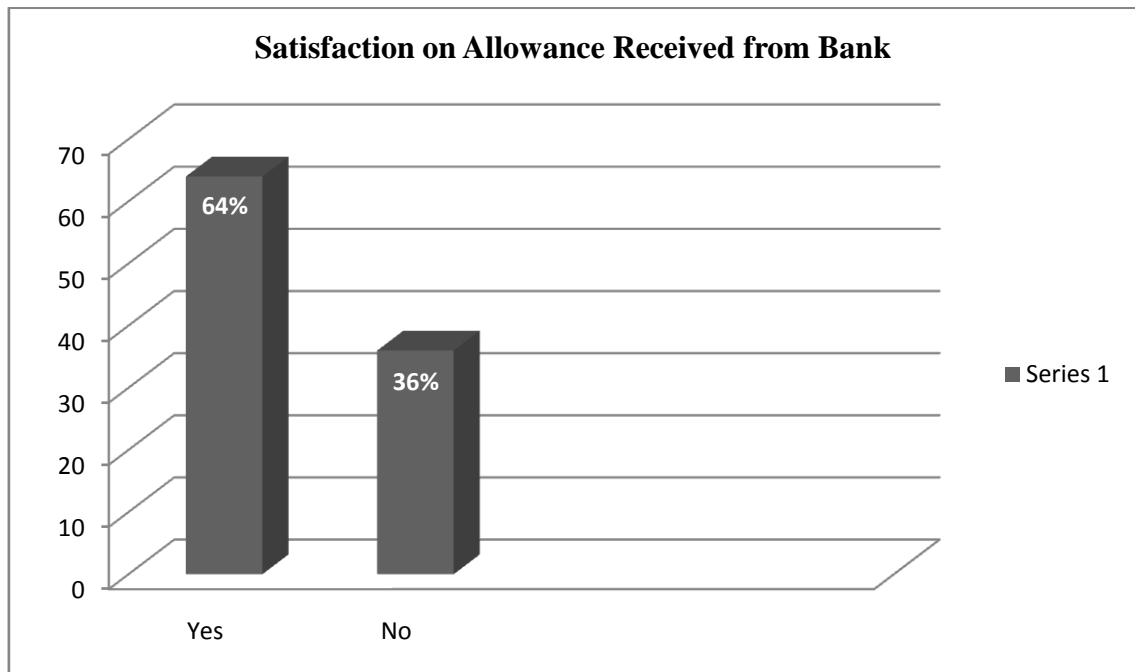


Figure No 3.13

Interpretation

Table No 3.13 shows that out of 45 respondents 64 per cent of employees are satisfied and 36 per cent are not satisfied with the allowances they received from the bank.

3.14 EMPLOYEE CAN COMMUNICATE FREELY TO SUPERIOR

Table No 3.14

Employee can Communicate Freely to Superior

Response	No. of Response	Percentage
Strongly Agree	20	44
Agree	14	31
Neutral	8	18
Disagree	3	7
Total	45	100

Source: Primary data

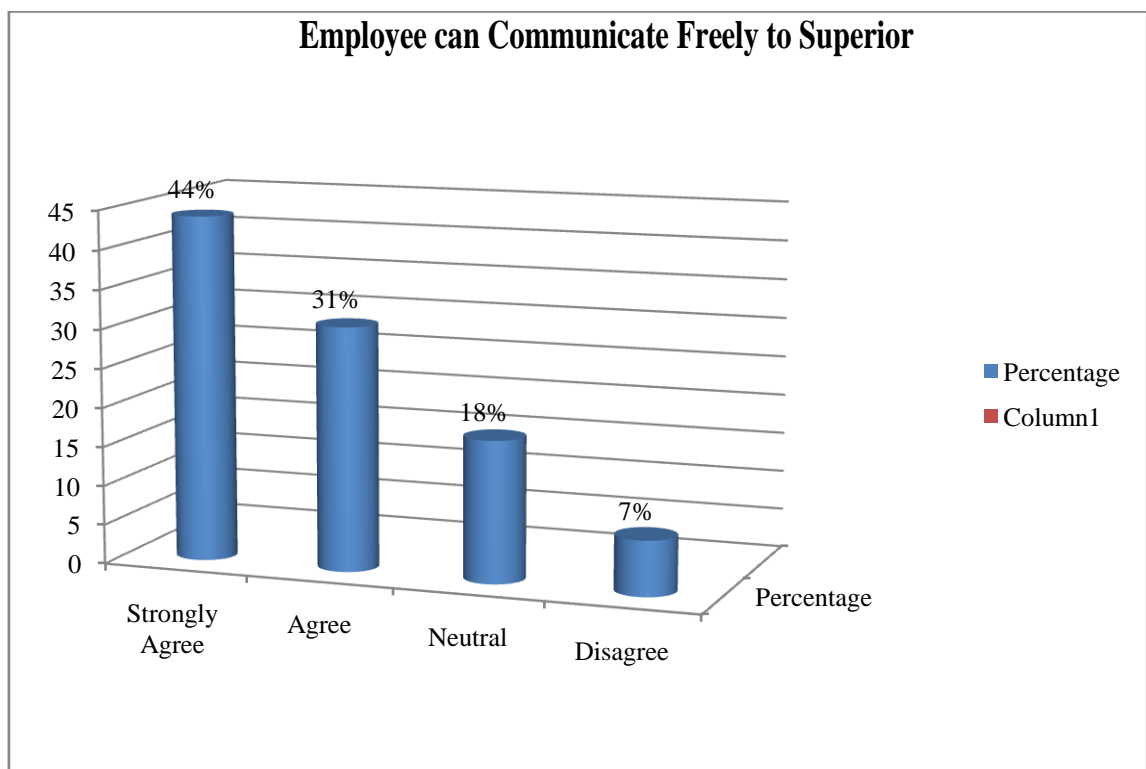


Figure No 3.14

Interpretation

Table No 3.14 shows that out of 45 respondents 44 per cent strongly agree with superior's communication, 31per cent agree, 18per cent neutral and 7per cent are disagreed.

3.15 SATISFACTION ON JOB ASSIGNMENT

Table No 3.15

Satisfaction on Job Assignment

Response	No. of Response	Percentage
Yes	40	89
No	10	11
Total	45	100

Source: Primary data

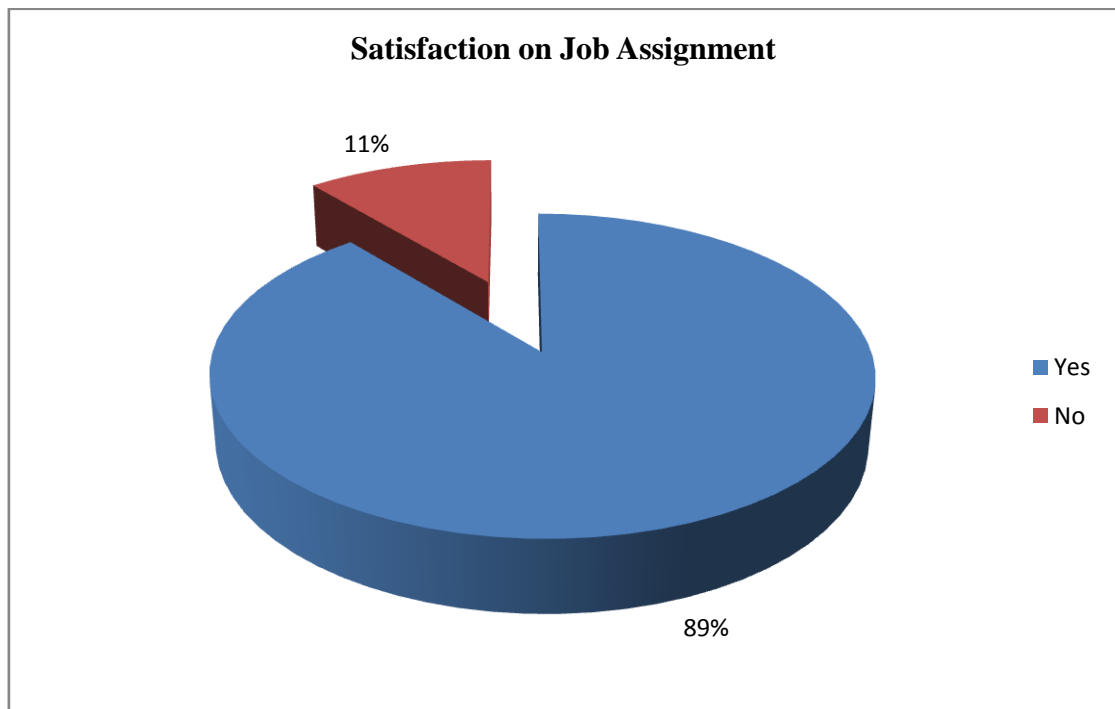


Figure No 3.15

Interpretation

Table No 3.15 shows that out of 45 respondents 89 per cent of employees are satisfied with their job assignment. Only 11 per cent are not satisfied.

3.16 BALANCING WORK AND PERSONAL LIFE OF EMPLOYEE

Table no 3.16

Balancing Work and Personal Life of Employee

Response	No. of Response	Percentage
Strongly Agree	10	22
Agree	18	40
Neutral	14	31
Disagree	3	7
Total	45	100

Source: Primary data

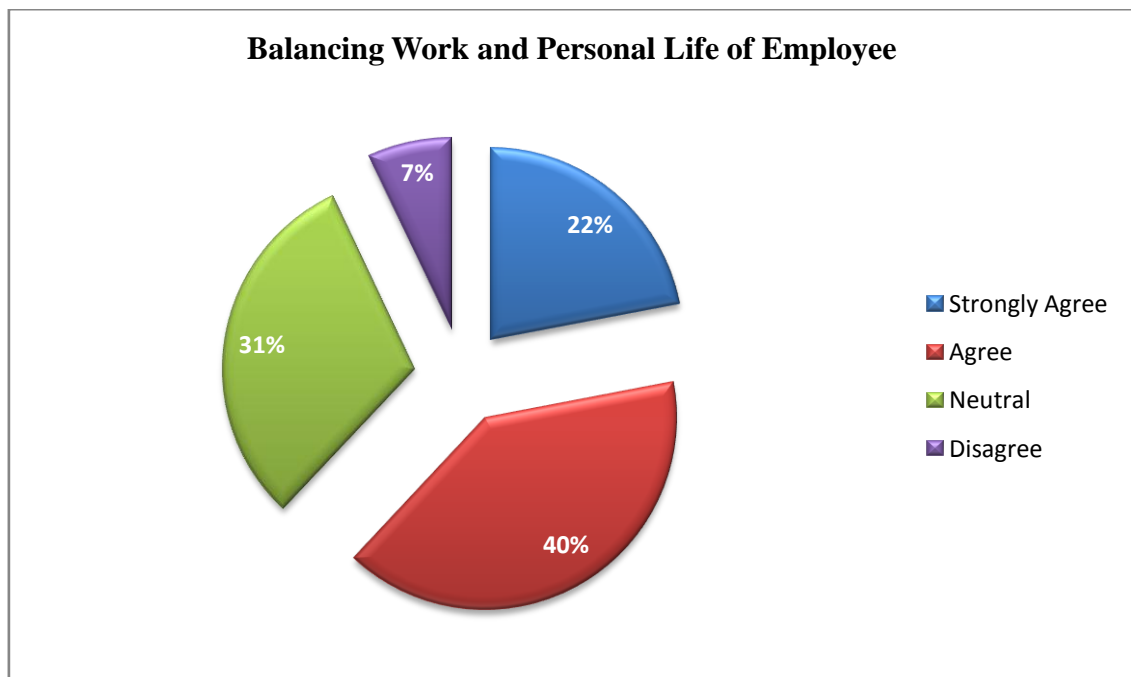


Figure No 3.16

Interpretation

Table No 3.16 shows that 22 per cent of the employees are strongly agree that the management is flexible and understanding the importance of balancing employees work and personal life.

3.17 SATISFACTION ON INCENTIVES RECEIVED FROM BANK

Table No 3.17

Satisfaction on Incentives Received from Bank

Response	No. of Response	Percentage
Yes	31	69
No	14	31
Total	45	100

Source: Primary data

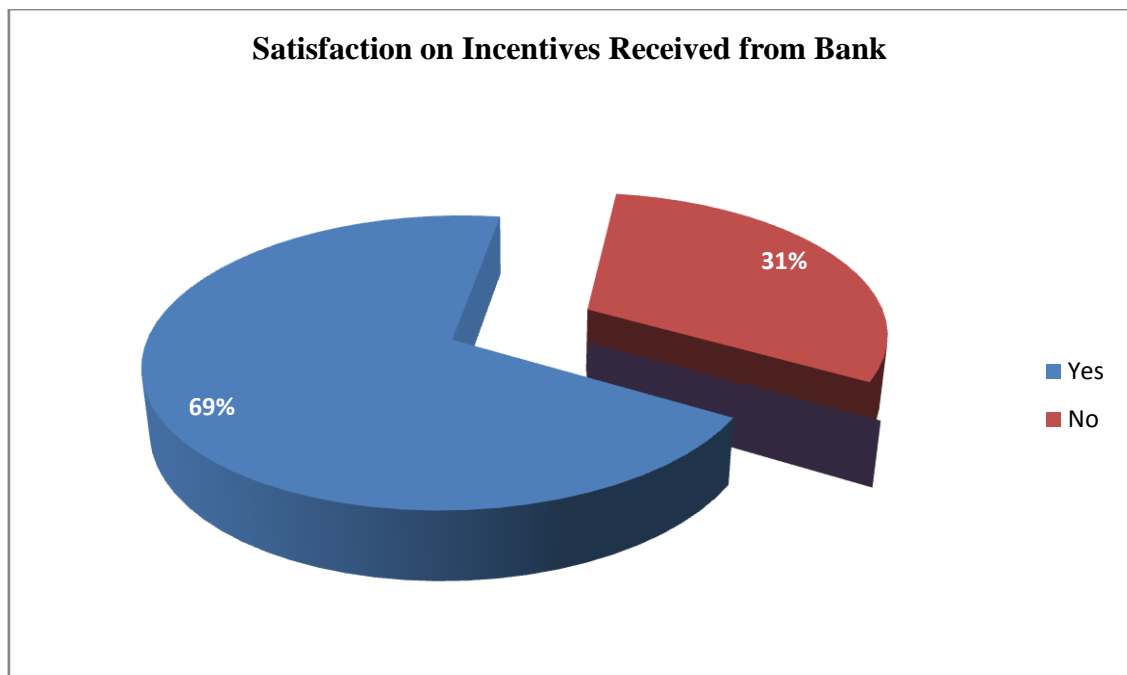


Figure No 3.17

Interpretation

Table No 3.17 shows that out of 45 respondents 69 per cent of employees are satisfied with the incentives they received from bank and only 31 per cent are not satisfied.

3.18 SATISFACTION ON PAYMENT RECEIVED FOR OVERTIME

Table No 3.18

Satisfaction on Payment Received for Overtime

Response	No. of Response	Percentage
Yes	31	69
No	14	31
Total	45	100

Source: Primary data

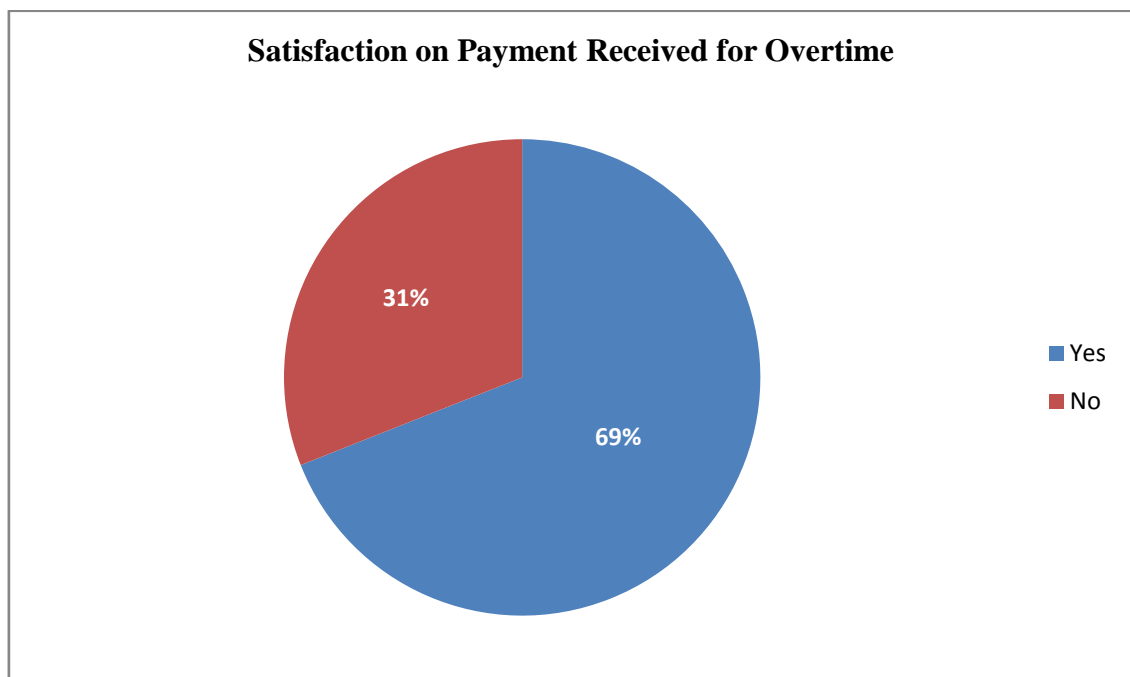


Figure No 3.18

Interpretation

Table No 3.18 shows that out 45 respondents 69 per cent of employees are satisfied with the payment received for overtime work. Only 31 per cent are not satisfied.

CHAPTER IV
SUMMARY, FINDINGS, CONCLUSION AND
SUGGESTION

4.1 SUMMARY

Job satisfaction is defined as the level of contentment employees feel with their job. It usually depends on the mind of employee/worker. If an employee shows positive attitude towards his or her job it means he or she is satisfied with their job. The study titled A STUDY ON EMPLOYEE SATISFACTION AT CO-OPERATIVE BANK has been conducted with the following objectives in mind.

- To study the level of satisfaction of employees.
- To analyses the stress level of employees.
- To find out the measures, that can be taken for improving the work satisfaction of employees.

Relevant information is collected from both primary and secondary sources. Primary data are collected from 45 respondents by using questionnaire.

4.2 FINDINGS

- Among 45 respondents 44 percentage of them have experience of 3-6 years
- This study reveals that most of the respondents are satisfied with remuneration package.
- The study shows that majority of the respondents are sense of accomplishment from their work.
- Among 45 respondents 71 percentage of respondents claims that there is criteria for giving rewards.
- Majority of the respondents are given rewards on the basis of performance
- The study shows that above 80 per cent of respondents are satisfied with work environment.
- Majority of the respondents are neutral with their salary.
- Majority of employees claims that the bank is providing career enhancements opportunities.
- Among the respondents 56 percentage responded that career enhancements is provided through training and the 24 percentage responded that it is through promotion and other 20 percentage responded it is through seminars.
- Majority of 51 percentage among them responded that roles and responsibilities of an employee are clearly defined.
- 76 per cent among them responded that there is satisfaction on relationship between co-workers.
- Out of 45 respondents 45per cent of employees agree with superiors dealings.
- Among 45 respondents 64 percentage of respondents are satisfied with allowance service provided by bank.
- 44 per cent of respondents that is agree with superior communication.
- Among 45 respondents 89 percentage are satisfied with job assignment.
- Among 45 respondents 40 percentage of the respondents agree that management is flexible and understand the importance of balancing their work and personal life.
- 69 percentage of the respondents are satisfied with their incentives.
- 69 percentage of the respondents are satisfied with the payment received for overtime work.

4.3 CONCLUSION

Employee satisfaction is the extent to which employees are happy or content with their jobs and work environment. There a large number of factors that affect a person's level of satisfaction Some of these factors include better working condition, better incentive system, fair dealings of superiors etc.

According to the study most of the employees are satisfied with their work environment and job assignment. Few employees are dissatisfied with their work environment and job assignments. Providing more incentives, more leisure time etc. will help in increasing the level of satisfaction.

Every company must concentrate on the level of job satisfaction of employees. The employee's satisfaction is important in an organization as it reduces the employee turnover. The study on employee satisfaction helps to understand the factors that affect the level of satisfaction, causes of dissatisfaction, behaviour and expectations of employees in an organisation.

4.4 SUGGESTIONS

- Create a safe, healthy work environment that demands the fair treatment of all employees. Encourage employees to voice any concerns.
- Make sure employees know their jobs are stable. Job insecurity can lead to anxiety that may affect job performance.
- More effective employee training programme will help the employees and management to achieve corporate goals.
- Management may try to participate the employees in decision making. This will give a sense of responsibilities to the employees.
- Management may consider the ability and experience of the employees while giving rewards and this will improve the satisfaction level of employees.

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APPENDIX

QUESTIONNAIRE

Sir/ Madam

WE Adi Karuvan, Alna Sabu, Sebastian Ansalam and Sonu Thomas students of sixth semester B.com computer application of Don Bosco Arts and Science College, Angadikadavu. As part of the curriculum, we are doing a project on “A STUDY ON EMPLOYEE SATISFACTION AT CO-OPERATIVE BANK”. We request you to kindly spare your valuable time to fill up the questionnaire that are provided with. Kindly give the necessary information through this questionnaire. We assure you that all the information obtained will be used for academic purpose only.

Personal data:-

Name.....

Sex M F

1. How long have you worked in this bank?

a) Less than 3 years

b) 3-6 year

c) 6-10 years

d) Above 10 years

2. How satisfied are you with your total remuneration package considering your duties and responsibilities?

a) Extremely satisfied

b) Satisfied

c) Neutral

d) Unsatisfied

3. Do you get a sense of accomplishment from your work?

Yes No

4. Is there any clear criterion for giving rewards?

Yes No

5. If yes which are they?

- a) Performance based
- b) Experience based
- c) Qualification based
- d) Common

6. Do you get a safe and healthy work environment?

Yes No

7. Are you satisfied with your salary level?

- a) Extremely satisfied
- b) Satisfied
- c) Neutral
- d) Unsatisfied

8. Is there any career enhancement opportunities?

Yes No

9. If yes which are they?

- a) Training
- b) Promotion
- c) Seminars

10. Roles and responsibilities of an employee in the work place are clearly defined.

Do you agree?

- a) Strongly agree
- b) Agree
- c) Neutral
- d) Disagree

11. Are you satisfied with the present relationship with co-workers?

Yes No

12. Superiors are fair and equitable in their dealings with employees. Do you agree?

a) Strongly agree

b) Agree

c) Neutral

d) Disagree

13. Are you satisfied with the allowance received from the bank?

Yes

No

14. Superiors welcome free and frank communication from employees. What is your opinion?

a). Strongly agree

b).Agree

c).Neutral

d).Disagree

15. Are you satisfied with your job assignments?

Yes

No

16. Management is flexible and understands the importance of balancing my Work and personal life. Do you agree?

a). Strongly agree

b). Agree

c). Neutral

d). Disagree

17. Are you satisfied with the incentives received from the bank?

Yes

No

18. Are you satisfied with the payment received for overtime work?

Yes No

19. Do you have suggestions for improving the level of satisfaction?

Yes No

.....

.....

.....

.....

**A STUDY ON “ONLINE PURCHASE BEHAVIOUR
AMONG STUDENTS WITH SPECIAL REFERENCE TO
IRITTY AREA”**

A PROJECT REPORT

Submitted by

ABIN THOMAS DB20BR0056

AMAL BABY DB20BR0045

SHARON PJ DB20BR0076

Under the supervision of

Mr. CENTIL ABRAHAM K.

In partial fulfilment for the award of Bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project “**ONLINE PURCHASE BEHAVIOUR AMONG STUDENTS WITH SPECIAL REFERENCE TO IRITTY AREA**” is the Bonafede work of **Abin Thomas, Amal Baby and Sharon P. J.** who carried out project work under my supervision.

SIGNATURE:

Ms. Deepthi Joseph

HEAD OF THE DEPARTMENT

SIGNATURE:

Mr. Centil Abraham K.

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU, KANNUR

DECLARATION

We Abin Thomas, Amal Baby, Sharon PJ students of 6th Semester B. Com, Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled **“ONLINE PURCHASE BEHAVIOUR AMONG STUDENTS WITH SPECIAL REFERENCE TO IRITTY AREA”** Has been prepared by us and submitted to Kannur University in partial fulfilment of requirements for the award of Bachelor of Commerce, is a record of original work done by us under the supervision of **Asst. Prof. Mr. Centil Abraham K.** of Department of Commerce, Don Bosco Arts and Science College.

I also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

Place: Angadikadavu

Signature of Students

Date:

Reg. No: DB20BR0056

DB20BR0045

DB20BR0076

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Ms. Deepthi Joseph** Head of the Department of Commerce, and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation for the completion of study during the academic period.

We also wish to express our thank to our guide **Mr. Centil Abraham K.** Asst. Professor, Department of Commerce for his valuable advice and timely assistance during the period of study.

We express our gratitude to all staff members of Department of Commerce and all our friends for their encouragement and co-operation.

I am indebted to my beloved parents and other family members for the great support and care.

ABIN THOMAS

AMAL BABY

SHARON P. J.

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CHAPTER I

INTRODUCTION

INTRODUCTION

The world of online practically can be considered as an endless market, where a consumer living in any country of the world can get into a contractual relation with a trader operating in any other country of the world. From this aspect a cross-border purchase is when the consumer buys goods from any web trader settled anywhere in the world outside in the country of residence. Due to the differences in language and legislation environment, furthermore sometimes in commercial traditions it is particularly essential to consider whether to buy the selected product from a web store operated by a foreign trader. The consumer, in case of online purchase can buy the selected product rapidly by doing some clicks from home or work saving time and energy in spite of the larger distance arising from the endless and unlimited market offered by the online. In addition, the online can also facilitate the purchase of consumers with reduced mobility. Since the consumer does not have to go to the premises of the trader, and is not limited by the opening hours, it can place an order at all times. Such items can also be purchased that are not available in the surroundings of the consumer, thus the choice of goods is significantly broader, and furthermore the delivery can be requested not only to the place of residence but to the workplace, as well. The offers on the online can be easily compared, therefore the consumer can buy the product with the most favourable conditions (price, quality, other discounts) tailored to the individual's needs.

Besides the advantages however, it is good to know that there may also be risks connecting to online purchase, since the conclusion of the contract is done without personal interaction, and the consumer sitting in front of a 2 computer/screen tends not to think over or consider in the intention of buying. This is manifested in a twofold information deficit concerning on the one hand the product to be bought and on the other hand concerning the identity of the trader. The impact of electronic commerce on procurement, shopping, business collaborations and customer services is so dramatic that almost every organization is affected. Online shopping is changing all business functional areas and the important tasks, ranging from advertising to pay bills. The nature of competition is also drastically changing due to new online companies, new business models, and the diversity of ecommerce related products and services.

1.1 STATEMENT OF THE PROBLEM

Online purchasing of goods, both expensive and cheap, is prevalent to a much larger extent in recent years due to convenience, speedy transactions, saving time, attractive sales promotional offers, etc. Despite these motivational factors, there are various transactional and non-transactional issues involved such as online users being uncomfortable while giving their credit card number, personal information, etc. which act as deterrents. Online purchase is new, and it is at a nascent stage, and there are no hard-and-fast rules to live by student are slow in showing interest in online purchase. However, the future for online purchase looks bright and promising. Therefore, this study aims to examine the attitude of online purchaser.

1.2 SIGNIFICANCE OF THE STUDY

Online shopping is the driving factor behind this shopping evolution. Consumers no longer have to go out to go shopping. It has brought the shopping experience to their fingertips via computers and mobile devices, completely changing the way consumers shop. The biggest impact of online purchase has had on consumers can shop from anywhere, anytime. They no longer have to wait until store hours to make a purchase. While the ability to research and shop online has been around for a while, mobile has taken e-commerce to the next level because shoppers can use the device at any point during the sales cycle.

1.3 SCOPE OF THE STUDY

The study confined to **“ONLINE PURCHASE BEHAVIOUR AMONG STUDENTS WITH SPECIAL REFERENCE TO IRITTY AREA”**

1.4 REVIEW OF LITERATURE

Chatterjee and Ghosal, (2014) find that in current scenario of electronic data exchanges, India is fast adaptor of technology and has taken to e-commerce. In India a significant number of customers who don't adopt the facilities of online services were as online shopping provides many facilities. In India the adoption rate of the technology is different from other countries because India has unique social and economic characteristics.

Agarwal, (2013) finds the factors in “A study of factors affecting online shopping behaviour of consumers in Mumbai region”, that affect online shopping like time saving, money saving, no risk in transaction, easy to choose and compare with other products and delivery of product on time., There have been changes in the methodology for business transactions, With advancements in Online shopping.

Dahiya Richa (2012) in the study entitled — Impact of demographic factors of consumers on online shopping behaviour: a study of consumers in India and the study found that On-line shopping is a recent phenomenon in the field of E- Business and is definitely going to be the future of shopping in the world. Most of the companies are running their on-line portals to sell their products/services on line.

Dr. Durmaz (2011) in the study entitled — impact of cultural factors on online shopping behaviour and the study found that while buying goods and services, culture, beliefs and traditions take an important position, while the environment, friends and social groups stated 48.6%. In this case the impact of cultural factors means a lot.

Ruchi Nayyar (2010) in the study of website factors on online shopping buying behaviour and the study found that online shoppers perceive different factors such as website design, fulfilment/reliability, privacy/security and customer service affecting online purchase activity differently.

Lan Xia, Kent B. Monroe, (2009) the purpose of this paper is to study the effects of consumers pre-purchase goals on their responses to price promotions. Consumers with a pre-purchase goal were found to be more attracted to the promotion than those without a goal. More importantly, pre-purchase goals interact with promotion characteristics and produce differential effects on willingness to buy. Consumers with a pre-purchase goal are more attracted to promotions emphasizing reduced losses while those without a goal responded more favourably toward promotions emphasizing gains. Moreover, consumers with and without a pre-purchase goal respond differently to various discount levels. Existing research on price promotions has not examined the influence of consumer’s pre-purchase goals. This paper brings a new dimension to price promotion research. Understanding these variations in pre-purchase goals across consumers will help sellers design more effective promotion programs.

Kim: (2004) projected various barriers affecting ecommerce in the market place. Such as limited skill in using technology, lack of awareness, high cost of investment, lack of assurance and confidence in using the ecommerce, cost of maintenance systems, lack of human skills resources and lack of change of ecommerce, insufficient infrastructure of ecommerce and small space of ecommerce market are highest barriers factors that not able to popularize the ecommerce market.

Li and Zhang's (2002) taxonomy that developed based on their analysis, there are ten impacts of relevant factors on online consumer behaviours. These ten factors could be categorized into five independent variables (external environment, demographics, personal characteristics, vendor/service/product characteristics, and web site quality) and five dependent variables (attitude toward online shopping, intention to shop online, decision making, online purchasing, and consumer satisfaction). The five independent variables are identified as antecedents, which directly determine attitudes towards online shopping. In the antecedents, the vendor/service/product characteristics and web site quality are directly impact on consumer satisfaction. The figure clearly shows that the antecedents, attitude, intention, decision making, and online purchasing are series of processing stage. Consumer satisfaction is separated and occurs among at all possible stages depending on the consumer's involvement during the Internet shopping process, and this two-way relationship could influence each reciprocally.

Patrick Barwise (2001) reported that probability 99 % of e-commerce today is done using PCs either desktops or Laptops. For B2B e-commerce this is unlikely to change for B2C e-commerce however, things will be more complex, there will be wider range of relevant media including interactive digital TV and a range of mobile 51 and wireless service there will be huge difference between different consumers ownership of equipment and access technology. Some will have broadband access and others have no digital communication at all.

1.5 OBJECTIVE OF THE STUDY

- To identify the key factors influencing online purchase behaviour of students.
- To analyse the satisfaction level among students.
- Analyse the type of products the respondents shop online

1.6 RESEARCH METHODOLOGY

The research methodology is a way to systematically solve the research problem along with the logic behind them. It may be understood as science of studying how the research is done systematically. This includes geographical area covered, period of study, research design, research instruments and sampling design. Methodology is the way to solve the research problems systematically. Good research has the characteristics of problem definition specific method of data collection analysis. The function of the research design is to ensure that required data are collected.

1.6.1 DATA COLLECTION TOOL

A simple random sampling technique is adopted in this study. Data has been collected using questionnaire, by distributing among students in Irritty area and a sample of students was selected from commerce department. A draft interview form consisting of open-ended questions was initially prepared. The main analytical tool used are: percentage analysis, bar diagrams, pie diagrams, etc. used as the main analytical tools

1.6.2 RESEARCH DESIGN

Research design is the framework of methods and techniques chosen by a researcher to combine various components of research in a reasonable logical manner so that the research problem is efficiently handled.

1.6.3 AREA OF STUDY

Area of the study is confined to Irritty

1.6.4 SIZE OF SAMPLE

The size of sample chosen for the study is 45

1.6.5 SOURCES OF DATA

Both Primary data and secondary data are used for this study.

a) Primary Data

Primary data is collected from primary sources which include questionnaire, personal interview, etc... primary data is the first-hand information which is original in nature.

b) Secondary Data

Secondary data is the data which is already been collected, processed and printed by some others. Secondary sources here used include e-books, journals, articles, internet, discussion with guide etc

1.6.6 SAMPLING TECHNIQUE

The analytical tools for the study are Percentage analysis

1.6.7 PERIOD OF STUDY

Period of study is forming December 2022 to March 2023.

1.6.8 LIMITATION

- The area of study covers only the students of Irritty area.
- The sample size which is not quite large so it does not provide accurate result of the entire population.
- Personal bias of the respondent could influence the authenticity of the data.
- Some respondent unwilling to devote time to filling the questionnaire

1.6.9 CHAPTERISATION

The current study is divided into four chapters:

Chapter I - Introduction

Chapter II - Theoretical framework

Chapter III - Data analysis and interpretation

Chapter IV – Summary, Findings, Conclusion and Suggestions

CHAPTER II
THEORETICAL PROFILE

2.1 INTRODUCTION

A conceptual roundup of the information acquired regarding the study is vital in order to fill in the gaps of knowledge as well as provide a complete explanation of the concepts involved. This is the theoretical framework.

2.2 CONCEPTUAL REVIEW

‘Online marketing ties together creative and technical aspects of the internet, including: design, development, advertising and sales.’

Online shopping is the process of buying goods and services from merchants over the internet. Since the emergence of World Wide Web, merchants have sort to sell their products to people spend time online.

2.2.1 Online Shopping

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers, smart phones, and smart speakers. Online shopping has emerged in India as a new trend of shopping now a days and is quickly absorbed in our routine life. Due to wide spread internet access by shoppers and e-commerce widely usage by traders, online shopping is rapidly growing in recent years. Students have been the majority online shoppers so this study finds out the attitude of students towards online shopping.

The growth rate of use of internet is very rapid in India and it provides a developing prospect for online business. The fastest growing community of online buyers has forced the traditional marketers of India to rethink and due to change in buying behaviour they convert themselves in E-marketers. But E-marketers need to know the factors effecting online Indian buying behaviour and the relationship between these factors, and then they can further develop their marketing strategies to convert tentative buyers into active ones, while to maintain existent online shoppers. This

project is a part of study, and focuses on factors which online Indian buyers keep in mind while shopping online. In current scenario young people have been the majority shoppers online and thus this study finds out the attitude of youth towards online shopping, the youth are going for making purchases through the internet. The numbers are increasing day by day due to the rapid progress of websites that offer products and services via the internet. The sum of money spent on goods per transaction might be low because online buyers are still not fully convinced by it and especially in terms of guarantees and security.

Today internet shopping is shaping up. As we say that the youth is in majority among online shoppers. It is so because youth thought that online shopping is convenient and has an easily access to more products and information 24 hours a day and 7 days a week.

2.2.2 Advantages and disadvantages of online shopping

The invention of faster internet connectivity and powerful online tools has resulted in a new commerce arena – Ecommerce. Online purchase offers many advantages to companies and customers but it also caused many problems.

Advantages of online shopping

- Faster buying/selling procedure, as well as easy to find products.
- Buying/selling 24/7.
- More reach to customers, there is no theoretical geographic limitations.
- Low operational costs and better quality of services.
- Easy to start and manage a business.

Disadvantages of online shopping

- Any one, good or bad, can easily start a business. And there are many bad sites which eat up customers' money.
- There is no guarantee of product quality.
- Mechanical failures can cause unpredictable effects on the total processes.
- As there is minimum chance of direct customer to company interactions, customer loyalty is always on a check.

- There are many hackers who look for opportunities, and thus an ecommerce site, service, payment gateways; all are always prone to attack.

2.2.3 Buying behaviour

Buying behaviour is the decision processes and acts of people/prospective customers involved in buying and using products. Consumer Buying Behaviour refers to the actions taken (both on and offline) by consumers before buying a product or service. It is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions. This process may include consulting search engines, engaging with social media posts, or a variety of other actions. It is valuable for businesses to understand this process because it helps businesses better tailor their marketing initiatives to the marketing efforts that have successfully influenced consumers to buy in the past.

Nature of Consumer Behaviour:

Systematic process: Consumer behaviour is a systematic process relating to buying decisions of the customers. The buying process consists of the following steps:

- Need identification to buy the product
- Information search relating to the product
- Listening and evaluating the alternative
- Purchase decision
- Post purchase evaluation by the marketer

Influenced by various factors: Consumer behaviour is influenced by a number of factors the factors that influence consumers include marketing, personal, psychological, situational, social and cultural etc.

Different for different customers: All consumers do not behave in the same manner. Different consumers behave differently. The different in consumer behaviour is due to individual factors such as nature of the consumer's lifestyle, culture etc.

Different for different products: Consumer behaviour is different for different products there are some consumers who may buy more quantity of certain items and very low quantity of some other items.

Vary across regions: The consumer behaviour varies across States, regions and countries. For instance, the behaviour of urban consumers is different from that of rural consumers. Normally rural consumers are conservative (traditional) in their buying behaviour.

Vital for marketers: Marketers need to have a good knowledge of consumer behaviour they need to study the various factors that influence consumer behaviour of the target customers. The knowledge of consumer behaviour enables marketers to take appropriate marketing decisions.

Reflect status: Consumer buying behaviour is not only influenced by status of a consumer come but it also reflects it. Those consumers who owned luxury cars, watches and other items are considered by others as persons of higher status.

Result in spread effect: Consumer behaviour as a spread effect. The buying behaviour of one person may influence the buying behaviour of another person. For instance, a customer may always prefer to buy premium brands of clothing, watches and other items etc. This may influence some of his friends, neighbours and colleagues. This is one of the reasons why marketers use celebrities like Shahrukh Khan, Sachin to endorse their brands.

Undergoes a change: The consumer behaviour undergoes a change over a period of time depending upon changes in age, education and income level etc, for example, kids may prefer colourful dresses but as they grow up as teenagers and young adults, they may prefer trendy clothes.

Information search: Search for information is common consumer behaviour. Consumers cannot purchase goods and services if they are unaware that a good or service exists. When a consumer decides to buy a certain item, his decision must be based on the information he has gathered about what products our services are available to fulfil his needs. There might be a product available that would be better suited to the consumer needs, but if he is an aware of product, he will not buy it.

Brand loyalty: Brand loyalty is another characteristic of consumer behaviour. Brand loyalty is the tendency of a consumer to buy product products or services from a certain company that one likes or equates with having high quality goods and services. For example, if Naina's first car was a Honda as a teenager and the car lasted 200,000 miles, she might have a tendency to buy Hondas again in the future due to her previous positive experience. This brand loyalty may be so strong that she forgoes the information search all together when considering for next vehicle.

Major factors that influence consumer buyer behaviour

A variety of factors go into the consumer buyer behaviour process, but here we offer just a few. Taken separately, they may not result in a purchase. When put together in any number of combinations, the likelihood increases that someone will connect with a brand and make a purchase. Four factors influencing consumer buying behaviour are:

Cultural Factors - Culture is not always defined by a person's nationality. It can also be defined by their associations, their religious beliefs or even their location.

Social Factors - Elements in a person's environment that impact the way they see products.

Personal Factors - These may include someone's age, marital status, budget, personal beliefs, values, and morals.

Psychological Factors - A person's state of mind when they are approached with a product will often determine how they feel not only about the item itself but the brand as a whole.

CHAPTER III
DATA ANALYSIS AND INTERPRETATION

Introduction

Data analysis and interpretation is the process of assigning meaning to the collected information and determining the conclusions, significance, and implications of the findings. The steps involved in data analysis are a function of the type of information collected, however, returning to the purpose of the assessment and the assessment questions will provide a structure for the organization of the data and a focus for the analysis.

In this chapter an attempt is made to identify the key factors influencing online purchase behaviour of students and to analyse the satisfaction level among students. The main analysis tools used for the purpose of study includes simple percentage analysis with the help of table and diagrams.

3.1 AGE WISE CLASSIFICATION OF RESPONDENTS

Table 3.1
Age Wise Classification

Age	Number of Respondents	Percentage
18 years	2	5
19 years	25	56
20 years	11	23
21 years	6	14
22 years	1	2
Total	45	100

(Source: Primary data)

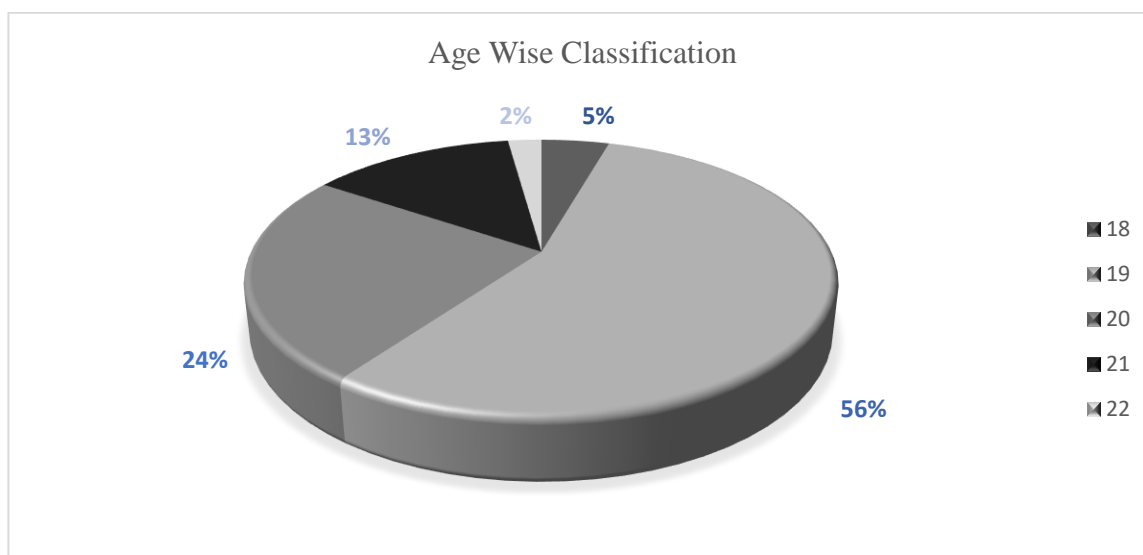


Figure 3.1

Interpretation

The table 3.1 shows that 19 years old students are the most with 56 per cent, 20 years consist of 23 per cent, 21 years consist of 14 per cent, 18 years consist of 5 per cent and 22 years old students are least in this classification of respondents

3.2 COURSE WISE CLASSIFICATION OF RESPONDENTS

Table 3.2
Course Wise Classification

Course	Number of Respondents	Percentage
Graduates	40	88
Post graduates	5	11
Total	45	100

(Source: Primary data)

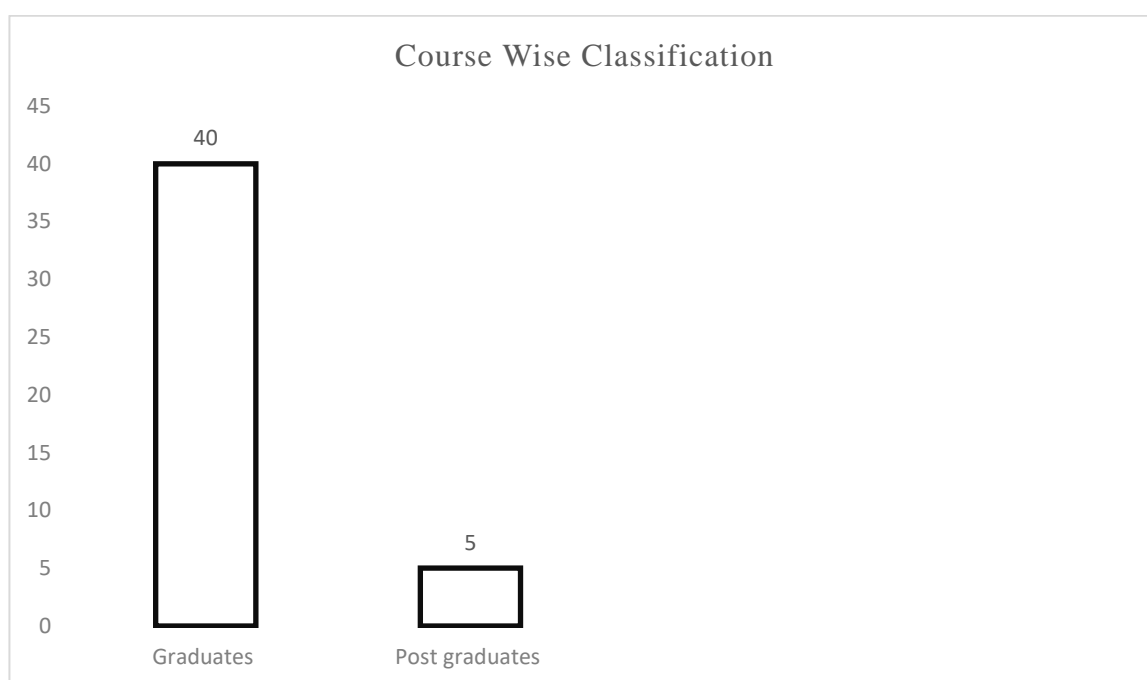


Figure 3.2

Interpretation

The table 3.2 shows that 88 per cent of respondents are graduates and 11 per cent are post graduates.

3.3 RESPONDENTS FEEL SECURE WHILE SHOPPING ONLINE

Table 3.3

Secure While Shopping Online

Responses	Number of Respondents	Percentage
Yes	36	80
No	9	20
Total	45	100

(Source: Primary data)



Figure 3.3

Interpretation

The table 3.3 shows that about 80 per cent of students feel secure while shopping online and 20 per cent of students thinks that online shopping is not secured.

3.4 ONLINE WEBSITES THAT USUALLY USED BY RESPONDENTS

Table 3.4
Websites Using

Responses	Number of Respondents	Percentage
Flipkart	28	62
Snap deal	0	0
Amazon	11	24
Myntra	3	7
Others	3	7
Total	45	100

(Source: primary data)

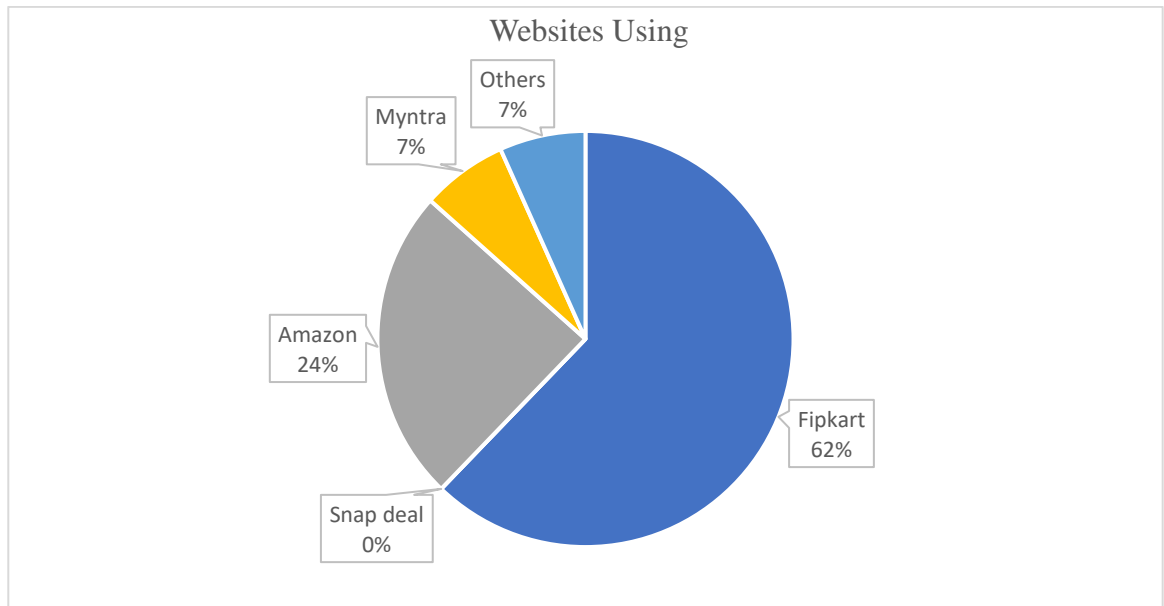


Figure 3.4

Interpretation

The table 3.4 shows that flipkart is most preferred website in online shopping with 62 per cent of respondents, 24 per cent of respondent prefer amazon, Myntra and others prefers 7 per cent each.

3.5 SAVE TIME COMPARED TO MANUAL PURCHASE

Table 3.5
Time Save

Responses	Number of Respondents	Percentage
Yes	35	78
No	10	22
Total	45	100

(Source: Primary data)

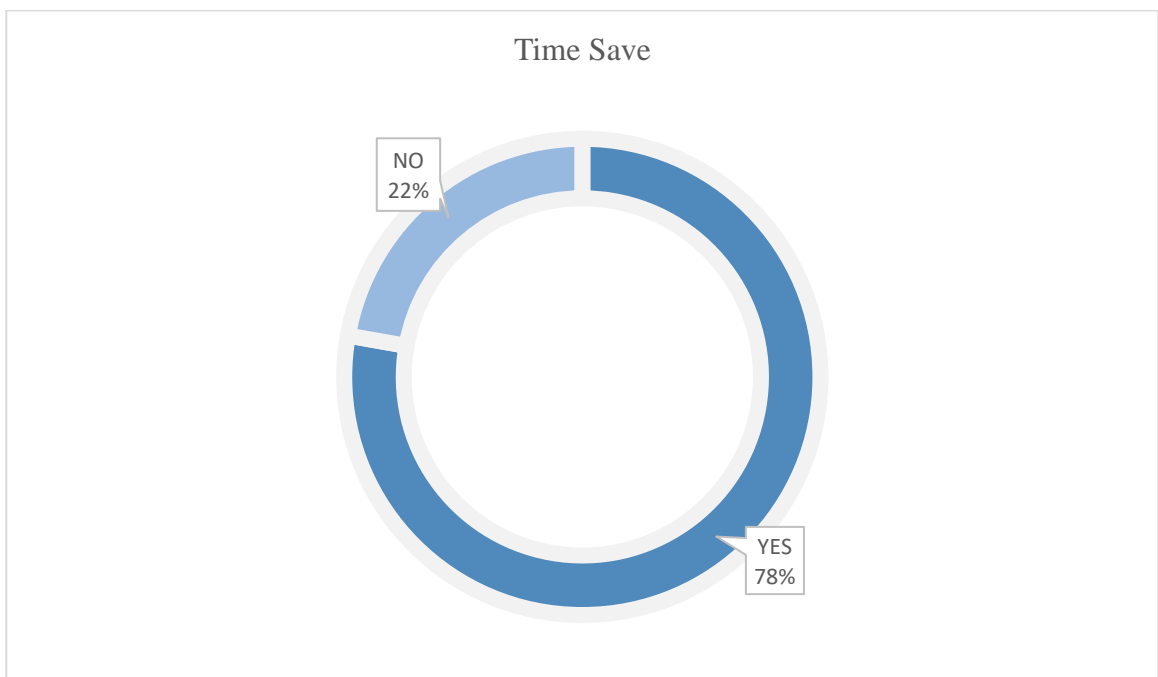


Figure 3.5

Interpretation

The table 3.5 shows that most of respondents agree that online purchase save time compared to manual purchase. Only 22 per cent disagree the same.

3.6 PRODUCTS OFTEN PURCHASED THROUGH ONLINE

Table 3.6

Products Purchased

Responses	Number of Respondents	Percentage
Books and writings	6	13
Clothing and fashion wears	24	53
Stationery items	7	16
Food products	0	0
Others	8	18
Total	45	100

(Source: Primary data)

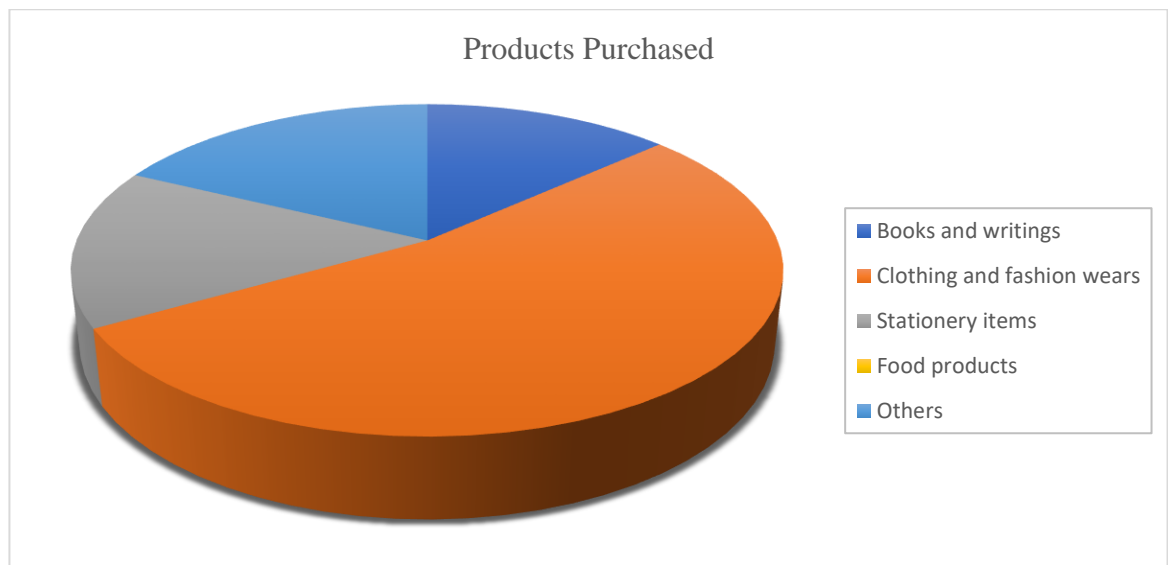


Figure 3.6

Interpretation

The table 3.6 shows that clothing and fashion are mostly purchased through online with 53 percent of respondents. 16, 18, 13 percent of respondents prefer stationery items, others and books and writings respectively.

3.7 ONLINE PURCHASE IS EASIER THAN MANUAL PURCHASE

Table 3.7

Simplicity of Online shopping

Responses	Number of Respondents	Percentage
Yes	36	80
No	9	20
Total	45	100

(Source: Primary data)

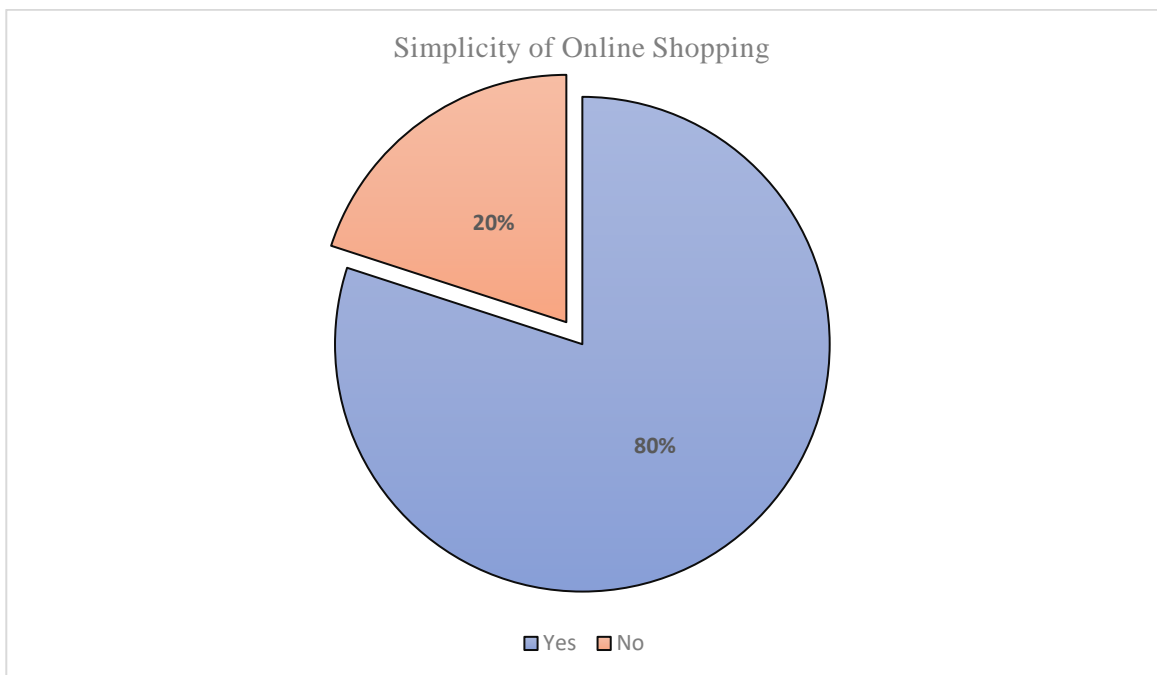


Figure 3.7

Interpretation

The table 3.7 shows that 80 per cent of respondents says that online purchase is easier than manual purchase. 20 per cent of respondents says that online purchase is not easier than manual purchase.

3.8 ONLINE PURCHASE IS LESS EXPENSIVE COMPARED TO MANUAL PURCHASE

Table 3.8

Online Purchase Less Expensive

Responses	Number of Respondents	Percentage
Yes	28	62
No	17	38
Total	45	100

(Source: Primary data)

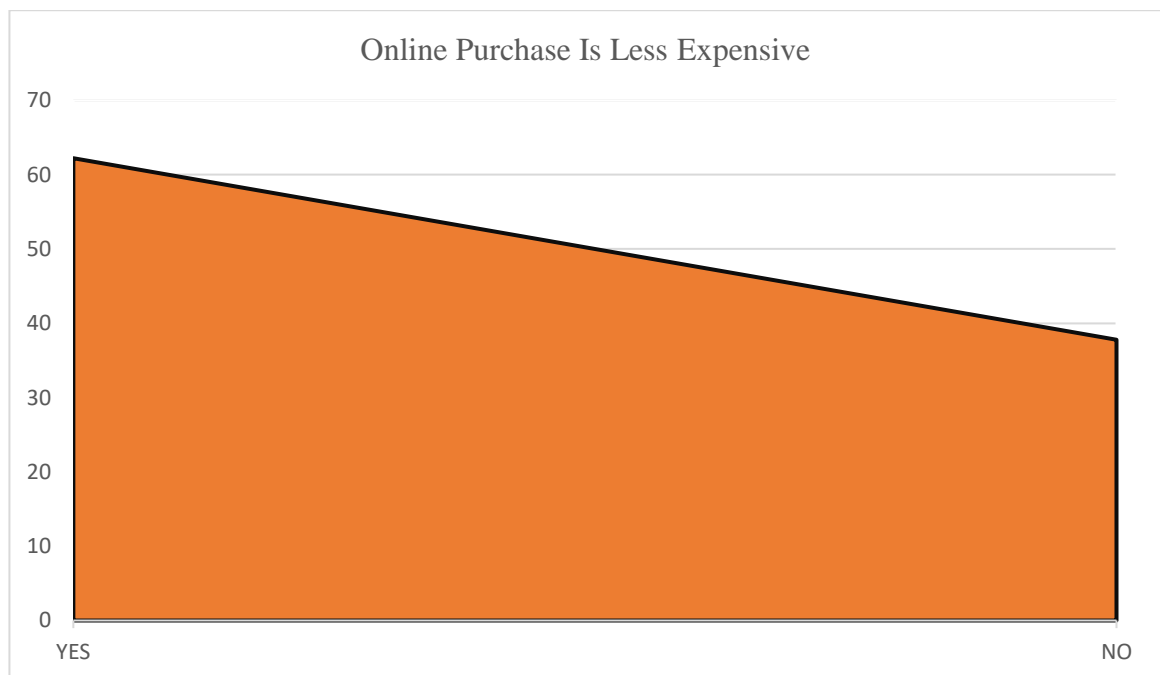


Figure 3.8

Interpretation

The table 3.8 shows that 62 per cent of respondents were showing online purchase is less expensive compared to manual purchase and 37 per cent of respondents showing online purchase is not less expensive compared to manual purchase.

3.9 SATISFACTION LEVEL OF ONLINE PURCHASE AMONG RESPONDENTS

Table 3.9

Satisfaction Level of Online Purchase

Responses	Number of Respondents	Percentage
Highly satisfied	10	22
Satisfied	20	45
Neutral	13	29
Not satisfied	1	2
Not highly satisfied	1	2
Total	45	100

(Source: Primary data)



Figure 3.9

Interpretation

The table 3.9 shows that 45 per cent of respondents satisfied with the experience of online purchase while 29 per cent of respondents are neutral, 22 per cent of respondents are highly satisfied, 2 per cent of respondents are not satisfied and 2 per cent of respondents are not highly satisfied with online purchase.

3.10 SPEED OF DELIVERY IS IMPORTANT IN ONLINE PURCHASE

Table 3.10

Speed Of Delivery

Responses	Number of Respondents	Percentage
Yes	37	82
No	8	18
Total	45	100

(Source: Primary data)

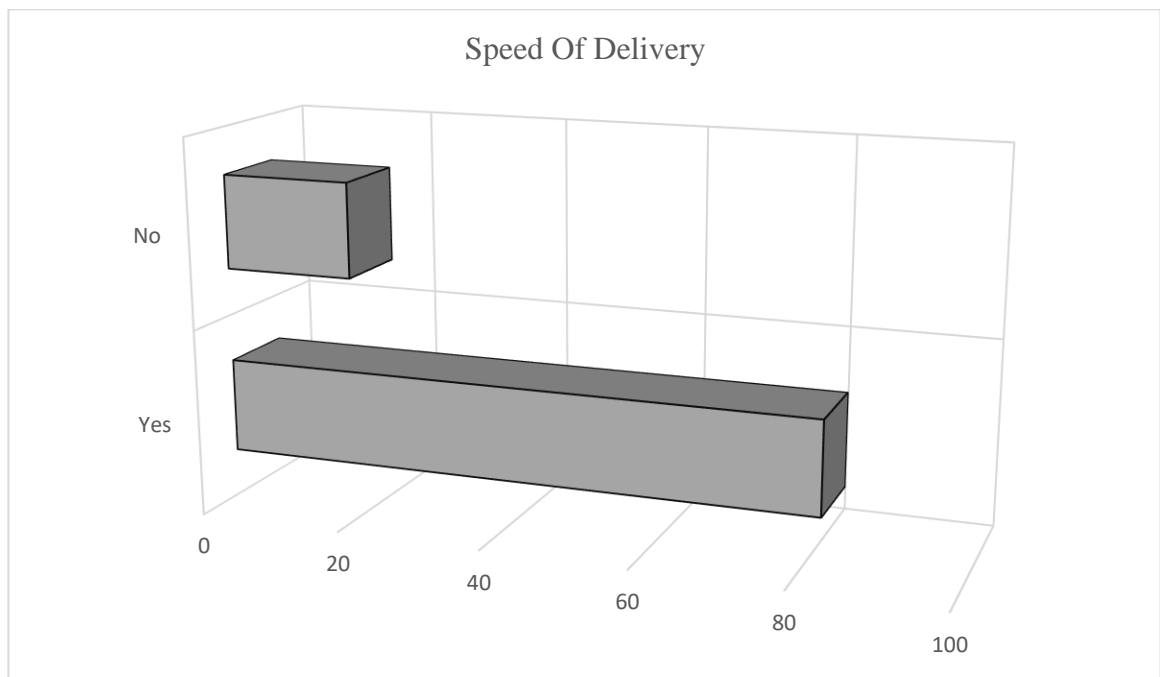


Figure 3.10

Interpretation

The table 3.10 shows that about 82 per cent of respondents agree that speed of delivery is important in online purchase while 18 per cent respondents do not agree with this statement.

3.11 RESPONDENTS LOST MONEY DURING ONLINE PURCHASE

Table 3.11

Money Lost During online purchase

Responses	Number of Respondents	Percentage
Yes	3	7
No	42	93
Total	45	100

(Source: Primary data)



Figure 3.11

Interpretation

The table 3.11 shows that about 93 per cent of respondents has not lost any money. 7 per cent of respondents lost money during online purchase

3.12 MEDIUM PREFERS FOR ONLINE PURCHASE

Table 3.12

Medium of Purchase

Responses	Number of Respondents	Percentage
PC	11	25
Tablet	6	13
I pad	2	4
Cell phone	23	51
Others	3	7
Total	45	100

(Source: Primary data)

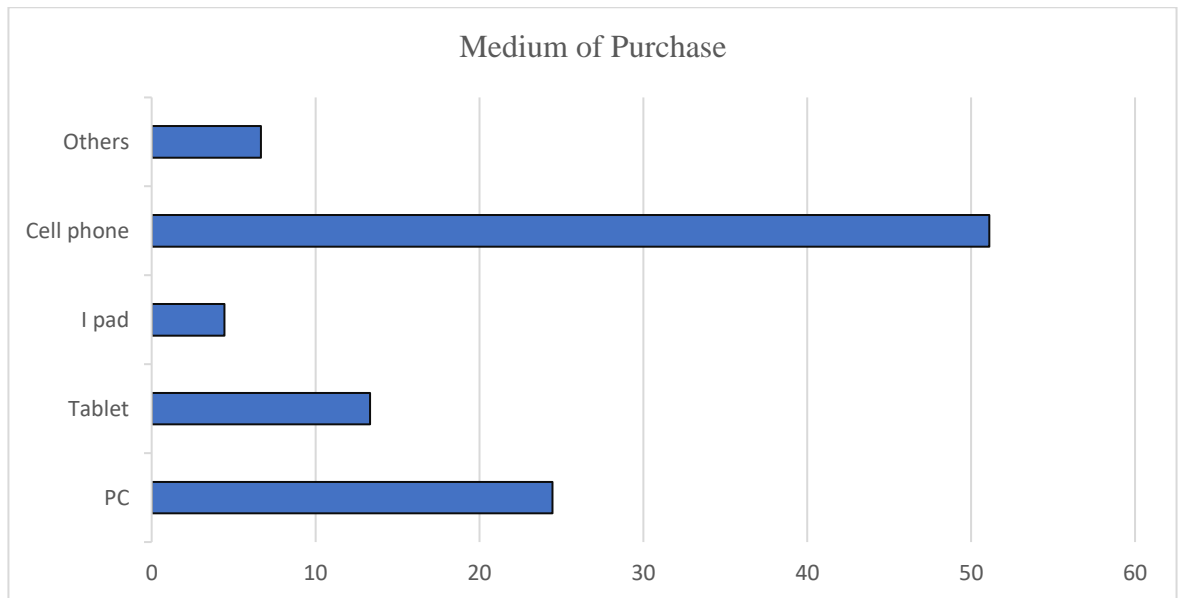


Figure 3.12

Interpretation

The table 3.12 shows that 51 percent of respondents use cell phone as medium of online purchase while 25 percent respondents prefer PC, 13 per cent of respondents use tablets, 7 per cent of respondents use others and 4 per cent of respondents use I Pads as medium of online purchase.

3.13 ONLINE PURCHASE IS MORE COMPLEX COMPARED TO MANUAL PURCHASE

Table 3.14

Online Purchase Complex

Responses	Number of Respondents	Percentage
Strongly agree	5	11
Agree	12	27
Neutral	19	42
Disagree	9	20
Strongly disagree	0	0
Total	45	100

(Source: Primary data)

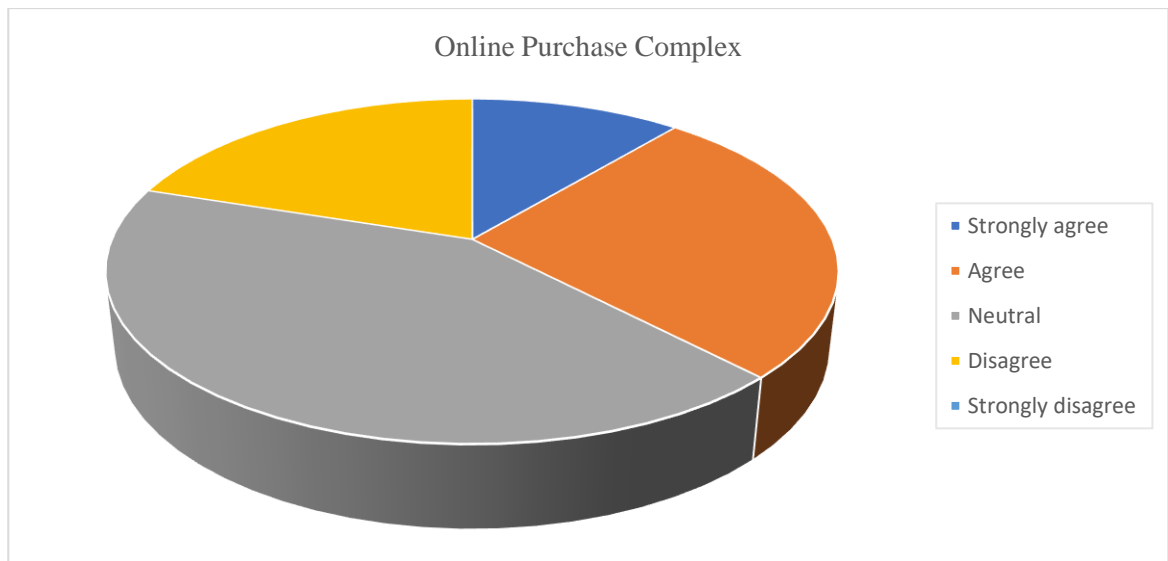


Figure 3.13

Interpretation

The table 3.13 shows that about 42 per cent of respondents are neutral with the statement that online purchase is more complex compared with manual purchase, 27 per cent of respondents is Agree 20 per cent of respondents is disagreed and 11 per cent of respondents is strongly agreed with the statement

3.14 PAYMENT MODES OF ONLINE PURCHASE

Table 3.14

Payment Modes

Responses	Number of Respondents	Percentage
Credit/Debit card	10	22
Personal cheque	1	2
Third party (Google pay, Paytm ...etc.)	9	20
Cash on delivery	24	54
Bank transfer	1	2
Total	45	100

(Source: Primary data)

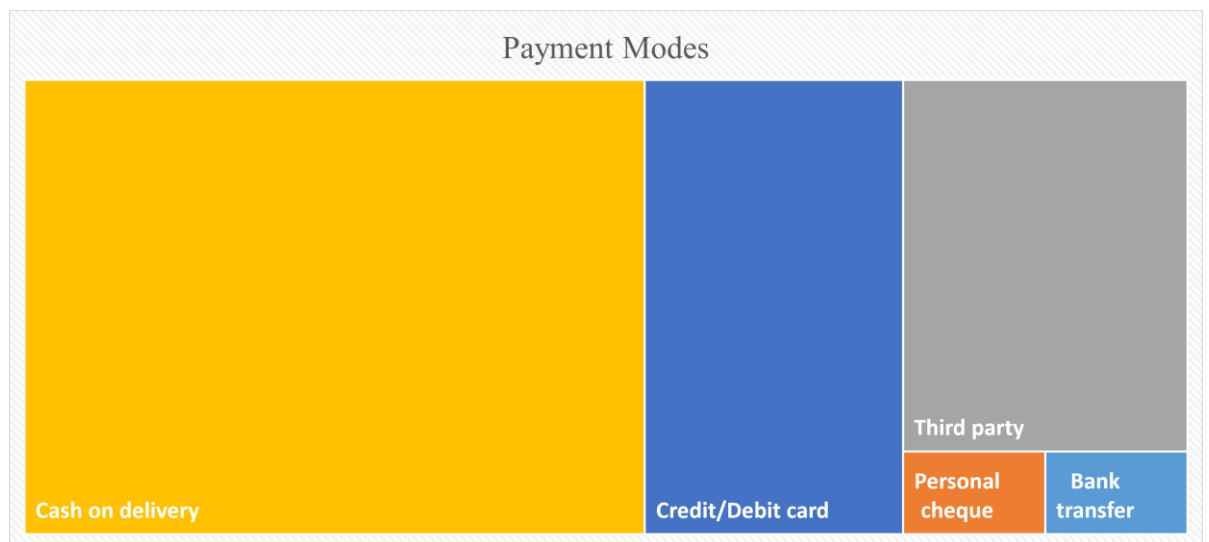


Figure 3.14

Interpretation

The table 3.14 shows that about 54 per cent respondents prefer cash on delivery, 22 per cent respondents use credit/debit cards while 20 percent of respondents depend on Third party payment mediums and 2 per cent of respondents for Personal cheque and bank transfer payments each.

3.15 AVERAGE ONLINE PURCHASE IN THE LAST SIX MONTHS

Table 3.15
Average Purchase

Responses	Number of Respondents	Percentage
2 times in weeks	2	4
Weekly	5	11
Once a month	13	29
Every 2 or 3 months	25	56
Total	45	100

(Source: Primary data)

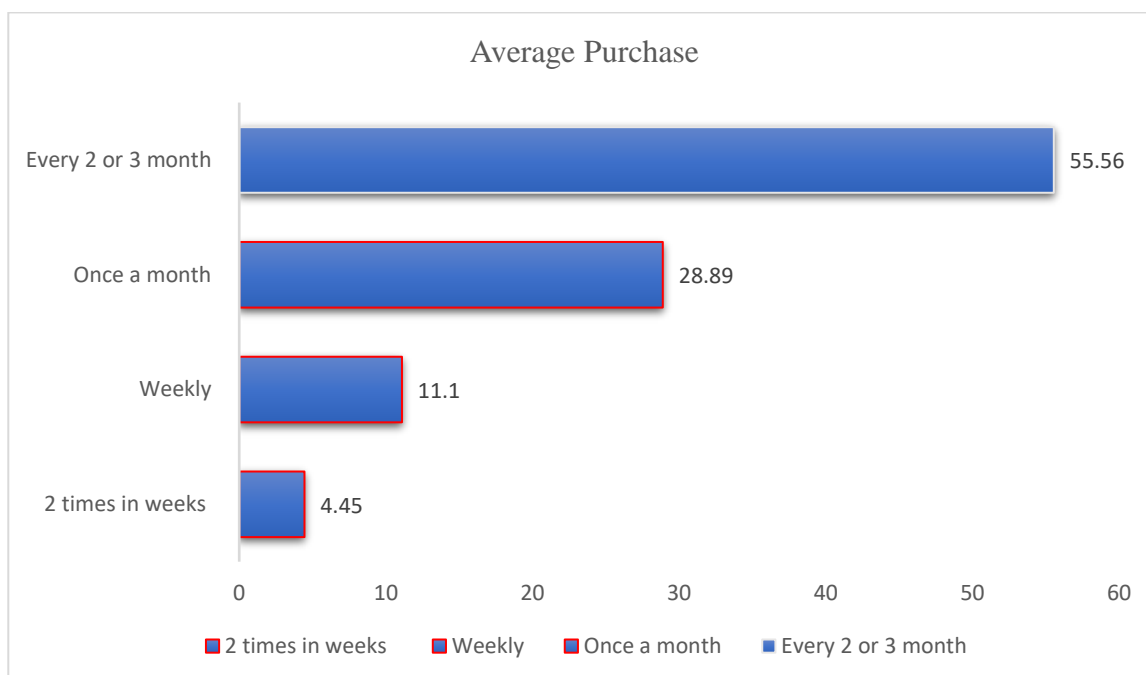


Figure 3.15

Interpretation

The table 3.15 shows that 55 per cent of respondents made online purchase in every 2 or 3 months. 29 per cent of respondents purchase product once a month, 11 percent of respondents weekly and 4 per cent of respondents made online purchase 2 times in a week.

3.16 ONLINE SHOPPING PURCHASE OFFERS MORE CHOICES OF PRODUCTS

Table 3.16

Offer More Choices of Products

Responses	Number of Respondents	Percentage
Strongly agree	12	27
Agree	24	53
Neutral	8	18
Disagree	1	2
Strongly disagree	0	0
Total	45	100

(Source: Primary data)

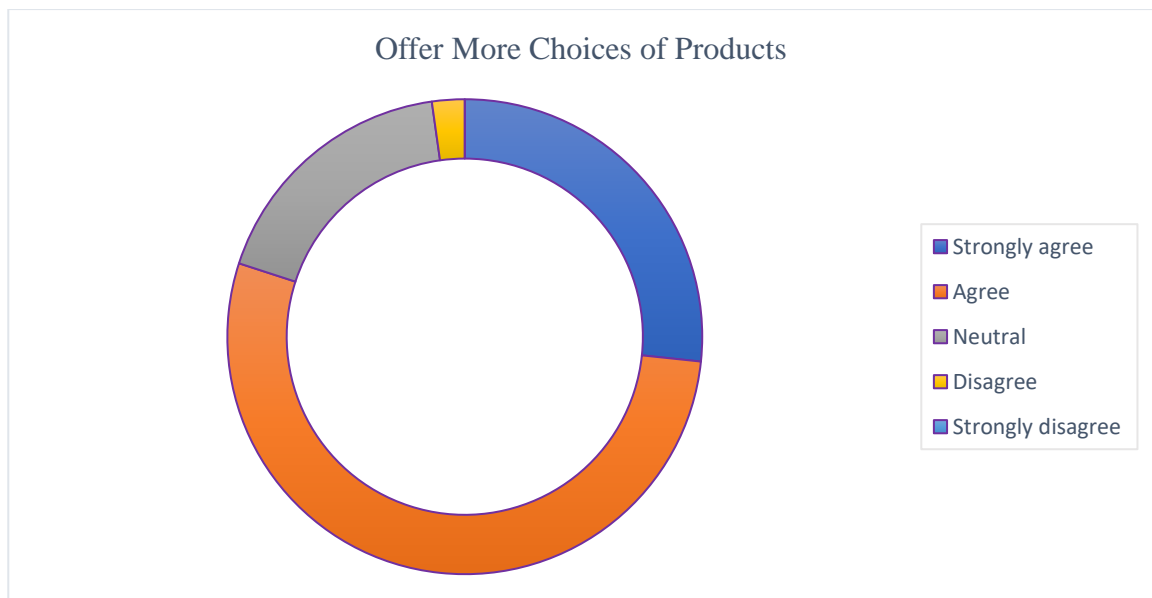


Figure 3.16

Interpretation

The table 3.16 shows that 53 per cent of respondents is agrees with the statement that online shopping offers more choices of products. 27 per cent of respondents is strongly agree with the statement while 18 per cent of respondents is neutral and 2 per cent of respondents is disagree.

3.17 RESPONDENT RECEIVED ANY DEFECTIVE

Table 3.17

Defective Product Received

Responses	Number of Respondents	Percentage
Yes	35	78
No	10	22
Total	45	100

(Source: Primary data)

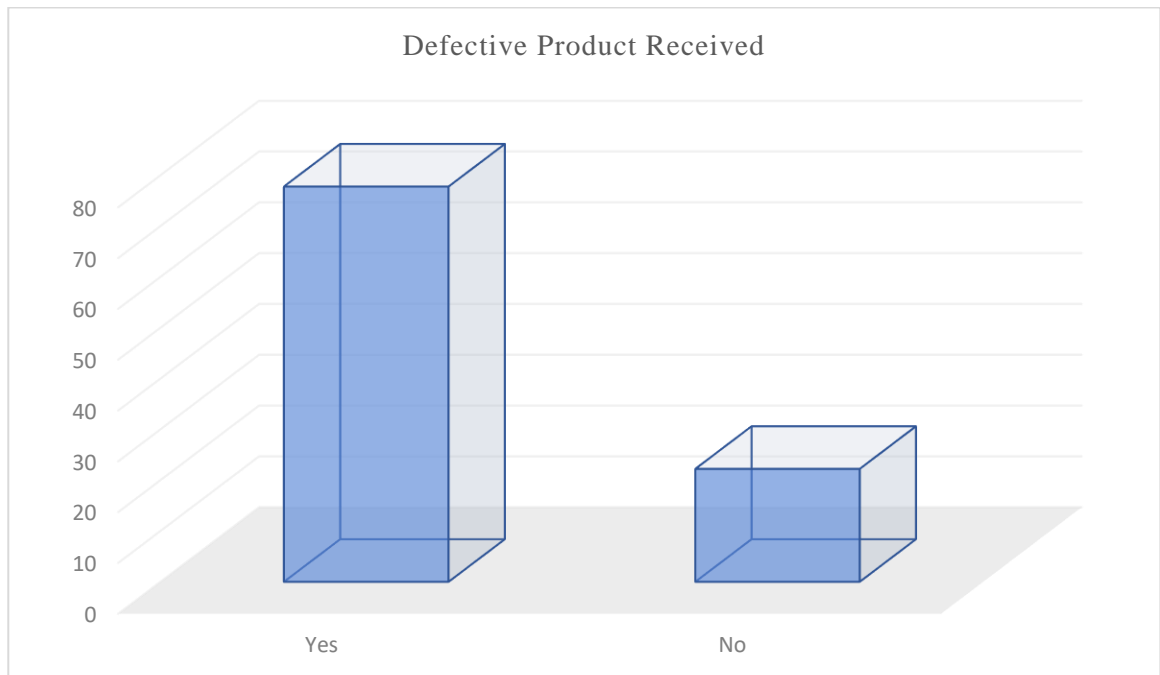


Figure 3.17

Interpretation

The table 3.16 shows that 78 per cent of respondents never received any defective while making online purchase and 22 per cent of respondents received defective product.

3.18 ONLINE PURCHASE HELPS TO TAKE ACCURATE BUYING DECISIONS

Table 3.18

Helps To Take Accurate Buying Decisions

Responses	Number of Respondents	Percentage
Strongly agree	9	20
Agree	26	58
Neutral	10	22
Disagree	0	0
Strongly disagree	0	0
Total	45	100

(Source: Primary data)

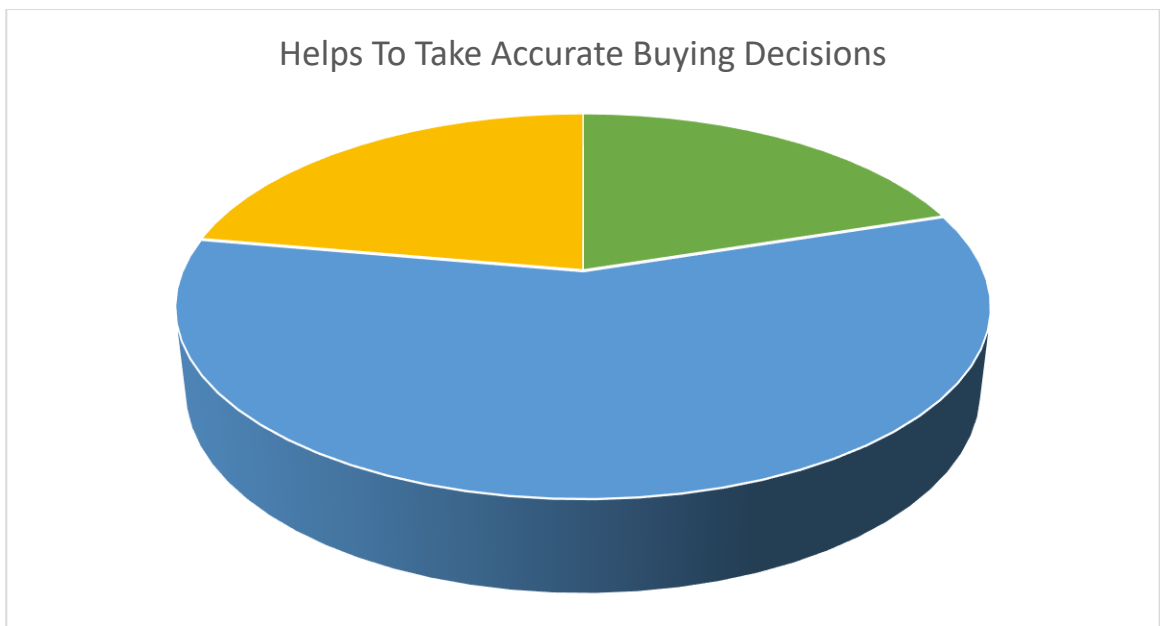


Figure 3.18

Interpretation

The table 3.18 shows that 58 per cent of respondents is strongly agrees with the statement that online purchase provides more comparison of products & thus it helps to take accurate buying decisions. 22 per cent of respondents is neutral and 20 per cent of respondents is strongly agreed with statement.

3.19 EFFICIENCY OF RETURN POLICY OF ONLINE PURCHASE

Table 3.19

Efficiency Of Return Policy

Response	Number of Respondents	Percentage
Yes	41	91
No	4	9
Total	45	100

(Source: Primary data)

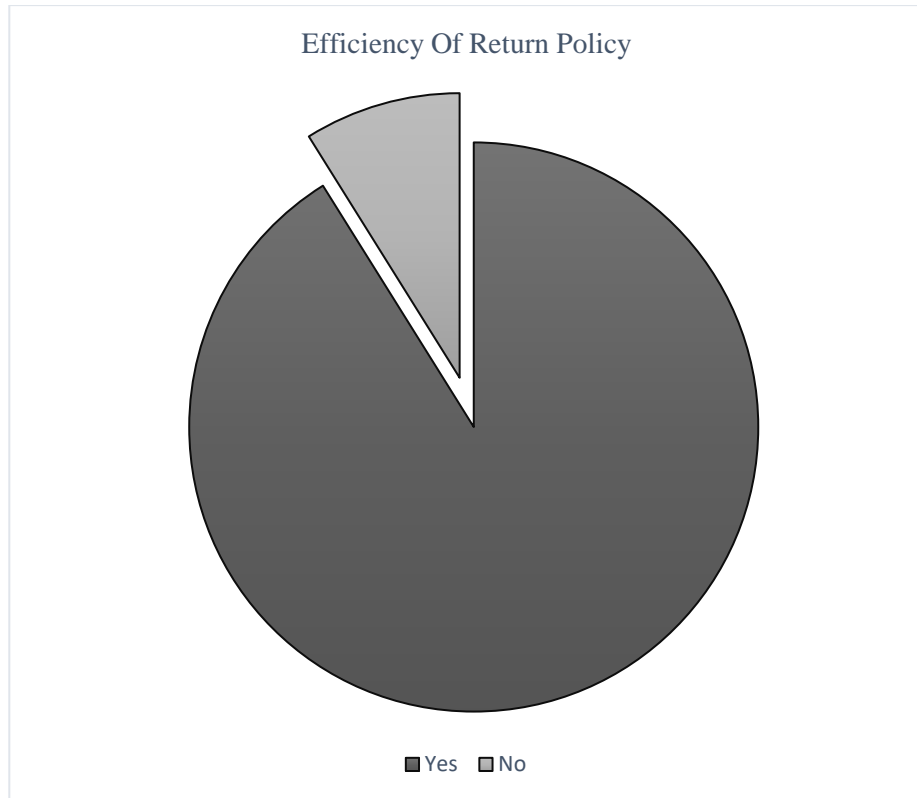


Figure 3.19

Interpretation

The table 3.19 shows that 91 per cent of respondents agree with efficiency of return policy on online purchase and 9 per cent of respondents disagree with statement.

3.20 DIFFICULTY WHILE SHOPPING IN ONLINE

Table 3.20

Difficulty of Online shopping

Responses	Number of Respondents	Percentage
Strongly agree	0	0
Agree	5	11
Neutral	25	56
Disagree	13	29
Strongly disagree	2	4
Total	45	100

(Source: Primary data)

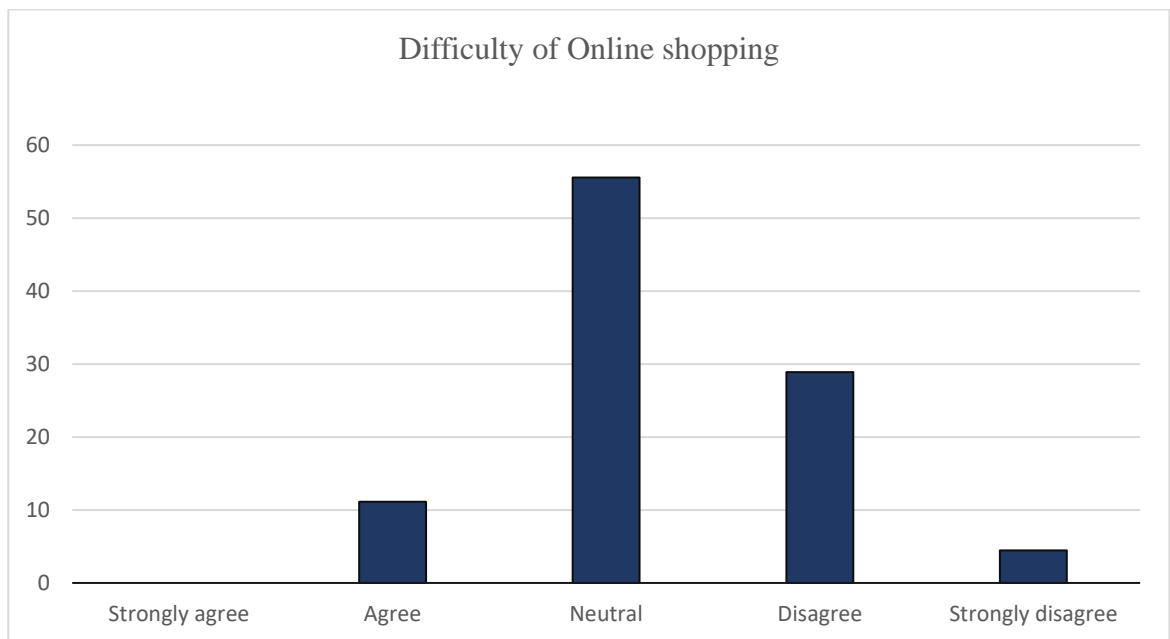


Figure 3.20

Interpretation

The table 3.20 shows that 56 per cent of respondents are neutral with option regarding difficulty while shopping in online. 29 per cent of respondents are disagree, 11 per cent of respondents are agree with that and 4 per cent of respondents are strongly disagree with statement.

3.21 SUGGESTION OF ONLINE PURCHASE TO FRIENDS AND RELATIVES

Table 3.21

Suggest To Friends and Relatives

Response	Number of Respondents	Percentage
Yes	40	89
No	5	11
Total	45	100

(Source: Primary data)

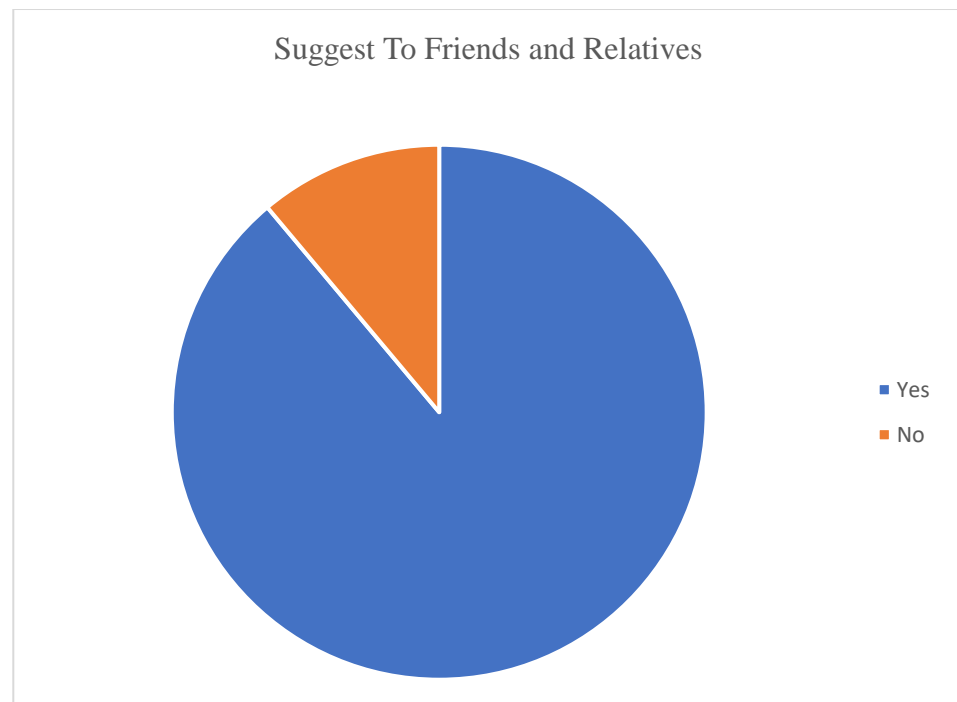


Figure 3.21

Interpretation

The table 3.21 shows that 88 per cent of respondents shows suggestion of online purchase to friends and relatives and only 11 per cent of respondents were against the statement.

3.22 SUGGESTIONS TOWARDS ONLINE SHOPPING

Table 3.22

Suggestions to Online Shopping

Responses	Number of Respondents	Percentage
Yes	6	13
No	39	87
Total	45	100

(Source: Primary data)



Figure 3.22

Interpretation

The table 3.22 shows that 87 per cent of respondents have no suggestions regarding online purchase and remaining 13 per cent of respondents have suggestion with the statement.

CHAPTER IV
FINDINGS, SUGGESTIONS AND
CONCLUSION

4.1 FINDINGS

- It observed that most of the respondents belongs to 19 years age category and majority of the respondents were graduate students.
- About 80 percentage of students feel secure while shopping online and 20 percentage of student thinks that online shopping is not secured.
- It found that flipkart is the most preferred website in online shopping with 60 percentage of respondents.
- Most of the respondents agree that online purchase helps to save lot of time compared to manual purchase.
- It understands that clothing and fashion wears products are more purchased product through online with 53 percentage of respondents and food products are very less preferred by respondents.
- More than half of the respondents agrees with the statement online purchase is easier than manual purchase.
- About 62 percentage of respondents feel online purchase is less expensive
- Most of the respondents having an opinion that speed of delivery is important in online purchase.
- More than half of the respondents satisfied or highly satisfied with online purchase
- Only 7 percentage lost money while online purchase.
- 50 percentage of respondents use cell phone as medium of online purchase
- Out of various choices given for payment modes of online purchase credit/debit card, personal cheque and cash on delivery are most frequently used payment mode.
- It found that 56 percentage of respondents made online purchase in every 2 or 3 months.29 percentage of respondents purchase product once a month.
- Online shopping offers more choices of products compared to manual purchase.
- Most of the respondents agree that that online purchase provides more comparison of products and thus it helps to take accurate buying decisions.
- Majority of respondents shows suggestion of online purchase to friends and relatives.

4.2 SUGGESTIONS

The following suggestions given by the investigator regarding the research area.

- Create awareness about the merits of online transactions among public.
- Online marketers should use innovative and reachable sales promotion strategies to attract customers towards online purchase.
- Ensure steps to reduce attempts of fraud and also to increase confidence among customers to use online methods.
- E-commerce websites should come up with lucrative offers to lure people.
- Online sellers should use techniques such as money back guarantee, better after sales service, replacement of damaged products, 24*7 customer complaint receiving cell etc. to boost confidence in the mind of consumers.
- E-commerce sites should take the privacy issue really serious as well as the deliverance of authentic products.

CONCLUSION

The report title “Online purchase behaviour among students with special reference to Iritty area students” The study has conducted with the main objective of identify the key factors influencing online purchase behaviour of students and analyse the satisfaction level among students. From the study we came to know that online purchase is becoming increasingly popular for a variety of reasons. We can see that there are so many factors that influence the buying behaviour of students. The tools used are graphs, charts, pie diagrams, and percentage analysis. The largest driving factor for online purchase is convenience. The findings confirmed that the perceived marketing mix and perceived reputation could impact on the consumers’ attitude of adopting online purchase and the findings of online retailers could better realize online consumer’s expectations and the determinants of consumer’s behaviour. By understanding the key drivers that could impact on online consumer’s attitude towards online purchase, online retailers would be able to formulate and implement their e-business strategy efficiently and effectively and possess stronger competitive advantage.

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WEBSITES

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- www.wikipedia.com
- www.flipkart.com

ANNEXURE

QUESTIONNAIRE

a) Name:

b) Age:

c) Course of the respondent:

1. Do you feel secure while shopping online?

Yes

No

2. Which online website do you use frequently?

Flipkart

Amazon

Myntra

Snapdeal

Others

3. Whether online purchase saves time compared to manual purchase?

Yes

No

4. Which product often purchased by you through online?

Books and writings

Clothing and fashion wears

Stationery items

Food products

Others

5. Do you feel online purchase is easier than manual purchase?

Yes

No

6. Whether online purchase is less expensive compared to manual purchase?

Yes

No

7. Are you satisfied with the experience of online purchase?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

8. Do you think speed of delivery is important in in online purchase?

- Yes
- No

9. Do you lose money during online purchase?

- Yes
- No

10. Which medium you prefer for online purchase?

- PC
- Tablet
- I pad
- Cell phone
- Others

11. Whether online purchase is more complex compared to manual purchase?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

12. Which mode of payment you prefer for online purchase?

- Credit/debit card
- Personal cheque
- Third party (Paytm/Google pay etc...)
- Cash on delivery
- Bank transfer

13. How often purchase online in the last six months?

- 2 times in week
- Weekly
- Once a month
- Every 2 or 3 months

14. Do you feel online purchase offers more choices of products?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

15. Have you received any defective product while online purchase?

- Yes
- No

16. Do you feel online purchase provides more comparison of product thus it helps to take accurate buying decisions?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

17. Whether return policy is efficient for online purchase?

- Yes
- No

18. Do you feel any difficulty while shopping through online?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

19. Are you suggesting online purchase to friends and relatives?

Yes, _____

No

20. Do you have any suggestion regarding online purchase? If yes, please comment?

Yes, _____

No

**EFFECTIVENESS OF MULTIMEDIA IN PRE-
SCHOOL EDUCATION IN IRITTY
MUNICIPALITY**

A PROJECT REPORT

Submitted by

Alen Shaji (Reg No:DB20BR0059)

Binitta James (Reg No:DB20BR0082)

Mariya Thomas (Reg No:DB20BR0083)

Midlaj P. (Reg No:DB20BR0073)

Under the supervision of

Mr. Centil Abraham K.

In partial fulfilment for the award of bachelor degree in

COMMERCE



**DONBOSCO ARTS AND SCIENCE COLLEGE
OF KANNUR UNIVERSITY
MARCH 2023**

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**EFFECTIVENESS OF MULTIMEDIA IN PRE-SCHOOL EDUCATION IN IRITTY MUNICIPALITY**” is the bonafide work of “Alen Shaji, Binitta James, Mariya Thomas and Midlaj P” who carried out the project under my supervision.

SIGNATURE

Mrs.Deepthi Joseph

HEAD OF THE DEPARTMENT

SIGNATURE

Mr.Centil Abraham K.

SUPERVISOR

**DEPARTMENT OF COMMERCE
DONBOSCO ARTS AND SCIENCE COLLEGE
ANGADIKADAVU**

DECLARATION

We, Alen Shaji, Binitta James, Mariya Thomas and Midlaj P students of 6th Semester B.Com, Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**EFFECTIVENESS OF MULTIMEDIA IN PRE-SCHOOL EDUCATION IN IRITTY MUNICIPALITY**” is an authentic and original work done by us under the guidance and supervision of Mr. Centil Abraham K., Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier

Place: Angadikadavu

Signature of the student

Date:

Reg. No: DB20BR0059

DB20BR0082

DB20BR0083

DB20BR0073

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr.Dr.Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Deepthi Joseph**, Head of the Department of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express my thanks to guide **Mr. Centil Abraham K.** Asst. Professor, Department of Commerce for his valuable advice and timely assistance during the period of study.

We express our gratitude to all who co-operated with us for doing our project.

We are indebted to our beloved parents and other family members for the great support and care.

ALEN SHAJI

BINITTA JAMES

MARIYA THOMAS

MIDLAJ P.

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CHAPTER I
INTRODUCTION

INTRODUCTION

Multi-media is the integration of multiple forms of media. This includes text, graphics, audio, video, etc..... For example, a presentation involving audio and video clips would be considered as "multi-media presentation." Educational software that involves animations, sound, and text is called "multi-media software." CDs and DVDs are often considered to be "multi-media formats" since they can store a lot of data and most forms of multi-media require a lot of disk space. The word multimedia comes from *the Latin word "multus" which means "numerous" & mediawhich means "middle" and "centre"*. Multimedia in general sense therefore means "multiple intermediaries" between sources and sink of information or multiple means by which information is stored, transmitted, presented and perceived. Multimedia is communication that uses any combination of different media, it may or may not involve computers. Multimedia can include a range of formats from a simple PowerPoint slide show to a complex interactive simulation (Learning Circuits) and in most cases is believed to enhance user experience and result in easier and faster understanding of the information presented. The concept of presenting information in various formats is not a new phenomenon, however when reviewing this concept in terms of multi-media it generally implies presenting information in various digital formats. *Major elements of multimedia include text, video, sound, graphics, and animation.* The elements used in multi-media have all existed before. Multi-media simply combines these elements into a powerful new tool, text has the most impact on the quality of the multimedia interaction. Generally, text provides the important information. Text acts as the keystone tying all of the other media elements together. Sound is used to provide emphasis or highlight a transition from one page to another. Sound used creatively, becomes a stimulus to the imagination, used inappropriately it becomes a hindrance or an annoyance .Video represent information by using the visualization capabilities. Video can stimulate interest if it is relevant to the rest of the information on the page, and is not overdone. One of the most compelling justifications for video may be its dramatic ability to elicit an emotional response from an individual, animation is used to show changes in state over time, or to present information slowly to students so they have time to assimilate it in smaller chunks. Animations, when combined with user input, enable students to view different versions of change over time depending on different variables. Animations are

primarily used to demonstrate an idea or illustrate a concept. Video is usually taken from life, whereas animations are based on drawings. Graphics provide the most creative possibilities for a learning session. *They can be photographs, drawings, graphs from spreadsheet, pictures from CD-ROM, or something pulled from the Internet.* With a scanner, hand-drawn work can be included. Standing commented that, “the capacity of recognition memory for pictures is almost limitless”. The reason for this is that images make use of a massive range of cortical skills: colour, form, line, dimension, texture, visual rhythm, and especially imagination Television (TV) is a telecommunication medium for transmitting and receiving moving images that can be monochrome (black-and-white) or coloured, with or without accompanying sound. The early years are the most significant years for human growth, development and learning of all children including those with special needs due to disability conditions. The round capacities that emerge in 3 – 6 years age group are the pre-requisites for later success in school and life. The *National Council of Educational Research and Training* has framed the Preschool curriculum that aim at helping the teachers and administrators, policy planners and other stakeholders to provide good quality preschool education to children. Preschool education is education imparted to children in 3 – 6 years age group. It is the first stage of organised education. Preschool education is also known as pre - primary education or early childhood education. It is provided in any of the settings such as Anganwadis, Nursery Schools, preschools, Preparatory schools, kindergartens, Montessori schools and Pre – Primary sections located in Government and private schools.

Multimedia has the potential to create high quality learning environments. With the capability of creating a more realistic learning context through its different media and allowing a learner to take control, interactive multimedia can provide an effective learning environment to different kinds of learners. Multimedia learning materials may be richer, provide more opportunities for elaboration, and have more cognitive connections available for the learner to link the new knowledge with prior knowledge. Multimedia instruction should be more effective than classroom lecture. Multimedia may be effective because it improves students' attitudes toward the learning material. Instruction using multimedia information presentation appears to be a potential learning advantage compared to traditional classroom instruction.

1.1 STATEMENT OF THE PROBLEM

There are many factors that have contributed to low performance in mathematics and use of multi-media materials is one of the key factors among others. The use of multi-media materials in mathematics is minimal that is why achievements in mathematics is very poor. Multi-media materials are very important in teaching mathematics since they help learners to master the concept so easily and help teachers to deliver the content with a lot of ease. Children learn by doing hence need materials that they can manipulate.

1.2 SIGNIFICANCE OF THE STUDY

It was hoped that the study of the effects of multi-media materials on pre-school children's achievement in learning mathematics generated information to education stakeholders and curriculum developers with basic information to stimulate further debate on the best approaches to stimulate the learning of mathematics in pre-school and source of reference when researching on multi-media materials. The study assume that all early childhood centres had adequate and relevant resource for teaching mathematics and that the Government and parents provided multi-media materials for learning studies.

1.3 REVIEW OF LITERATURE

Multimedia is an interactive computer-based environment that provides active engagement with multi-presentations such as texts, voices, pictures and animations. Multimedia provides the opportunity to be actively engaged in real world contexts, as well as in formal and informal mathematical contexts.

According to Mayer, Multimedia learning occurs when students build mental representations from words, pictures and voices that are presented to them. The promise of multimedia learning is that students can learn more deeply from well-designed multimedia messages consisting of words and pictures than from more traditional modes of communication involving words alone. Moreover, there is a growing research showing that children learn more deeply from well-designed multimedia presentations than from traditional learning methods.

According to existing studies, mobile devices are one of the most successful technologies for learning as they are considered attainable and easy to use especially by children. Mobile device which is also referred to as a handheld, handheld device or

handheld computer, is a pint-sized computing device and usually come with a touch or non-touch display screen and sometimes, even a mini keyboard. There are many types of mobile devices, the commonest among them being, mobile phones, smart phones, PDAs, pagers and Personal Navigation Devices. PDAs and smart phones are among the most preferred mobile devices

Many studies have supported the view that multimedia can foster the literature, early mathematics, cognitive, emotional-social, motor skills and enhance the creativity of kindergarten children. Games are the most popular digital activity for children from age two, especially on mobile devices. In the INDIA, on a given day, approximately 40% of all pre-schoolers play video games on consoles or mobile devices. One of the most important advantages of educational digital games for children is their potential to positively affect their attitudes toward learning. Existing studies on the introduction of technology in kindergarten education argue that can provide children with additional opportunities for rich learning activities that are relevant to their growth characteristics and have positive results in regard to the learning of different subjects.

As a result, multimedia can play an essential role in achieving the goals of the kindergarten curriculum in all areas and subjects. Researchers have examined children's cognitive skill development with digital media and have found that well-designed mobile -based learning activities and games can improve skills of abstract thinking, reflective thinking, and analysing and evaluating information planning and scientific reasoning. Eye-hand coordination has improved with the use of computers at home and at school. Also, young children have improved in problem-solving skills, spatial cognition, spatial representation, iconic skills, and visual attention skills when using computers, mobile and video games in school and for entertainment during leisure time at home. Use of digital media has been compared to traditional methods for teaching cognitive skills, and the research has found that digital media were more effective in specific cases. Besides, there is a general belief that kindergarten children developed stronger increases in memory when they used computers for learning compared to learning without new technology and multimedia.

1.4 SCOPE OF THE STUDY

This study is conducted to know the effectiveness and efficiency of multi-media in the education of pre-school children with special reference to the pre-schools including Anganwadis and pre-primary schools whether Government or private.

1.5 OBJECTIVES OF THE STUDY

1. To identify the role of different types multimedia to teach pre-school students.
2. To examine the interaction between teachers and students while using multi-media instead of using traditional teaching method.
3. To examine the positive and negative impacts of using multi-media among the pre-school students.
4. To determine the influence of using audio-visuals and printed materials helps in the development of knowledge among the pre-school students.
5. To examine the reactions of parents & students towards the concept of multi-media in pre-school education.

1.6 RESEARCH METHODOLOGY

The research methodology is a way to systematically solve the research problem along with the logic behind them. It may be understood as science of studying how the research is done systematically. This includes geographical area covered, period of study, research design, research instruments and sampling design. Methodology is the way to solve the research problems systematically. Good research has the characteristics of problem definition specific method of data collection analysis. The function of the research design is to ensure that required data are collected.

1.6.1 DATA COLLECTION TOOL

A semi-structured interview form was developed in the study to determine the teachers' views about the role of multimedia in preschool children's concept learning. A draft interview form consisting of open-ended questions was initially prepared. The main analytical tool used are: percentage analysis, bar diagrams, pie diagrams, etc. used as the main analytical tools

1.6.2 RESEARCH DESIGN

Research design is the framework or blueprint for conducting the research. It specifies the details of the procedures necessary for obtaining the information need and for solve research problem.

1.6.3 AREA OF STUDY

Area of the study is confined to Irritty Municipality.

1.6.4 POPULATION

Population is the aggregate of all the elements sharing some common set of characteristics that comprises the universe for the purpose of the research problem. Here in this project population is 45 pre-school teachers in Iritty Municipality.

1.6.5 SAMPLE SIZE

Sample size taken in this study is 45 pre-school teachers in Iritty Municipality.

1.6.6 SOURCES OF DATA

Both Primary data and secondary data are used for this study.

a) Primary Data

Primary data is collected from primary sources which include questionnaire, personal interview, etc... primary data is the first hand information which is original in nature.

b) Secondary Data

Secondary data is the data which is already been collected, processed and printed by some others. Secondary sources here used include e-books, journals, articles, internet, discussion with guide etc...

1.6.7 SAMPLING TECHNIQUE

The sampling technique used in this study is convenience sampling. A convenience sampling is one in which the only criterion for selecting the sampling units which is convenience of the sampling.

1.7 PERIOD OF STUDY

Period of study is form December 2022 to March 2023.

1.8 LIMITATIONS OF THE STUDY

- ✓ The study was conducted within a short span so detail study of the topic was not possible.
- ✓ The study was conducted in a small demographic area so the findings and conclusions cannot be generalised.
- ✓ The samples are conducted randomly so the limitations of random sampling have affected the study.

1.9 PRESENTATION OF THE REPORT

- ✓ Chapter 1- Introduction
- ✓ Chapter 2- Theoretical profile
- ✓ Chapter 3- Data analysis and interpretation
- ✓ Chapter 4- Summary, Findings, Suggestions and Conclusion

CHAPTER II
THEORETICAL PROFILE

2.1 PRE-SCHOOL EDUCATION

Pre-Primary Education in India The National policy on Education 1986 and its Plan of Action have placed massive importance on pre-school in India. The Ministry of Women and Child Development deals with pre-primary education. The Government of India launched the Integrated Child Development Services (ICDS) scheme in 1975. The Department of Women and Child Development has been implementing the scheme which seeks to provide health care facilities, supplementary nutritional support and to improve children's communication and cognitive skills as a preparation for entry into primary school. Initially the programme started as a project in some States but presently it covers many rural and tribal areas along with some urban pockets targeting mainly underprivileged children. In India, pre-school education is provided by private schools and government ICDS (Anganwadi) centers. In addition, there are some ECCE (Early Childhood Care and Education) centers running under SSA (Sarva Siksha Abhiyan) and some pre-schools are attached to government as well as private schools.

Education during the earliest phases of childhood , beginning in infancy and ending upon entry into primary school at about five, six, or seven years of age. Institutions for preschool education vary widely around the world, as do their names (e.g., infant school, day care, nursery school, kindergarten). The first systematic theory of early childhood pedagogy was propounded by Friedrich Froebel, the founder of the kindergarten. Other influential theorists include Maria Montessori and Jean Piaget. Of major concern in preschool education is language development; teachers often conduct listening and language games.

The most important years of learning begin at birth. The first three years of a child's life are critical for setting the foundation for language acquisition, socialization, and attitudes to learning. During the early years and especially during the first 3 to 5 years, humans are capable of absorbing a lot of information. The brain grows most rapidly in the early years. High quality and well trained teachers and preschools with developmentally-appropriate programmes can have a long-term effect on improving learning outcomes for children. The effects tend to be more marked for students. Children coming from impoverished backgrounds with very little or no access to healthy food, socialization, books and plays resources.

2.2 IMPORTANCE OF PRE-SCHOOL EDUCATION

- Personal, social, economic and emotional development
- Communication, talking and listening
- Word knowledge and world understanding
- Creative and aesthetic development
- Mathematical awareness
- Physical Development
- Physical health
- Play
- Team work
- Self-help skill
- Social skill
- Scientific thinking
- Literacy

2.3 ROLE OF TEACHERS IN PRE-SCHOOL

- They may create social awareness in the children regarding social norms and traditions.
- They may guide the children to develop such traits i.e. sharing, helping, coordinating, and Coping.
- They may provide help to the children to recognize their needs and desires.
- They may provide proper guidance to the children to learn how to act and react.
- They may monitor the children's behaviour in order to diagnose deficiencies and make proper amendment.
- The traits of friendship may develop into the children by the encouragement of the teachers
- They may tackle the disturbing situation effectively among the children and may educate them properly to overcome those by different strategies.
- They may nourish the conducive environment where children may flourish well.
- They may create self-confidence in the children by treating them well and involve them in the productive tasks or activities.

2.4 AIM OF PRE-SCHOOL

The main aim of pre-primary education is to *Attain an optimal perceptual and motor, cognitive and socio-emotional levels as the basis for readiness for school education and the life in the society*. The starting ground is the uniqueness of the child, active learning, and integration in a group and a collective.

2.5 TYPES OF PRE-PRIMARY INSTITUTION

There are various types of pre-primary institutions:

- **Child Care Centres:** These are centres that provide supplemental care for children from infancy through kindergarten ages, during the typical working hours of parents. In some localities, they are open for operation between the hours of 7:00 am to 12:00 noon or beyond, depending on the needs of the parents and the school administration. Childcare centres are organized by profit and non-profit making groups. Most of them charge parents tuition fee, for sending their wards to the centre, even if they have some form of subsidy from one governmental agency, church or the like.
- **Church Sponsored Centres:** Churches are prime centres for both early childhood, primary education and in recent times, for other levels of education programmes in Nigeria. Church leaders are motivated by a desire to provide a needed public service to make money to help pay for a church/school building, or as a way of attracting members to the faith. Some schools located in church premises are completely secular in nature, while others teach various aspects of the church's religion. Generally though, they must conform to state licensing standards when providing such early childhood education services.
- **Employer Sponsored Child Care Centres:** Child care is now being provided on worksite for employees' children or an allowance may be provided them as part of the employees' benefit package for purposes of selecting their choice child care institution. Employer-sponsored child care centres now abound in major cities and towns in Nigeria and they provide such services both during work and recreational hours.
- **Family Day-Care Home:** This kind of service is mostly organized by mothers and family members who are professionals and graduates, but wish to apply their professional skills, while staying with the children at home. Sometimes

also, spinsters may engage in the running of such family day care institutions. Such homes are regulated by the local or state agency.

- **Drop-in-Child-care Centres:** These centres cater for young children on an hourly basis, usually for an hourly fee; according to the number they are allowed to accept. Drop-in centres are also located in places such as shopping centres or amusement parks.
- **Nursery Schools:** The Nursery School is also called the Pre-kindergarten school centre or the Child Development Centre. Nursery Schools are generally adjudged more educational than Childcare Centres, in times past. But recent developments in the educational sector especially at the pre-primary aspect, is gradually being eliminated as increased attention is now also being given to Child care Centres.

2.6 MULTI-MEDIA EDUCATION

Multi-media education is an essential opportunity for many pre-primary and Kindergarten kids to learn valuable lessons through the medium of online technology. Online learning is a value-driven concept that can impact the lives of even the youngest of children. The next generation of learners are already opting for the best tools for e-learning for kids and are independently exploring new ideas, concepts, and topics. As parents, we can ensure that our child's education is not compromised in any way and that we can provide the best online learning environment that is available for them.

While many Indian parents are giving their older teens online coaching and training classes, they may need to emphasize online learning for their littlest ones as well. Distance learning in preschool is a well-established concept, taught under some of the most prestigious centres in the country. Schools in India are opting for the best free e-learning for kids to provide the necessary skills in language, reading, comprehensive, spatial understanding, and science.

2.7 ADVANTAGES OF MULTI-MEDIA EDUCATIONS

➤ **Maintain a Routine**

By enrolling your child in an online learning program you will be able to add some structure back into their day. Programs that combine live sessions with independent

learning activities help your child establish a consistent routine that has been shown to have many benefits for children from developing independence to offering security and stability.

➤ **Social Interaction**

Online learning programs are a wonderful opportunity to introduce your child to a whole new group of friends. Online learning programs that offer opportunities to consistently interact with a group of peers, allow children to practice making friends and interact with peers from diverse backgrounds in a socially distant environment. Additionally, online learning programs that encourage parent participation help to foster the parent-child relationship. These interactions are critical in nurturing your child's social and emotional development.

➤ **Develop Skills, Confidence and a Sense of Self**

As children are introduced to age-appropriate lessons and activities designed by teachers – whether they are academic skills in literacy and numeracy, stories introducing them to the world around them, or practical life activities such as cleaning up or self-care – children will learn both academic and life skills, as well develop confidence and a sense of self. Further, this helps prevent learning loss in pre-schoolers who are unable to return to school this fall.

➤ **Exploration of New Technology Skills and Concepts**

Online learning allows children to be introduced to new ideas and concepts that they may not be exposed to in a traditional in-person preschool classroom. From navigating new applications to developing fine motor skills, learning tech vocabulary, and even learning to code, online programs can help your child get a head start on critical technology skills and concepts necessary in today's world.

2.8 IMPACT OF TRADITIONAL EDUCATION CHANGE TO MULTI-MEDIA EDUCATION

➤ **Reduces Dependency on Teachers:**

When students have an online learning option available to them, the dependence on teachers for more information or notes reduces. They can get additional information all by themselves with the help of online libraries. With easy access to the internet, students can browse through thousands of online learning content.

This would better prepare them for their examinations, as they have access to not only their own courseware that the institute has recommended but also external and additional information. Online learning thus reduces dependence on teachers for notes and explanations.

➤ **Cost Effective Learning Materials:**

If you compare the cost factor, you would find that online education is way more affordable for students than traditional education. This is because of the difference in the creation of online course materials and printed textbooks. A paperback book is costlier because it involves a lot of process in its making. From cutting down trees to the production of paper, printing, packaging, and shipping. All these processes add to the cost of each printed book. Whereas eBooks are created on an online software and is digitally published and distributed.

Hence, the cost of eBooks is always cheaper than the combined cost of traditional textbooks for the academic year. Moreover, you get all the learning materials at one place. Students do not have to buy different books for different subjects, unlike traditional education demands. Thus, online education is environment and student friendly.

➤ **More Social Interaction and Collaboration:**

The traditional education model allows students to interact with each other in and outside of school. But those are mainly face-to-face or telephonic interactions. Online learning model allows further interaction by providing an online platform for discussions. E-Books can be embedded with sharing features, where students can share content and comment on other student's posts. With most students being active social media users, this kind of an interactive platform encourages them to share, like and comment on course contents.

Students can post doubts and queries on the online platform, starting a discussion thread with teachers and other students. Teachers may prefer to continue the discussion in classrooms, enabling everyone to share their views and opinions, and understand others' perspectives as well. It thus helps in having in-depth and engaging classroom discussions.

➤ **Analysing the Learning Pattern:**

In the debate traditional education v/s online education, the traditional education system has no means to gauge the interest levels of students. You can't really tell if

the students have finished reading a particular chapter. Whereas in online education analytics tool gives an in-depth report about every student's performance. It enables you to measure the engagement level of the entire class. Teachers can look into the course delivery and consumption patterns, such as the number of chapters read, progress rate, tests attempted etc. This information helps teachers to design their classes as per the learning patterns of students.

➤ **Encourages Students to Talk Rather Than Listen in Classrooms:**

The flipped classroom approach has gained popularity in recent times for its ability to reverse the traditional teaching model. This means teachers now encourage students to do their homework in school and do the reading and studying part at home. Students are asked to read online content or watch video-based learning content at home and the same is discussed in the classroom. This approach helps in creating an interactive classroom where students learn by solving problems in class with their peers and teacher around them.

CHAPTER III
DATA ANALYSIS AND INTERPETATION

DATA ANALYSIS AND INTERPRETATION

Analysis and interpretation are closely related. Interpretation is not possible without analysis and without interpretation analysis become more difficult. In this chapter an attempt is made to analyse how the multi-media is benefited in pre-school education in Irritty area. Respondents gave valuable information regarding their day-to-day experience. All such information collected is properly analysed. All analysis and interpretation are disclosed in this chapter. Percentage method is used to analyse data. Analysis and interpretation of data is shown in the following pages.

3.1 AWARENESS OF POSITIVES AND NEGATIVES OF USING MULTI-MEDIA BY CHILDREN

Table 3.1

Awareness of Using Multi-Media

Options	No. of Respondents	Percentage
Yes	41	91
No	4	9
Total	45	100

Source: Primary Data

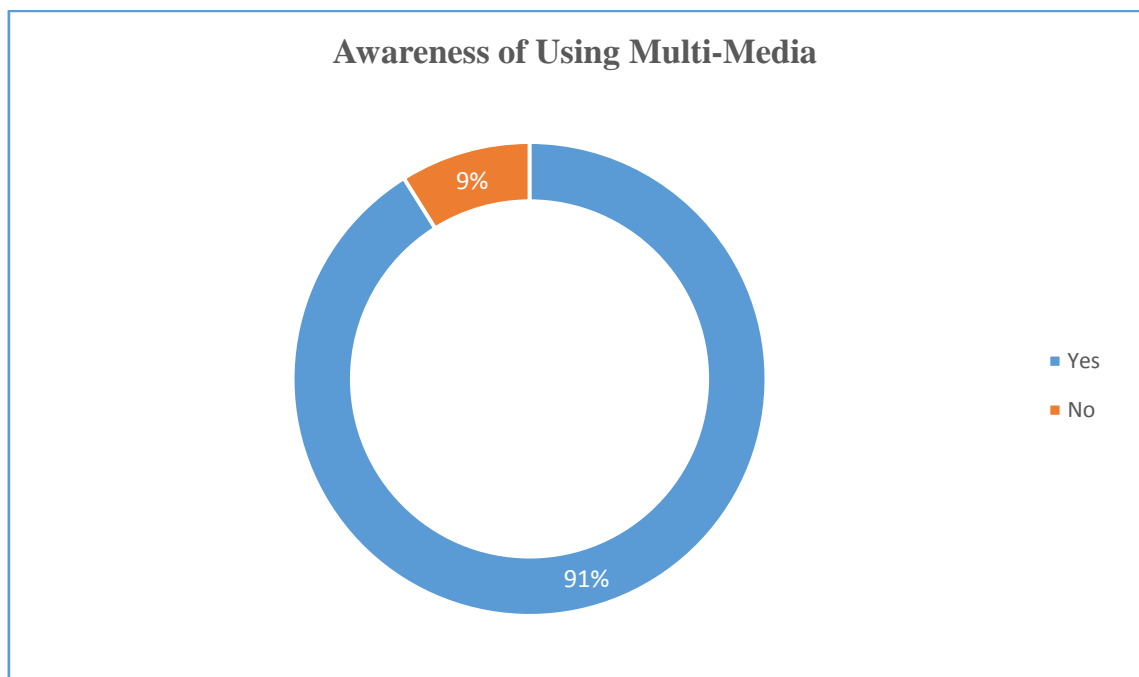


Figure 3.1

Interpretation:

The table 3.1 shows the awareness of teachers about positive and negatives of using multi-media by children. As per this table, 91 per cent of respondents are aware about positives and negatives of multi-media and 9 per cent are unaware.

3.2 DIFFERENT METHODS OF MULTI-MEDIA USED IN PRE-SCHOOL TEACHING

Table 3.2

Different Modes of Multi-Media Used

Mode	No. of Respondents	Percentage
Video	22	49
Graphics and Images	12	27
Animations	10	22
Sound	0	0
Others	1	2
Total	45	100

Source: Primary Data

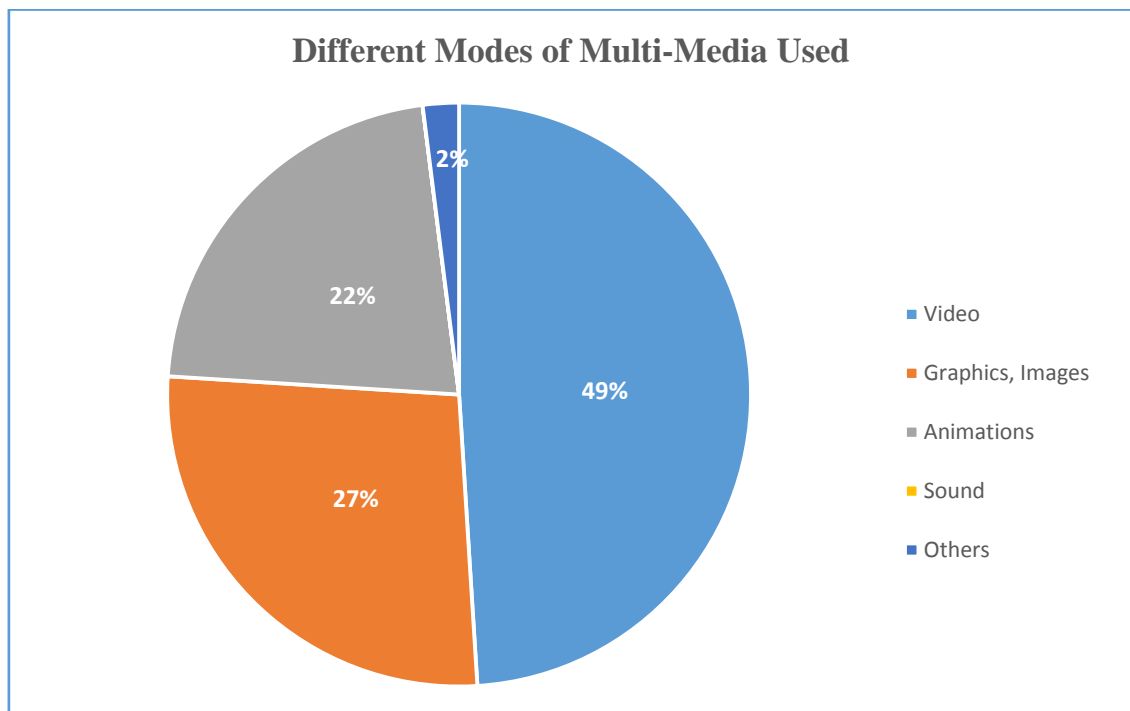


Figure 3.2

Interpretation:

The table 3.2 shows the different methods of multi-media used in pre-school teaching. As per the table 49 per cent of respondents use video, 27 per cent of respondents use graphics and images, 22 per cent of respondents use animations and the rest 2 per cent use other methods.

3.3 IMPORTANCE OF USING MULTI-MEDIA IN PRE-SCHOOL TEACHING

Table 3.3

Importance of Multi-Media in Pre-School

Importance	No. of Respondents	Percentage
Very Important	24	53
More Important	12	27
Generally Important	6	13
Less Importance	3	7
Total	45	100

Source: Primary Data

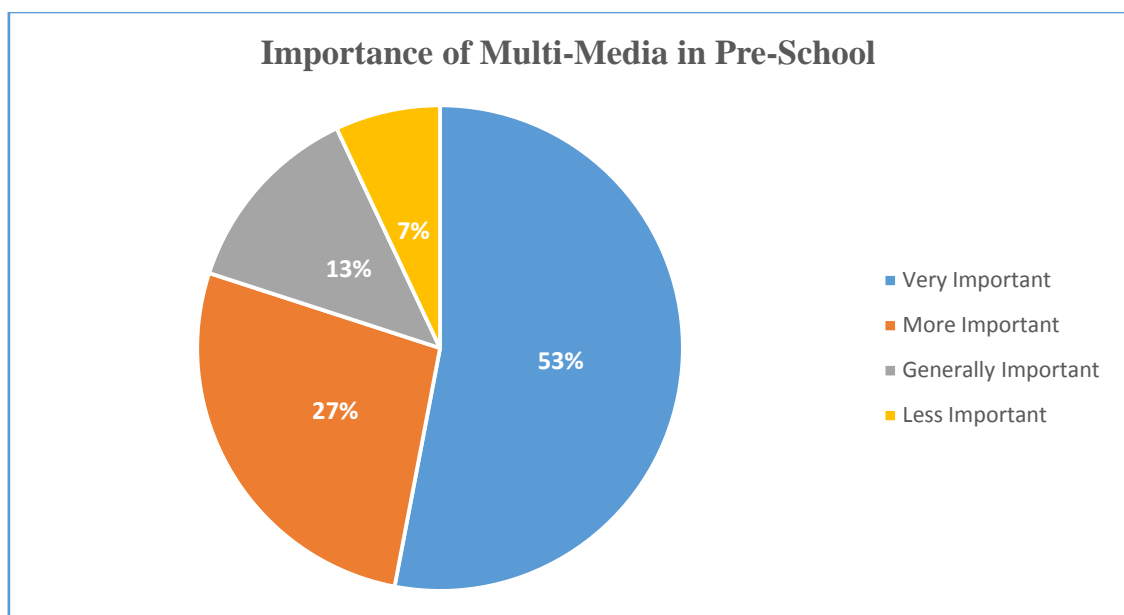


Figure 3.3

Interpretation:

The table 3.3 shows the importance of using multi-media in pre-school. As per this we can understand that 53 per cent of the respondents says it is very important, 27 per cent of respondents says it is more important, 13 per cent of respondents says it is generally important and rest of 7 per cent says it is less important.

3.4 INTERACTION BETWEEN TEACHERS AND STUDENTS COMPARED WITH TRADITIONAL MODE OF TEACHING

Table 3.4

Interaction of Teachers & Students

Rating	No. of Respondents	Percentage
Very Good	16	36
Better	14	31
Good	8	18
Relatively Good	5	11
Very Poor	2	4
Total	45	100

Source: Primary Data

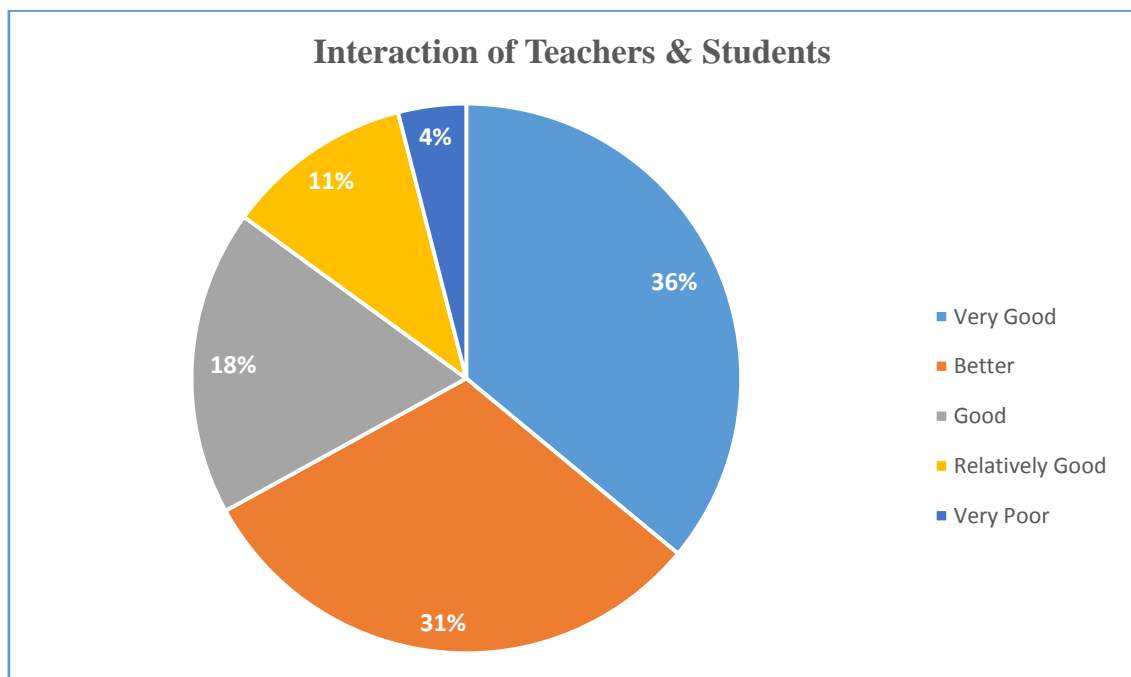


Figure 3.4

Interpretation:

The table 3.4 shows the rating of interaction between teachers and students comparing with traditional education, as per the table 36 per cent of the respondents agree that interaction is more effective with the use of multi-media, 31 per cent of the respondents agrees that it is better compared to traditional mode of education, 18 per cent good, 11 per cent relatively good and 4 per cent very poor.

3.5 COMPARISON OF MULTI-MEDIA TEACHING OVER TRADITIONAL TEACHING METHOD

Table 3.5

Comparison between Multi-Media & Traditional Teaching

Factor	No. of Respondents	Percentage
Simple & Fast	25	56
Strong Interest	11	25
High flexible visual	5	11
Strong interaction	2	4
Others	2	4
Total	45	100

Source: Primary Data

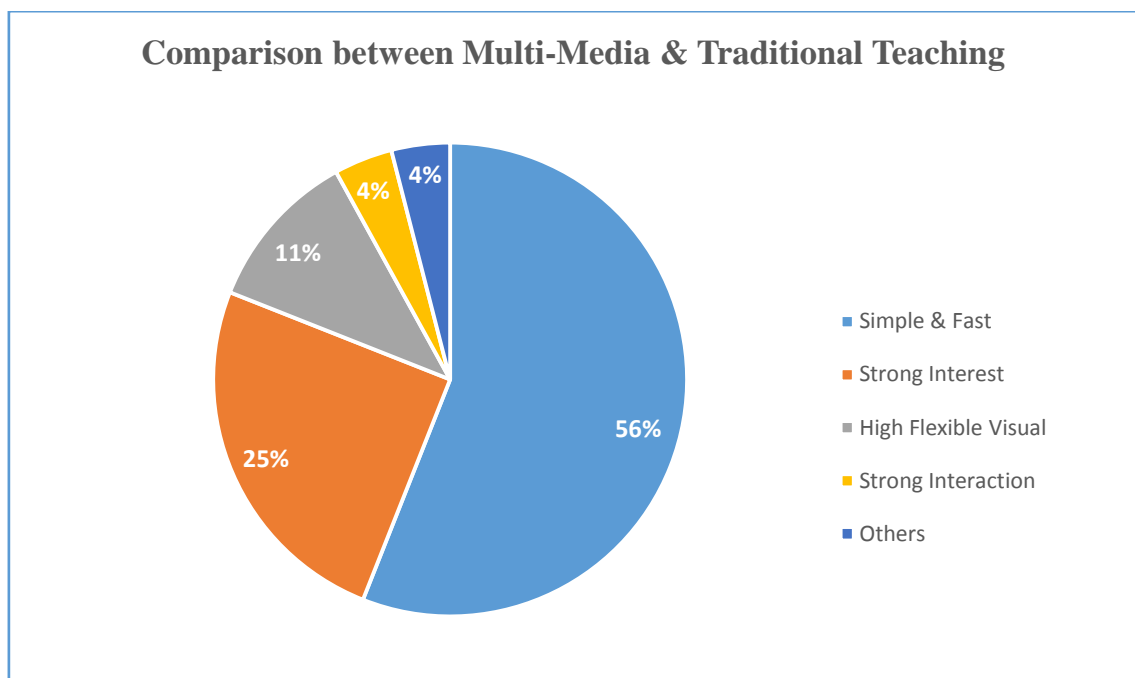


Figure 3.5

Interpretation:

The table 3.5 shows the comparison between multi-media education and traditional education. As per the table 56 per cent of the respondents agrees that multi-media is simple and fast to handle compared with traditional education, 25 per cent of the respondents shows that students have a strong interest on their studies, 11 per cent high flexible visual, 4 per cent strong interaction, 4 per cent other factors.

3.6 ROLE OF MULTI-MEDIA TEACHING IN PRE-SCHOOL EDUCATION

Table 3.6

Role of Multi-Media

Aspects	No. of Respondents	Percentage
Reduces burden on teachers	17	38
Stimulate children's interest	26	58
Distraction of young children	2	4
The effect is not obvious	3	7
Total	45	100

Source: Primary Data

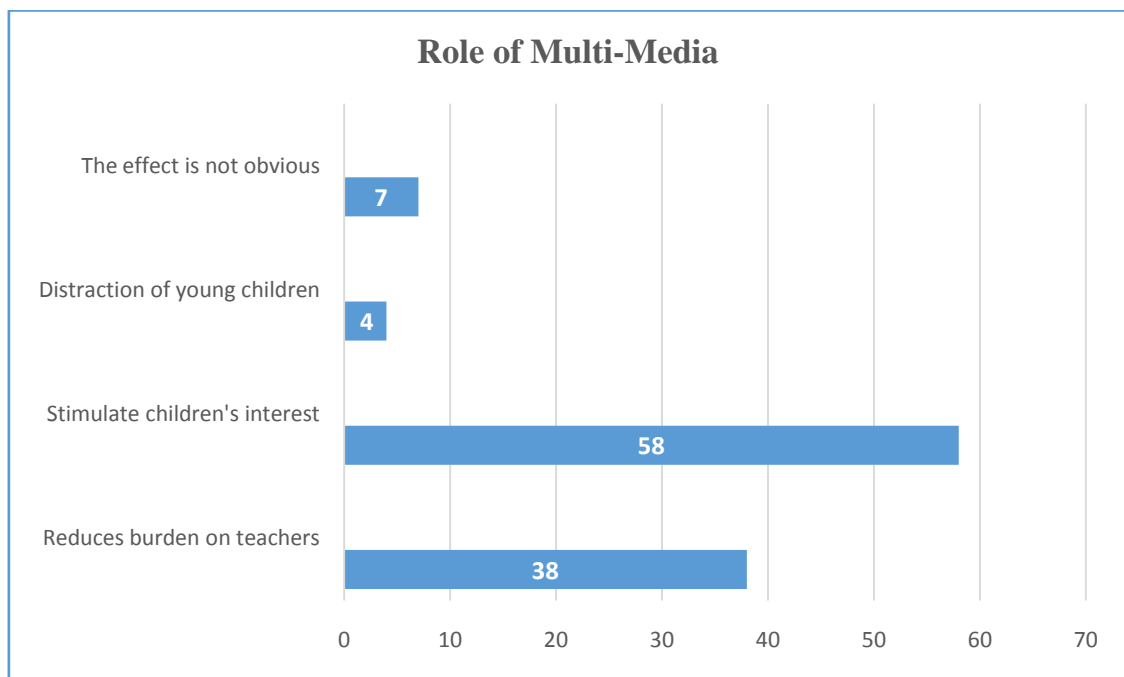


Figure 3.6

Interpretation:

Table 3.6 shows the role of multi-media in pre-school education. As per the table 38 per cent of respondents say that it reduces burden on teachers, 58 per cent says that multi-media education stimulates children's interest on their studies, 4 per cent says that it distracts young children on their studies and the rest 7 per cent says the effect is not obvious.

3.7 PROPOTION OF MULTI-MEDIA TEACHING IN THE CHILDREN'S TEACHING ACTIVITY

Table 3.7

Proportion of Multi-Media Teaching

Proportions	No. of Respondents	Percentage%
More than 80	20	44
60-80	20	44
20-60	3	7
Lessthan20	2	5
Total	45	100

Source: Primary Data

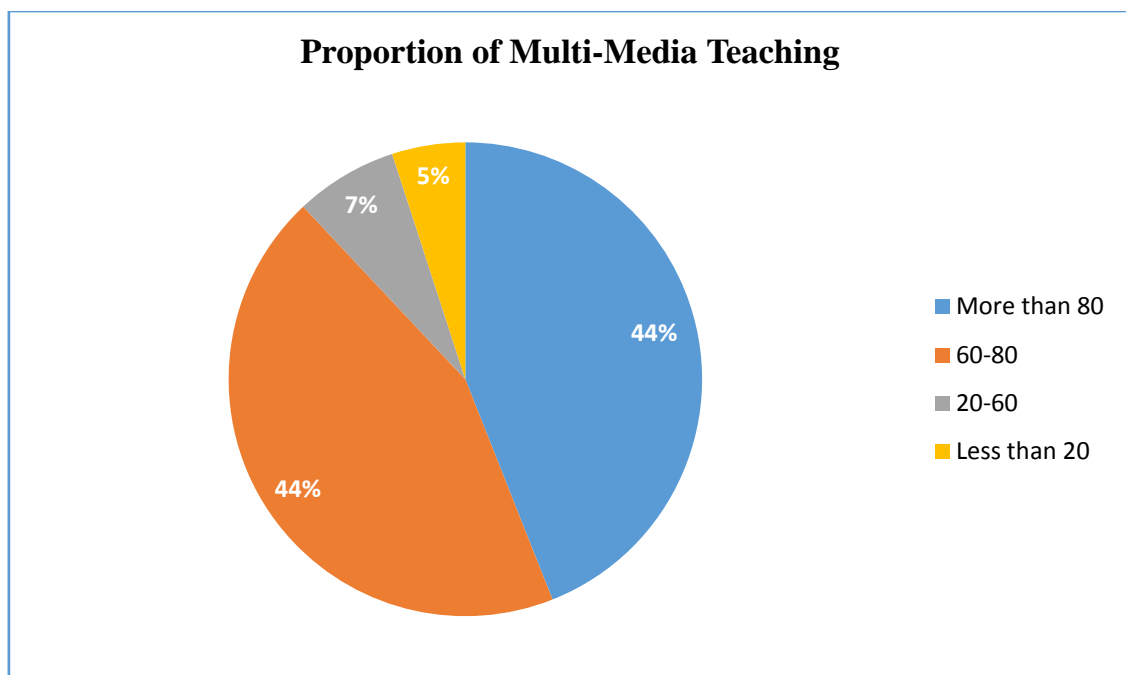


Figure 3.7

Interpretation:

Table 3.7 shows the proportion of multi-media teaching in children's teaching activity designed by teachers. As per the table 44 per cent of the respondents uses the proportion of more than 80. The next 44 per cent uses the proportion of 60-80, next 7 per cent uses the proportion of 20-60. Balance 5 per cent uses the proportion of less than 20.

3.8 INFLUENCE OF VISUAL MEDIA MATERIAL ON CHILDREN’S ACHIEVEMENTS

Table 3.8

Influence of Visual Media Material on Children

Status	No. of Respondents	Percentage
Yes	41	91
No	4	9
Total	45	100

Source: Primary Data

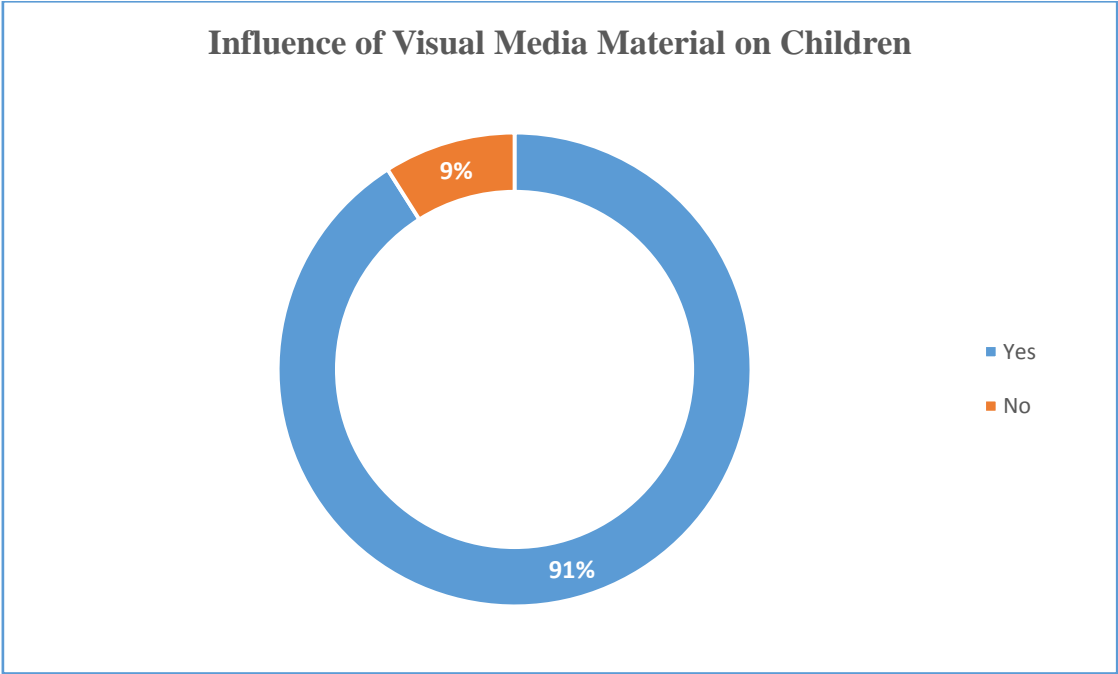


Figure 3.8

Interpretation:

Table 3.8 shows the influence of visual media materials on children’s achievements. As per the table 91 per cent of the total respondents agrees to the statement. Balance 9 per cent disagrees to the statement.

3.9 USE OF PRINTED MATERIALS IN TEACHING PRE-SCHOOL STUDENTS

Table 3.9

Printed Materials in Pre-Schools

Rating	No. of Respondents	Percentage
Very useful	18	40
Useful	20	44
Somewhat useful	4	9
Not useful	3	7
Total	45	100

Source: Primary Data

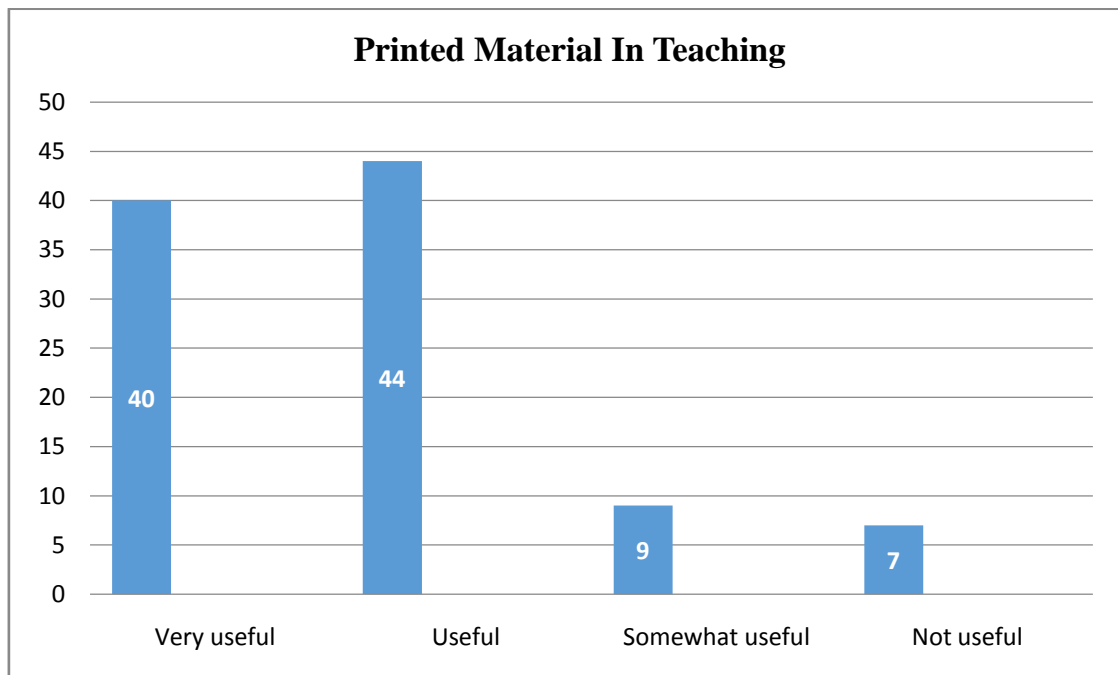


Figure 3.9

Interpretation:

Table 3.9 shows the use of printed materials in teaching pre-school students. As per the table 40 per cent of total respondents claims that it is very useful, 44 per cent claims that it is useful, 9 per cent claims that it is somewhat useful and the rest 7 per cent claims that it is not useful.

3.10 AUDIO VISUALS HELP IN THE DEVELOPMENT OF KNOWLEDGE AMONG CHILDREN

Table 3.10

Audio Visuals in the Development of Knowledge

Status	No. of Respondents	Percentage
Yes	35	78
No	4	9
Maybe	6	13
Total	45	100

Source: Primary Data

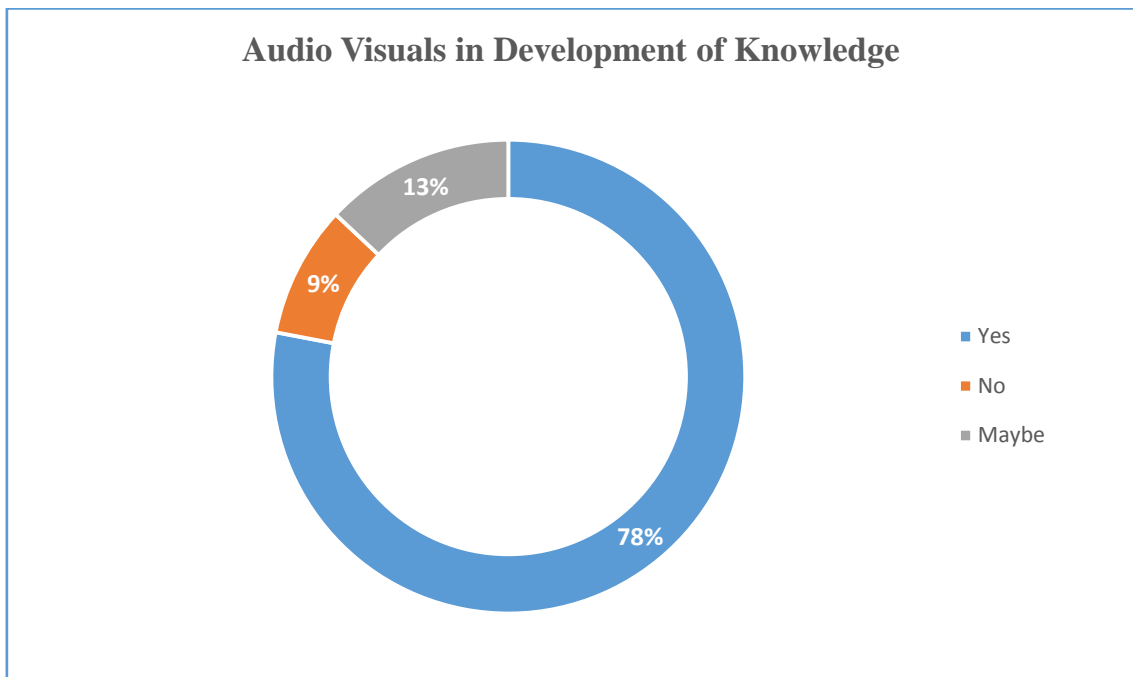


Figure 3.10

Interpretation:

Table 3.10 shows the influence of audio visuals in the development of knowledge among children. From the data collected 78per cent of the respondents agrees to the statement that audio visuals helps in the development of knowledge, 9 per cent of the respondents does not agree with the above statement and the rest 13per cent neither agree nor disagree with the statement.

3.11 PARENTS SUPPORT TO TEACHERS ON USING MULTI-MEDIA TECHNOLOGY FOR CHILDREN’S TEACHING ACTIVITIES

Table 3.11

Support of Parents on Multi-Media Technology

Status	No. of Respondents	Percentage
Yes	30	67
No	2	44
Maybe	13	29
Total	45	100

Source: Primary Data

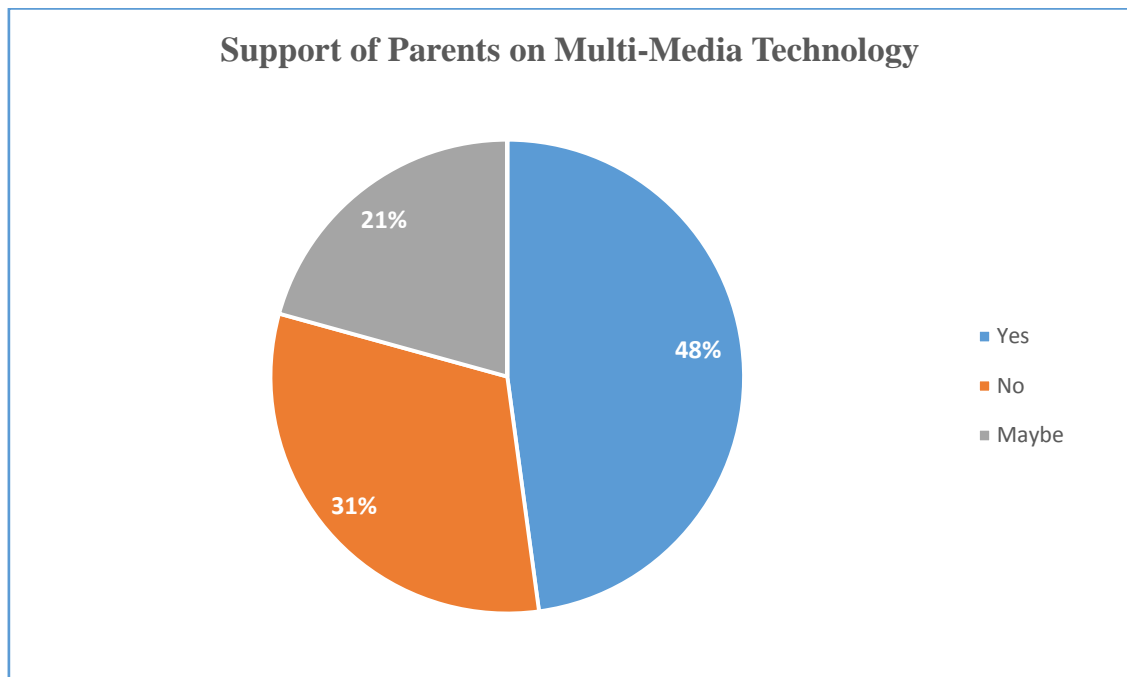


Figure 3.11

Interpretation:

Table 3.11 shows the support of parents towards teachers on using multi-media technology for children’s teaching activity. As per the table 67 per cent of the respondents says that parents do support them for using multi-media technology, 44 per cent of the respondents says that parents do not support them and the rest 29 per cent of the respondents are unaware about the parent’s opinion.

3.12 MEDIAS USED IN SCHOOLS

Table 3.12

Medias Used in Schools

Medias	No. of Respondents	Percentage
Television & Radio	17	38
Printed Media	13	29
Movies	3	7
Social Media	4	9
All	8	18
Total	45	100

Source: Primary Data

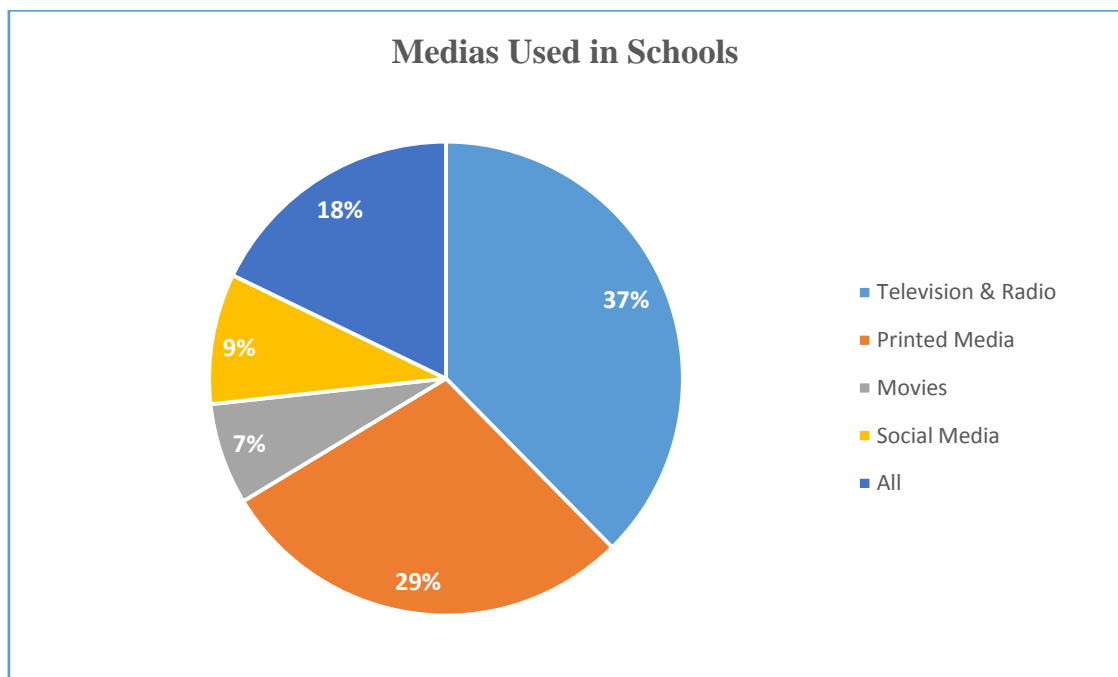


Figure 3.12

Interpretation:

Table 3.12 shows the different types of Medias used in pre-schools for the purpose of education. As per the table 38 per cent of the respondents use television and radio as their medium of teaching, 29 per cent of the respondents use printed Medias, 7 per cent of the respondents use movies, 9 per cent use social media and the rest 18 per cent use all media.

3.13 REACTION OF STUDENTS TOWARDS THE CONCEPT OF MULTI-MEDIA EDUCATION

Table 3.13

Reaction of Students on Multi-Media Education

Ratings	No. of Respondents	Percentage
Very good	26	58
Better	12	27
General	7	16
Relatively poor	0	0
Poor	3	7
Total	45	100

Source: Primary Data

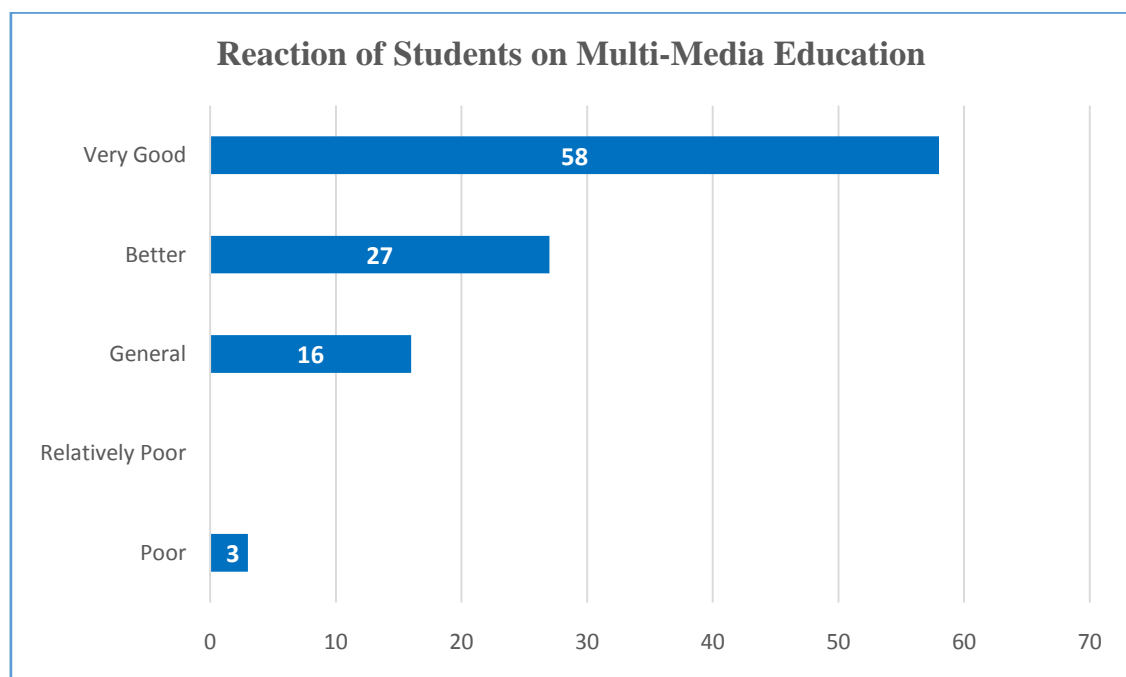


Figure 3.13

Interpretation:

Table 3.13 shows the reaction of students towards the concept of multi-media education. As per the table 58 per cent of the respondents says that their response were very good, 27 per cent of the respondents says that their response were better, 16 per cent of the respondents says that their response was general and the rest 7 per cent of the respondents says that their response was poor.

3.14 RATINGS ON THE ROLE OF MULTI-MEDIA IN EDUCATION

Table 3.14

Role of Multi-Media in Education

Ratings	No. of Respondents	Percentage
Very good	19	44
Better	15	35
Good	6	14
Poor	2	5
Very poor	1	2
Total	45	100

Source: Primary Data

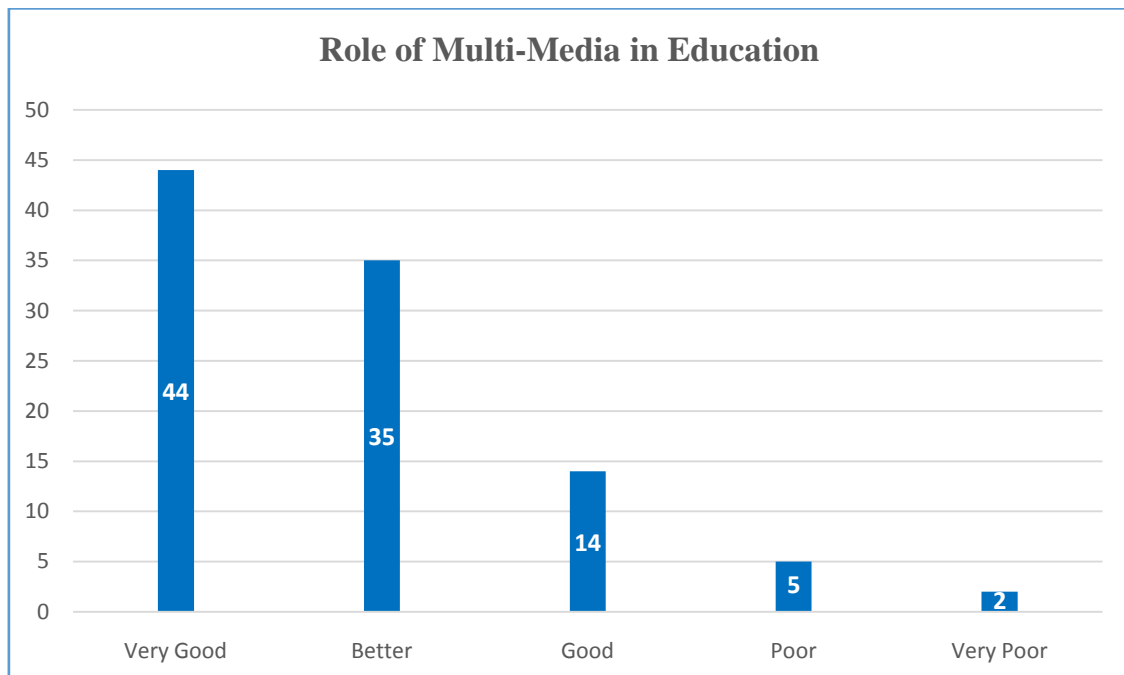


Figure 3.14

Interpretation:

Table 3.14 shows the ratings on the role of multi-media in education. As per the table 44 per cent of the total respondents rates very good, 35 per cent of the respondents rates better, 14 per cent of the respondents rates good, 5 per cent of the respondents rates poor and the balance 2 per cent rates very poor.

3.15 AWARENESS ABOUT ONLINE EDUCATION IN PRE-SCHOOLS

Table 3.15

Awareness in Online Education

Status	No. of Respondents	Percentage
Yes	40	95
No	2	5
Total	45	100

Source: Primary Data

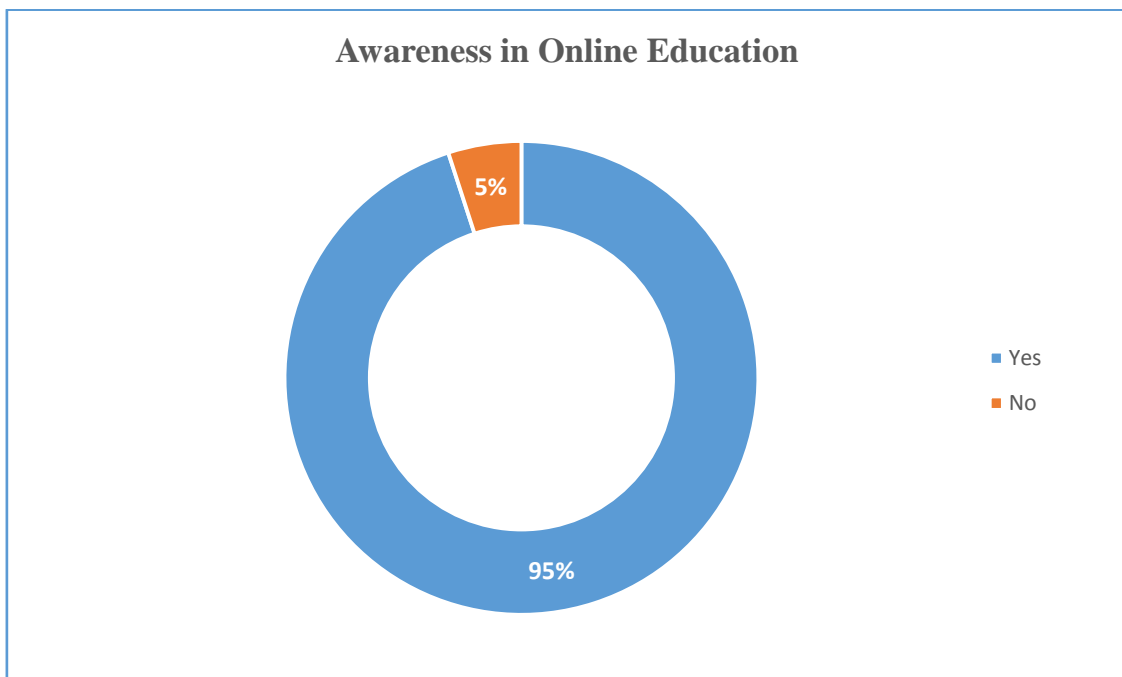


Figure 3.15

Interpretation:

Table 3.15 shows the awareness about online education in pre-schools. As per the table 95 per cent of the respondents are aware about the online education in pre-schools, 5 per cent of the respondents are unaware about the online education in pre-schools.

CHAPTER IV
SUMMARY, FINDINGS, SUGGESTIONS AND
CONCLUSION

4.1 SUMMARY

Education during the earliest phases of childhood beginning in infancy and ending upon entry into primary school at about five, six or seven years of age. It helps in personal, social, economic and emotional development of children. They may create social awareness in the children regarding social norms and traditions. Multi-media education is an essential opportunity for many pre-primary and kindergarten kids to learn valuable lessons through the medium of online technology. Nowadays most of schools and teachers prefer multi-media education for the development in children's achievement. From the research it is understood that multi-media education is an effective method of teaching pre-school children.

4.2 FINDINGS

- Out of the total respondents 91 percentage of the respondents are aware about the positives and negatives of multi-media.
- Among the total respondents 49 percentage of the respondents use video method of multi-media in pre-school teaching.
- 53 percentage of total respondents say it is very important to use multi-media in pre-school teaching.
- Among all the respondents 36 percentage of the respondents agree that interaction is more effective with the use multi-media. Out of all the respondents majority of the respondents agrees that multi-media is simple and fast to handle compared with traditional education.
- 38 percentage of the total respondents agree that the use of multi-media reduces burden on teachers.
- Out of the total respondents 44 percentage uses the proportion of more than 80, the next 44 percentage uses the proportion of 60-80.
- 91 percentage of the total respondents agree that visual media material helps in the achievement of children.
- Out of the total respondents 44 percentage of the respondents claims that the use of printed materials is useful in teachings.

- Among the total respondents 78 percentage of them agree to the statement that audio visual helps in the development of knowledge among children.
- Out of the total respondents 67 percentage of the respondents say that parents do support them for using multi-media technology.
- Among the total respondents majority of the respondents uses television and radio as their medium of education.
- 58 percentage of the total respondents say that the students responds were very good.
- 44 percentage of the total respondents rates very good for the role of multi-media in education.
- Among the total respondents 95 percentage of the respondents are aware about the online education in pre-schools.

4.3 SUGGESTIONS

- ❖ Use an interesting teaching method such as animations, graphics etc.... in which the students find more interest in learning.
- ❖ The teachers must increase the proportion of multi-media used in their teaching method.
- ❖ The parents must be made aware about the usefulness of multi-media to increase the use of multi-media in pre-schools.
- ❖ The interaction between teachers and students needs to be increased by any means of games or interactive sessions.

4.4 CONCLUSION & RECOMMENDATIONS

To make the primary education system viable to ensure completion, to stop the trend of dropping out, to enhance the quality of education and teaching, a lot of measures are needed. For this, it is impossible only for the government to shoulder the responsibility of improving the situation. The non-government organizations and civil organizations should come forward with massive programs of mass education. Hence, our civil society must be more active in making the education a social movement and make the people aware of it.

Preschool is an institution that prepares children to the pathway of education. Schooling in a child begins the moment the child is given birth. A person learns during his lifetime, but the rate of development is rapid in the first six years of a child. Parents and caregivers play a significant role in the educational life of a child under the age of three because children learn from observation and usually acquire the traits of the people taking care of them. Preschools play a significant role in preparing a child for an educational life.

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Google:

- Importance of Pre-school education?
- Online pre-school education and its advantages.
- Early childhood education.
- Benefits of childhood education.
- Role of multi-media in pre-school education.
- Mobile and multi-media learning in pre-school education.
- The use of multi-media technology in early childhood literacy.

APPENDIX

QUESTIONNAIRE

As a part of B. Com programme, **We Alen Shaji, Binitta James, Mariya Thomas and Midlaj P** studying in Don Bosco arts and Science College, Angadikadavu is doing a project on “EFFECTIVENESS OF MULTIMEDIA IN PRE-SCHOOL EDUCATION IN IRITTY MUNICIPALITY”. Please be kind enough to provide the necessary information through this questionnaire. We assure you that the information you provide will only be used for academic purpose.

1. Name of institution:
2. Name of teacher:
3. Number of students: ➤ Male: ➤ Female:
4. Are you aware of the positive & negative impact of using multi-media around students?
Yes: No:
5. In pre-school children's teaching activities, the multi-media methods you often use are :
Videos :
Graphics, images :
Animations :
Sounds :
Others :
6. Do you think the application of multi-media teaching in pre-school children's teaching activities is important
Very important :
Important :
General important :
Less important :

7. What do you think of the interaction between teachers and students, when using multi-media instead of traditional mode of teaching?
- Very good:
- Better :
- Good :
- Relatively poor:
- Poor :
8. Why did you choose the multi-media teaching methods compared to traditional teaching method?
- Simple & fast :
- Strong interest :
- High flexible visual :
- Strong interaction :
- Others :
9. What do you think about the role of multi-media teaching in pre-school education?
- Reduces the burden on teachers :
- Stimulate children's interest :
- Improves teachers teaching efficiency :
- Distraction of young children :
- The effect in not obvious :
10. What is the proportion of multi-media teaching in the children's teaching activities you designed?
- More than 80% :
- 60 to 80 :
- 20 to 60 :
- Less than 20 :
11. Do the visual materials influence children's achievements?
- Yes: No:

12. Do the printed materials are useful in the teaching pre-school students
- Very useful:
- Useful:
- Not useful:
13. Do you think audio-visual helps in the development of knowledge among children?
- Yes: No:
14. Do you think , the parents support pre-school teachers to apply multi-media technology to children's teaching activities?
- Yes: No:
15. What are the media's used in your school?
- Television :
- Print media :
- Movies :
- Social medias :
- Slideshow presentation:
16. What was the reaction of students towards the concept of multi-media in pre-school education
- Very good:
- Better:
- General:
- Relatively poor:
- Very poor:
17. What do you think on the role of multi-media in education? Rate your opinion.
- Very good
- Good
- Better
- Poor
- Very poor
18. Are you aware of online education in pre-school?
- Yes: No:

**IMPACT OF ECOMMERCE ON REATIL BUSINESS
WITH SPECIAL REFERNCE TO IRITTY AREA**

A PROJECT REPORT

Submitted by

DEEPAK BENNY(REG No: DB20BR0065)

SHYAMJITH SAJEEVAN(REG No: DB20BR0077)

VIVEK THOMAS(REG No: DB20BR0051)

Under the supervision of

Mrs. VIDYA K.P

In partial fulfilment for the award of bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSIY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report **IMPACT OF ECOMMERCE ON REATIL BUSINESS WITH SPECIAL REFERNCE WITH IRITTY AREA**” is the bonafide work of **“VIVEK THOMAS, SHYAMJITH SAJEEVAN AND DEEPAK BENNY”** who carried out the project under my supervision.

SIGNATURE

Mrs. DEEPTHI JOSEPH

HEAD OF THE DEPARTMENT

SIGNATURE

Mrs. VIDYA K.P

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We **DEEPAK BENNY, SHYAMJITH SAJEEVAN AND VIVEK THOMAS**, hereby declare that the project entitled “**IMPACT OF ECOMMERCE ON REATIL BUSINESS WITH SPECIAL REFERNCE WITH IRITTY AREA**” has been prepared by us and submitted to Kannur University in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce, is a record of original work done by us under the supervision of **Asst. Prof. Mrs. VIDYA K.P** of Department of Commerce, Don Bosco Arts and Science College Angadikadavu.

We also declare that this project work has not been submitted by us fully or partly for the award of any other Degree, Diploma, Title or any other recognition before.

Place: Angadikadavu

Signature of the student

Date:

DB20BR0065

DB20BR0077

DB20BR0051

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev.Fr.Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. DEEPTHI JOSEPH**, Head of the Department of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express my thanks to guide **Mrs.Vidya K.P.** Asst. Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all staff members and department of commerce and all my friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for the great support and care.

DEEPAK BENNY

SHYAMJITH SAJEEVAN

VIVEK THOMAS

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CHAPTER I
INTRODUCTION

INTRODUCTION

Over the past few decades business has undergone a series of changes which resulted in development of popular technological advancement in the field like Ecommerce, AI generated chat box in modern websites etc. The introduction of ecommerce has actually changed the face of modern business. Traditionally, customers have to go to the market to satisfy their needs and wants. But after the emergence of ecommerce the products that the customer need and want will reach at their doorstep. Through the modern technological advancement, people around the world can access any kind of product from anywhere. People who used to access goods by visiting the market now access everything within their fingertips. The customer could save time and money with the help of ecommerce. The ease of accessing variety of products and services made ecommerce a customer friendly advancement in business. This resulted in decrease in the number of people coming in the market to consume goods and services.

Ecommerce has generated customer friendly market environment. Customers can consume goods and services at cheap rates. Moreover, discounts and other offers provided by ecommerce websites like Flipkart, Amazon made customers to access goods and services online than accessing them by visiting the market. Even though the modern advancement in business has made a lot of things easier but it affected the local retail business. Through the ecommerce retail business was able to reach the customers not only on their locality but a large demographic area. Other retailers who can access only customers around their locality has badly affected. People now mostly prefer to use ecommerce websites than going to market to consume the products that satisfy their needs and wants. It resulted in decrease in the number of customers that could reach the local retailers.

Retail businessmen who can access the global community of customers has benefited a lot. But retail businessmen who are not efficient enough to reach global customers face a great challenge of maintaining their customers to keep their margin profit. Their sales rate has also dropped significantly. In this scenario to provide suggestions to popularise and increase the profitability of local business it is important to study the impact of ecommerce on small retail businesses in detail. Purchasing products or services over the Internet, online shopping has attained immense popularity in recent

mainly because people find it convenient and easy to shop from the comfort of their home or office and also eased from the trouble of moving from shop to shop in search of the good of choice. Online shopping (or e-tail from electronic retail or e-shopping) is a form of e-commerce which allows consumers to directly buy goods and services over the internet through a virtual shop. Some of the leading online stores currently in India are Amazon, Flipkart, Snapdeal, Homeshop18, Myntra etc. Retail is a process of selling goods and services to customers through multiple channel of distribution. Retail stores may be small or big but they mostly operate in the same line as “purchasing to sale”. Retail form of business is as old as civilization and is the most basic form of business.

The Internet has many advantages over retail stores. Firstly, the choice, whereas the bookstore at the corner of the street or the nearby cloth store hardly offers 5000 references on its stalls or 20 designs of a particular garment of same size, Amazon has got hundreds of thousands of variety. Internet is full of online retailers offering 10 times or even 100 times more products than the average retailer can possibly dream of. For an e-commerce website, the costs of storing and referencing a product represent a small fraction of the cost as compared to the cost of storing and referencing a product for physical stores. From the customer satisfaction and availability of services, online shopping is creating a major impact upon the retail stores.

1.1 STATEMENT OF THE PROBLEM

Retail business has a significant role in market. They are the last chain of distribution. Due to the emergence of ecommerce, home delivery, online booking the retail business seems to be affected especially small-scale retail business. People visiting market to consume goods and services has decreased. They rather prefer to book online. The easy access over wide products with less money and time saving ability of ecommerce made ecommerce more consumer friendly. Due to this retail business sales dropped significantly. Many retailers become bankrupt. Hence a study is conducted for examining the **“IMPACT OF ECOMMERCE ON RETAIL BUSINESS WITH SPECIAL REFERENCE TO IRITTY AREA”**.

1.2 NEED & SIGNIFICANCE OF THE STUDY

Retail shops are considered as the last chain of distribution. They help the products to reach the hands of customers. Emergence of ecommerce has seriously affected the retail business. People who used to visit the market for consumption started ordering things online. Ecommerce does not affect the large retailers but for the small retailers it resulted in losing the customers. If there are no local businesses then we would not be able to access the after-sales services of product. Moreover, retail business is in the convenient places so that we can easily access them. Retail business is essential in the market so it is important to popularise retail business for accessing after-sale services. This study is conducted to find out the importance of retail market and how modern technologies like ecommerce has impacted on retail business. So, the topic is relevant in the present scenario.

1.3 REVIEW OF LITERATURE

Shim et al (2000) in their article “Assessing the impact of internet shopping on store shopping” found that consumers attitude towards the internet shopping and what factors that influence consumers to purchase online. The study concluded that internet shoppers tend to search for product information on the internet to a greater extent which is easily available and is an important tool that directs sales.

Kim, D., Yang, Z., Jun, M. (2003).have studied Customers’ perceptions of online retailing service quality and their satisfaction. The objective of their study was to identify key underlying dimensions of online retailing service quality as perceived by online customers. For the study purpose they have identified six key online retailing service quality dimensions as perceived by online customers which were reliable/prompt responses, access, and ease of use, attentiveness, security, and credibility. They have prepared questionnaire as data collection tool and done the survey of 260 full time and part time MBA students and undergraduate students of USA. The finding of this research confirmed that there is a strong and positive relationship between online retailers’ service quality and their customer satisfaction. They found that three dimensions, reliable/prompt responses (service), attentiveness, and ease of use, had significant impacts on both customers’ perceived overall service quality and their satisfaction. They also suggest online retailers implement information systems that integrate all their operations to improve their delivery

performance. Along with that online retailers must have enough staff members to answer customers' diverse questions via telephones and e-mail.

Hsiao and Ming Husing (2008) the study conducted on "shopping mode choice: Physical store shopping versus e-shopping" The study considered the competition between store shopping and e-shopping by examining their relative advantages in some specific time and cost attributes. It was found that purchasing online saves time and travel cost, which is worth avoiding a shopping trip even though customers have to wait for the product till their delivered.

You Quingheetal (2014) in their study titled "The Online Shopping Changed the Retail Business Model." found that online shopping has captured the minds of the people and more people are turning to online shopping for their needs. Online shopping on a global scale is the most popular way to shop; it also reduced the need for shopping in the store which helps people to save time and energy. The researchers have selected four factors on consumer attitudes towards online shopping like convenience, website design, time saving and security. Due to these factors consumers are more comfortable to shop online as compared to retail shopping. They also notice that it has become a challenge for marketers to understand the customer's needs for online shopping.

Saha (2015) in his paper on the topic "The impact of online shopping upon retail trade business" highlighted the impact of the increasing trend of online shopping over the various fixed shop retailers. The study found several driving factors which influence consumers to shop online: e.g. price, convenience in shopping and wide range of available products available online.

1.4 SCOPE OF THE STUDY

E-Commerce is transforming the offline shopping experience of customer to online by the help of new technological devices like 3G, 4G, WIFI and is helping to increase number of online customers. This study is conducted to know about the role of retail business in market and how the emergence of ecommerce has affected the influence of retail business in market. For that data were collected from the retailers of Irritty area. The outcome of the study will help the retailers to know the impact of ecommerce on their retail business.

1.5 OBJECTIVES OF THE STUDY

- To find out the role and impact of ecommerce on retail business.
- To assess the various driving forces and factors affecting ecommerce activities in the retail industry.
- To identify the challenges faced by local retail business.
- To provide suggestions to popularise local retail business and increase the profitability of local retail business.

1.6 RESEARCH METHODOLOGY

Research Methodology is systematic way of conducting survey. It is the planning of ways to conduct research effectively. It helps to understand the best way to conduct the research, the size of the sample to be taken etc. This study is on “The Impact of E-commerce on Retail Business with special reference to Iritty area”.

1.6.1 RESEARCH DESIGN

A research design is purely the framework or plan for the study that guide the collection and analysis of data. It is a blueprint that follows in completing a study. Research design specifies the methods and procedures for conducting a particular study.

1.6.2 SAMPLING TECHNIQUE

The sampling technique refers to the method used to select the samples for study. The sampling process used to select the samples for this study is convenient sampling.

1.6.3 SAMPLE SIZE

Sample size refers to the number of persons to be surveyed. Here 45 samples are selected for the study from Iritty area.

1.6.4 AREA OF STUDY

The area of study is limited to Iritty town in Kannur District.

1.6.5 SOURCES OF DATA COLLECTION

The data collected for the purpose of study are from both primary and secondary sources.

A. PRIMARY DATA

Primary Data are data that is collected form first hand. The primary data of the study is collected using survey method. Questionnaire was given to the respondents to fill.

B. SECONDARY DATA

Secondary Data are data that has been collected earlier for other purposes. The secondary data is collected from books, journals, articles and internet.

1.6.6 TOOLS FOR DATA ANALYSIS AND PRESENTATION

It refers to the tools and techniques used in the study for data interpretation. The tools and techniques used for this study are:

a) Percentage Method

Percentage is a number or ratio expressed as a fraction of 100. It is often denoted using percentage sign “%”. Percentage used to express how large or small one quantity is relative to another quantity. The formula used to calculate percentage is:

$$\text{Percentage} = \text{amount} / \text{total} * 100$$

b) Ranking Method

Ranking method is a non-quantitative method of comparing different alternatives. In statistics “ranking” refer to the data transformation in which numerical or ordinal value are replaced by their rank when the data are stored. Ranks are related to the indexed list of order statistics, which consist of the original data set rearranged into ascending order.

c) Likert Scale Analysis

The Likert scale is one of the most widely used attitudes scaling technique. In this approach, the respondent is asked to indicate his degree of agreement or disagreement with each of the series of statement that are related to the objects in questions.

Normally the Likert scale is expressed in terms of five categories, although three and seven are sometimes used. The usual description for the five categories is Strongly agree, Agree, Neutral, Disagree and Strongly disagree.

1.7 PERIOD OF STUDY

The duration of study is from December 2022 to February 2023.

1.8 LIMITATIONS OF THE STUDY

- The study was conducted within a short span so detail study of the topic was not possible.
- The study was conducted in a small demographic area so the findings and conclusions cannot be generalised.
- The samples are conducted randomly so the limitations of random sampling have affected the study.

1.9 PRESENTATION OF THE REPORT

- Chapter I : Introduction
- Chapter II : Theoretical Profile
- Chapter III : Data Analysis and Interpretation
- Chapter IV : Summary, Findings, Suggestions and Conclusions

CHAPTER II
THEORETICAL PROFILE

2.1 RETAIL MARKETING

Retailing is the set of business activities that adds value to the products and services sold to customers for their personal or family use. It refers to the range of activities undertaken in the retail store by the retailers as well as the brand to promote the products to the customers in order to generate awareness, interest, and sales. It includes a set of activities where a retailer buys products from a wholesaler or manufacturer to sell them to ends users (consumers).

In simple words, everything from the interior and exterior of the retail store, to in-store advertisements, product placements, offers and promotions, and the behaviour of store representatives comes under retail marketing. It includes a set of activities where a retailer buys products from a wholesaler or manufacturer to sell them to ends users (consumers).

2.2 IMPORTANCE OF RETAIL MARKETING

- Retailing shapes the lifestyle of people.
- Retailing contributes to the economy.
- Retailing dominates the supply chain.
- Retailing is interdisciplinary.
- Retailers are gatekeepers within the channel of distribution.
- Retailing has scope for expanding internationally.

2.3 TYPES OF RETAILING

Retailing can be divided into five types. They are:

- **Store Retailing:** This includes different types of retail stores like department stores, speciality stores, supermarkets, convenience stores, catalogue showrooms, drug stores, superstores, discount stores, extreme value stores etc.
- **Non-store retailing:** Non-store retailing is a type of retailing where the transaction happens outside conventional shops or stores. It is further divided into two types – *direct selling* (where the company uses direct methods like door-to-door selling) and automated vending (installing automated vending machines which sell offer a variety of products without the need of a human retailer).

- **Corporate retailing:** It involves retailing through corporate channels like chain stores, franchises, and merchandising conglomerates. Corporate retailing focuses on retailing goods of only the parent or partner brand.
- **Internet retailing:** Internet retailing or online retailing works on a similar concept of selling small quantities of goods to the final consumer, but they serve a larger market and don't have a physical retail outlet where the customer can go and touch or try the product.
- **Service retailing:** Retailers not always sell tangible goods; retail offerings also consist of services. When a retailer deals with services, the process is called service retailing. Restaurants, hotels, bars, etc. are examples of service retailing.

2.4 RETAIL MARKET STRATEGY

A retail strategy is a statement identifying (1) the retailer's target market, (2) the format the retail plans to use to satisfy the target market's needs and (3) the bases on which the retailer plans to build a sustainable competitive advantage. The target market is the market segments toward which the retailer plans to focus its resources and retail mix. A retail format describes the nature of retailer's operations—its retail mix (type of merchandise and services offered, pricing policy, advertising and promotion programs, store design and visual merchandising, typical locations and customer services)—that it will satisfy the needs of its target market.

Some of the retail market strategies are:

- **Curb appeal:** They say you first eat with your eyes, and the same is true in retail. Before a customer gets anywhere close to checkout, your curb appeal must get them into the store. Curb appeal refers to the look and feel of your store from the street, including parking and landscaping.
- **Organise retail display:** Visual merchandising refers to how you plan, design, and display products to highlight their features. The goal is to attract customers and motivate them to buy. The best visual merchandising tactics will keep your store organized and help products sell themselves.
- **Stay connected with customers:** We make purchasing decision on our feelings. Research shows that emotions drive customer choice before, during and after purchase. So, if customers felt emotionally charged to purchase from your brand, they'd likely spend more.

- **Invest in word-of-mouth marketing:** Marketing by word of mouth means getting existing customers to tell their friends and family about products they like. For retailers, it's all about making their products worth talking about.

2.5 RETAIL PRICING

Retailers use two basic retail pricing strategies: High/low pricing and Everyday low pricing.

a) High/Low Pricing:

Retailers using a high/low pricing strategy frequently— often weekly--- discount the initial prices for merchandise through sales promotions. However, some customers learn to expect frequent sales and simply wait until the merchandise they want goes on sales and then stock up at the low prices.

b) Everyday Low Pricing:

Many retailers, particularly supermarkets, home improvement centres, and discount stores, have adopted an everyday low-pricing (EDLP) strategy. This strategy emphasizes the continuity of retail prices at a level somewhere between the regular non sale price and the deep-discount sale of high/low retailers.

Advantages of Pricing Strategies

- Increase profits
- Creates excitement
- Sells merchandise
- Assure customers of low prices
- Reduces advertising and operating expenses
- Reduces stockouts and improve inventory management.

2.6 Ecommerce

E-commerce (electronic commerce) is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer or consumer-to-business.

The terms e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used in reference to the transactional processes that make up online retail shopping.

2.7 TYPES OF ECOMMERCE

- **Business to Consumer (B2C):** B2C e-commerce is the most popular e-commerce model. Business to consumer means that the sale is taking place between a business and a consumer, like when you buy something from an online retailer.
- **Business to Business (B2B):** B2B e-commerce refers to a business selling a good or service to another business, like a manufacturer and wholesaler, or a wholesaler and a retailer. Business to business e-commerce isn't consumer-facing, and usually involves products like raw materials, software, or products that are combined. Manufacturers also sell directly to retailers via B2B ecommerce.
- **Direct to Consumer (D2C):** Direct to consumer e-commerce is the newest model of ecommerce, and trends within this category are continually changing. D2C means that a brand is selling directly to their end customer without going through a retailer, distributor, or wholesaler. Subscriptions are a popular D2C item, and social selling via platforms like InstaGram, Pinterest, TikTok, Facebook, SnapChat, etc. are popular platforms for direct to consumer sales.
- **Consumer to Consumer (C2C):** C2C e-commerce refers to the sale of a good or service to another consumer. Consumer to consumer sales take place on platforms like eBay, Etsy, Fivver, etc.
- **Consumer to Business (C2B):** Consumer to business is when an individual sells their services or products to a business organization. C2B encompasses influencers offering exposure, photographers, consultants, freelance writers, etc.

2.8 ADVANTAGES OF ECOMMERCE

Ecommerce has many different advantages – from faster buying to the ability to reach large audiences 24/7.

- **Faster buying for customers:**

For customers, ecommerce makes shopping from anywhere and at any time possible. That means buyers can get the products they want and need faster without being constrained by operating hours of a traditional brick-and-mortar store. Plus, with

shipping upgrades that make rapid delivery available to customers, even the lag time of order fulfilment can be minimal.

- **Companies can easily reach new customers:**

Ecommerce also makes it easier for companies to reach new customers all over the globe. With the added benefit of social media advertising, brands have the potential to connect with massive relevant audiences who are in a ready-to-buy mindset.

- **Lower operational costs:**

Without a need for a physical storefront (and employees to staff it), ecommerce retailers can launch stores with minimal operating costs. As sales increase, brands can easily scale up their operations without having to make major property investments or having to hire large workforces. This means higher margins overall.

- **Personalized experiences:**

With the help of automation and rich customer profiles, you can deliver highly personalized online experiences for your ecommerce customers. Showcasing relevant products based on past purchase behaviour, for example, can lead to higher AOV and makes the shopper feel like you truly understand him/her as an individual.

2.9 DISADVANTAGES OF E-COMMERCE

Although modern ecommerce is increasingly flexible today, it still has its own set of disadvantages. Here are some of the downsides to ecommerce retail.

- **Limited interactions with customers:**

Without being face-to-face, it can be harder to understand the wants, needs, and concerns of your ecommerce customers. There are still ways to gather this data (survey data, customer support interactions, etc.), but it does take a bit more work than talking with shoppers in person on a day-to-day basis.

- **Technology breakdowns can impact ability to sell:**

If your ecommerce website is slow, broken, or unavailable to customers, it means you can't make any sales. Site crashes and technology failures can damage relationships with customers and negatively impact your bottom line.

- **No ability to test or try-on:**

For shoppers who want to get hands-on with a product (especially in the realm of physical goods like clothing, shoes, and beauty products) the ecommerce experience can be limiting.

2.10 IMPACT OF ECOMMERCE ON MARKET AND RETAIL

A) Impact on Markets

- **Promotion of Products:**

Through Ecommerce product can be promote in an interesting way and with lots of information directly to the customers which reduces the cost of offline promotion because internet can interact a lot of customers and save amount of cost of advertisements can be used in different areas of business.

- **Customer Service:**

Customer service can be enhanced because customers can search detailed information about product or marketplace which offers the product and can compare the prices of different market places.

- **Brand Image:**

New business men can establish their brands on internet by using attractive images at an affordable price.

- **Advertisement:**

Traditionally the advertisements were one- way to attract customers and let them know about the new product or market place but now through e-commerce advertisements are two-way in which customer can browse the market place and product, can compare the prices and also can ask questions to the online retailers.

- **Customization:**

Customized products can be made available according to the needs of customers. It will make a good place of business in market and new customers will be attracted.

- **Order Making Process:**

Traditionally to take orders from customers, intermediaries are used which takes a lot of time and expenses but with e-commerce the order taking is so easy which reduces a lot of time and expenses and they can make more sales.

- **Customer Value:**

Traditionally attaining a big value from the customers was the main interest. Only customers were attracted and it was the biggest target but now sellers make long term relationships with customers to attain long term value by offering them special discounts.

B) Impact on Retailers

- **Turnover:**

Due to e-commerce the turnover of offline retailers has reduced which is a warning signal for the enterprise.

- **Profit Margin:**

On the arrival of online shops in the market offline retailers are suffering from pricing. To survive in market, they have to sell product in low prices which covers only their operational costs and they do not get any profit margin.

- **Discount:**

Offline retailers sell their products at discounted rates because online stores offer heavy discount to the customers and to stay in the market and to attract the customers they have to sell the products at discounts.

- **Variety of Stocks:**

Variety of goods is offered by online stores to which offline retailers cannot compete because at the end of year the left over stock can give a huge loss to the retailer.

- **Customer Services:**

Offline retailers are providing different services at which online stores fails. Repair and goods of services, home delivery and after sales services also like online shops.

- **Window Shopping:**

Low prices offered by online stores leads to window shopping by customers at physical stores and they buy product online. Due to which they have prospective customer's more than actual customers.

- **Advertisement:**

Offline retailers focus only on the advertisements so that they can attract customers and increase their sales. They do not leave a single chance to advertise.

CHAPTER III
DATA ANALYSIS AND INTERPETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from the Irritty area. This analysis and interpretation are based on the responds given by the 45 retailers. The processed data is presented on the analysis part with the help of tables and figures for the easy understanding and interpretation.

ANALYSIS

Analysis of data is considered to be highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationships among the variables to it using both quantitative and qualitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis is the abstract relations in more concrete teams and tries to unfold the reasons for existing type of relations or findings it relates the empirical findings with theoretical principles and helps to draw a number useful inference from the study.

The data obtained from the retailers from Irritty Area are analyses and interpret with the help of various tables and charts as on following:

3.1 GENDER OF THE RESPONDENTS

Table 3.1

GENDER OF THE RESPONDENTS

GENDER	NO. OF RESPONDENTS	PERCENTAGE (%)
Male	41	91
Female	4	9
Total	45	100

Source: Primary Data

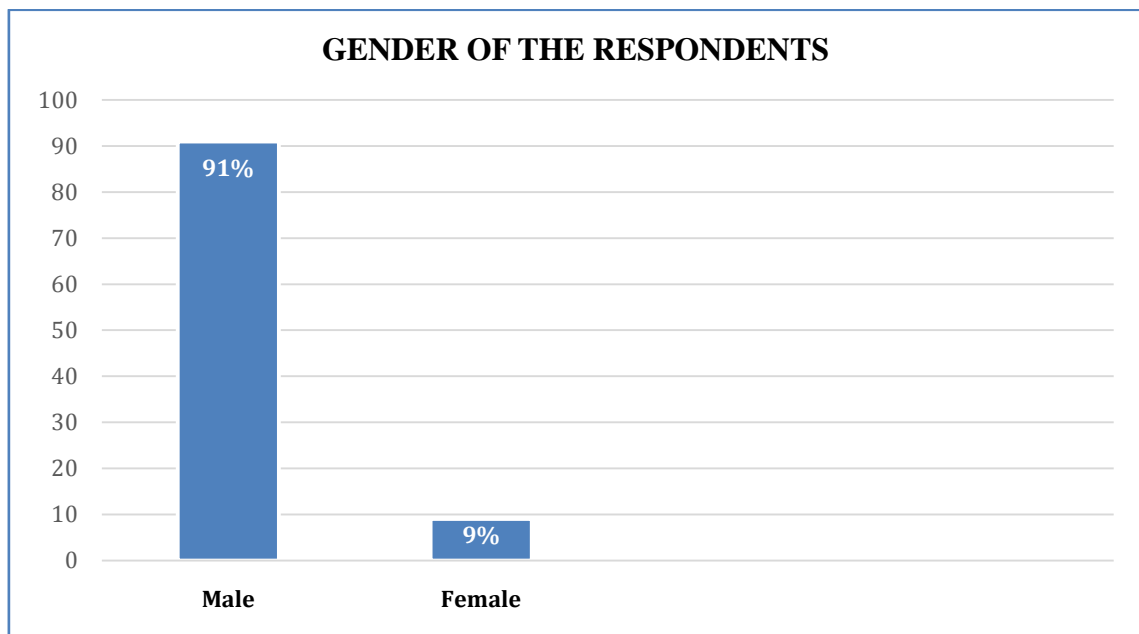


Figure 3.1

Interpretation:

Table 3.1 shows the gender of respondents to the survey. Most of the respondents are male, i.e., 91 per cent of the respondents. The remaining 9 per cent of the respondents are female.

3.2 AGE OF THE RESPONDENTS

Table 3.2

AGE OF THE RESPONDENTS

AGE	NO. OF RESPONDENTS	PERCENTAGE (%)
18-25	12	27
25-35	12	27
Above 35	21	46
Total	45	100

Source: Primary Data

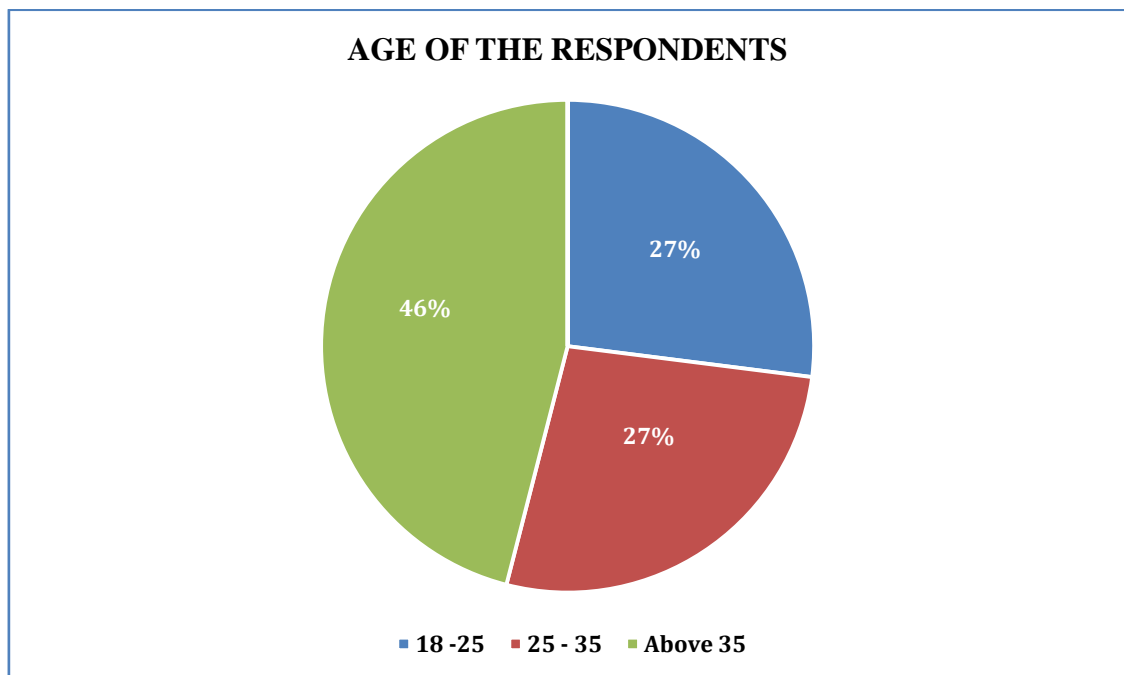


Figure 3.2

Interpretation

Table 3.2 shows the age of respondents to the survey. Most of the respondents are above 35, i.e., 46 per cent of the respondents. The remaining 54 per cent of the respondents are equally shared by the age groups of 18–25 and 25–35 (27 per cent each).

3.3 TYPE OF RETAIL SHOP

Table 3.3

TYPE OF RETAIL SHOP

CATEGORY	NO. OF RESPONDENTS	PERCENTAGE (%)
Textile	11	25
Stationary	15	33
Electronic	10	22
Other	9	20
Total	45	100

Source: Primary Data

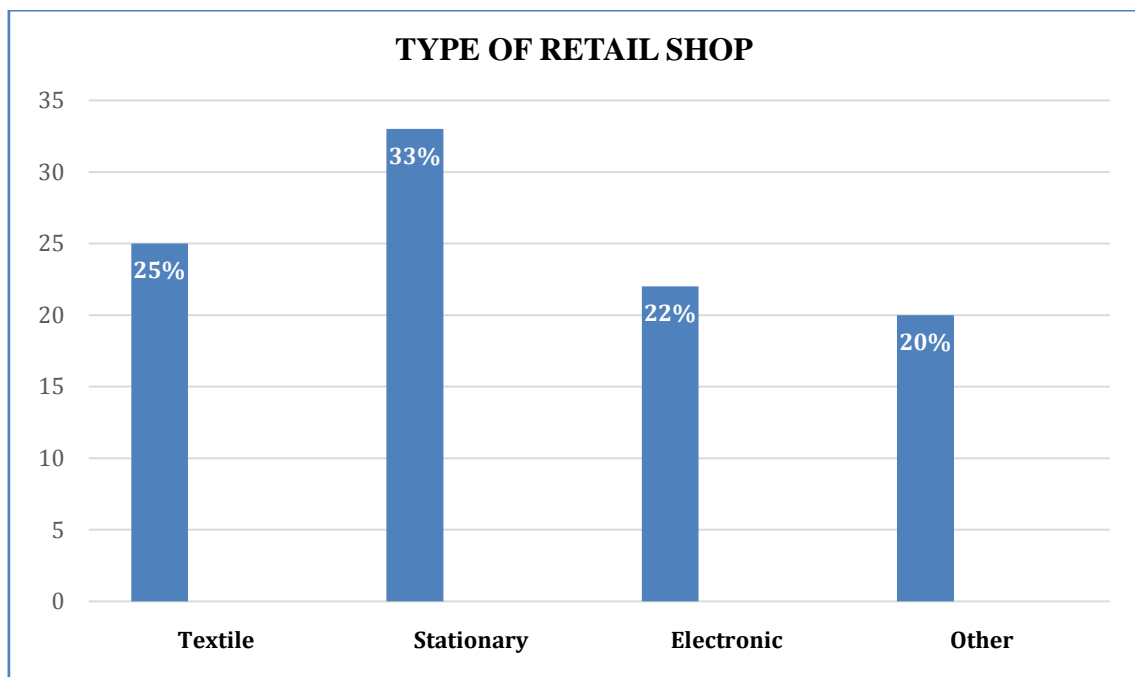


Figure 3.3

Interpretation:

Table 3.3 shows the ratio between the different categories of businesses. According to the table, 33 per cent of respondents fall into the stationary category, 25 per cent fall into the textile category, 22 per cent fall into the electronic category, and 20 per cent fall into other categories.

3.4 AWARENESS ABOUT ECOMMERCE

Table 3.4

AWARENESS ABOUT ECOMMERCE

OPINION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	40	89
No	5	11
Total	45	100

Source: Primary Data

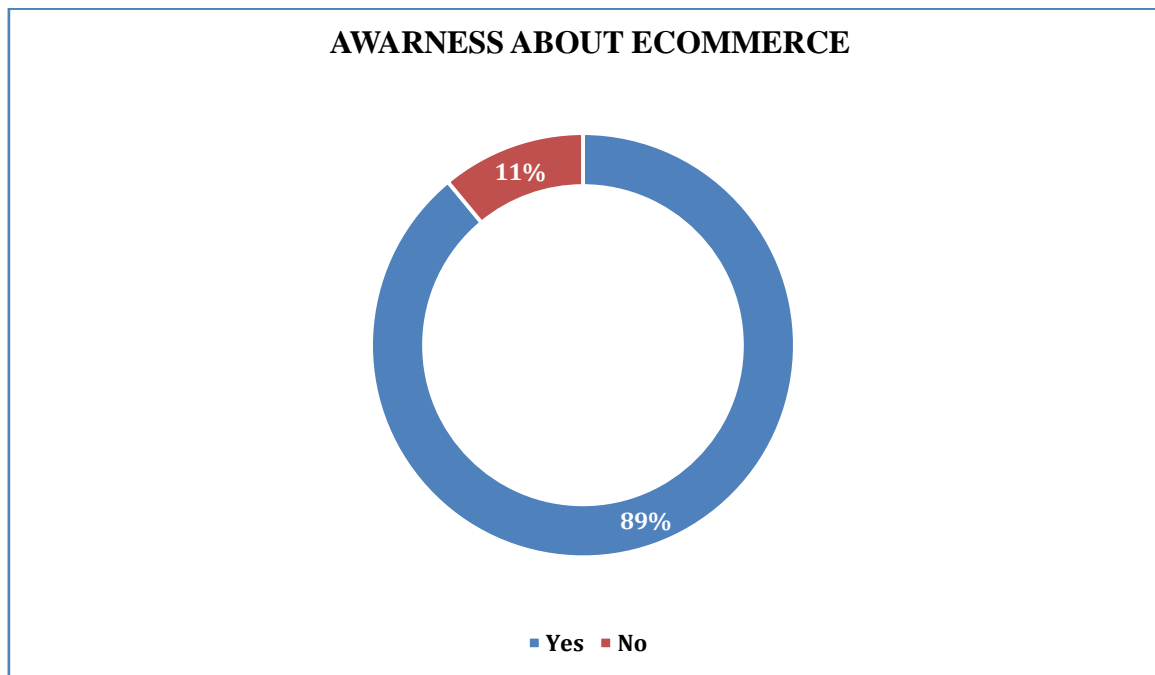


Figure 3.4

Interpretation:

Table 3.4 shows the awareness of respondents about e-commerce. As per this table, 89 per cent of the respondents are aware of e-commerce, while 11 per cent are unaware of it.

3.5 ONLINE STORE

Table 3.5
ONLINE STORE

OPINION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	9	20
No	36	80
Total	45	100

Source: Primary Data

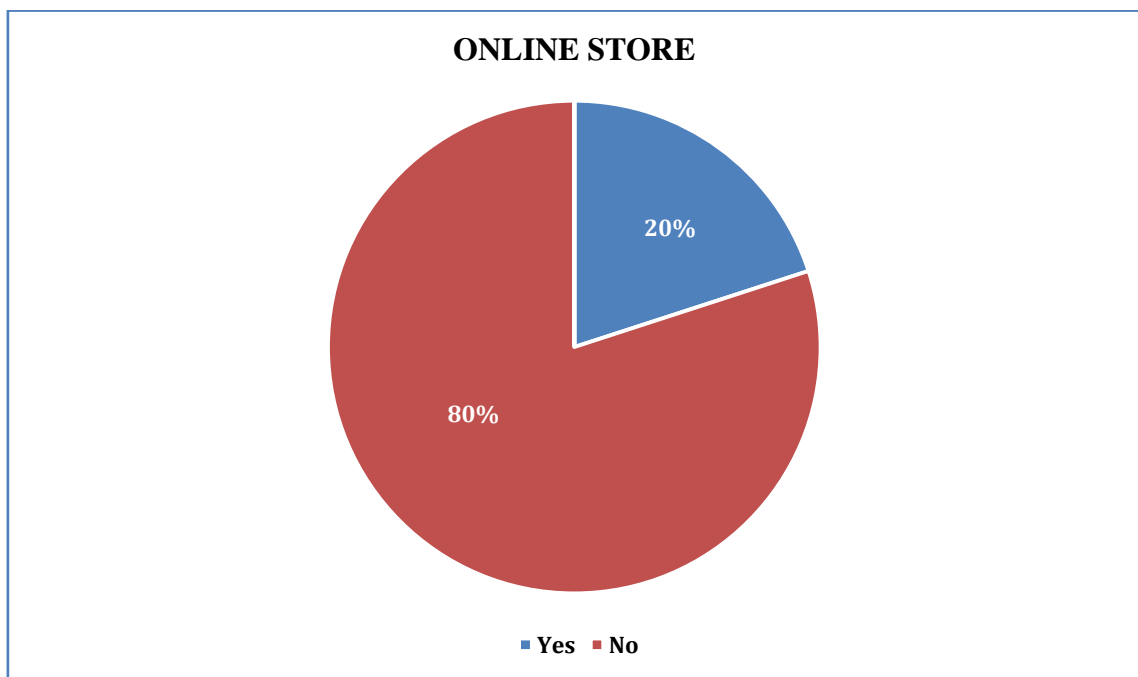


Figure 3.5

Interpretation:

Table 3.5 shows how many of the respondents have an online store. From this table, we can say that 80 per cent of the respondents do not have an online store and 20 per cent of the respondents do.

3.6 ECOMMERCE AFFECT BUSINESS

Table 3.6

ECOMMERCE AFFECT BUSINESS

OPINION	NO. OF RESPONDENTS	PERCENTAGE
Yes	38	84
No	7	16
Total	45	100

Source: Primary Data

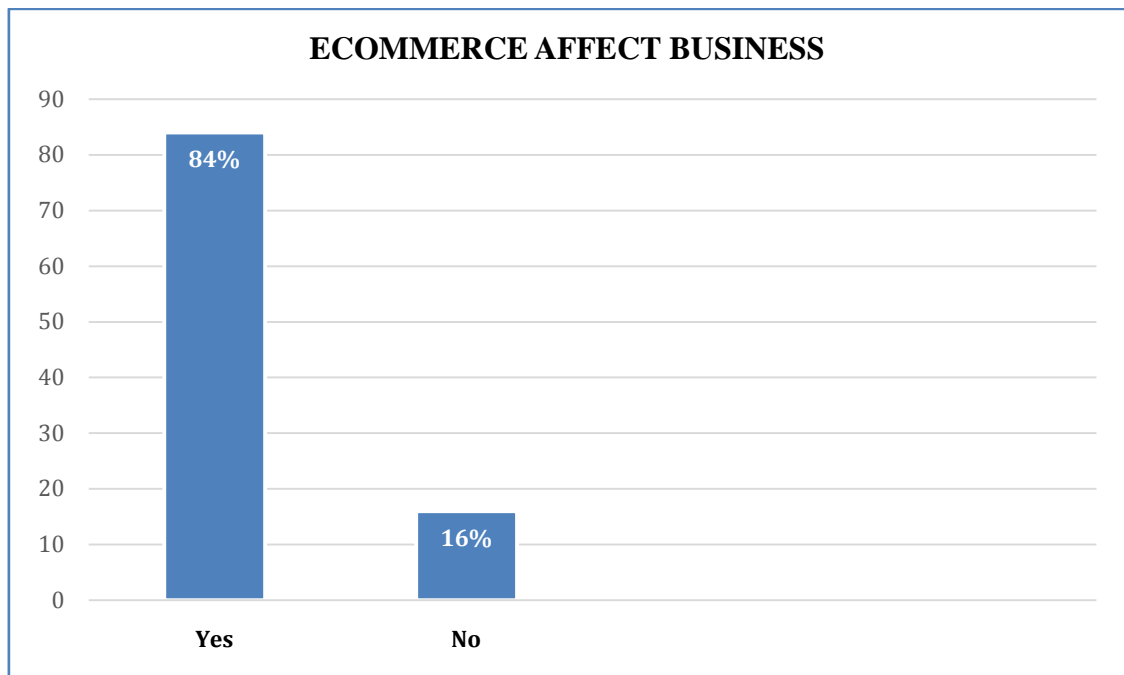


Figure 3.6

Interpretation:

Table 3.6 shows how many of the respondents businesses are affected by e-commerce. From this table, we can say that 84 per cent of the respondents are affected by e-commerce and 16 per cent are not affected by e-commerce.

3.7 REASONS FOR ATTRACTING CUSTOMERS FOR ONLINE SHOPPING

Table 3.7

REASONS FOR ATTRACTING CUSTOMERS FOR ONLINE SHOPPING

REASONS	RANK					TOTAL	WEIGHTED AVERAGE	RANK
	1	2	3	4	5			
Reduced Price	17*5	5*4	8*3	3*2	5*1	140	3.11	1
Payment Methods	5*5	10*4	5*3	13*2	5*1	111	2.46	3
Variety of Products	9*5	10*4	4*3	14*2	1*1	126	2.8	2
Easy Availability and Return	6*5	8*4	5*3	14*2	5*1	110	2.44	4
Online Reviews	1*5	5*4	6*3	4*2	22*1	73	1.62	5

Interpretation:

Table 3.7 shows that most of the respondents opinion is that the reason for attracting customers for online shopping is mostly due to reduced prices; this is the 3.11 mean score. The second ranking is for the variety of products, with a mean score of 2.8. The third rank is for the variety of payment options provided, with a mean score of 2.46. The fourth rank goes to the ease of availability and return with a mean score of 2.44, and the fifth rank goes to the online reviews with a mean score of 1.62.

3.8 DECREASE IN ANNUAL TURNOVER

Table 3.8

DECREASE IN ANNUAL TURNOVER

OPINION	NO. OF RESPONDENTS	PERCENTATGE (%)
Yes	20	67
No	15	33
Total	45	100

Source: Primary Data

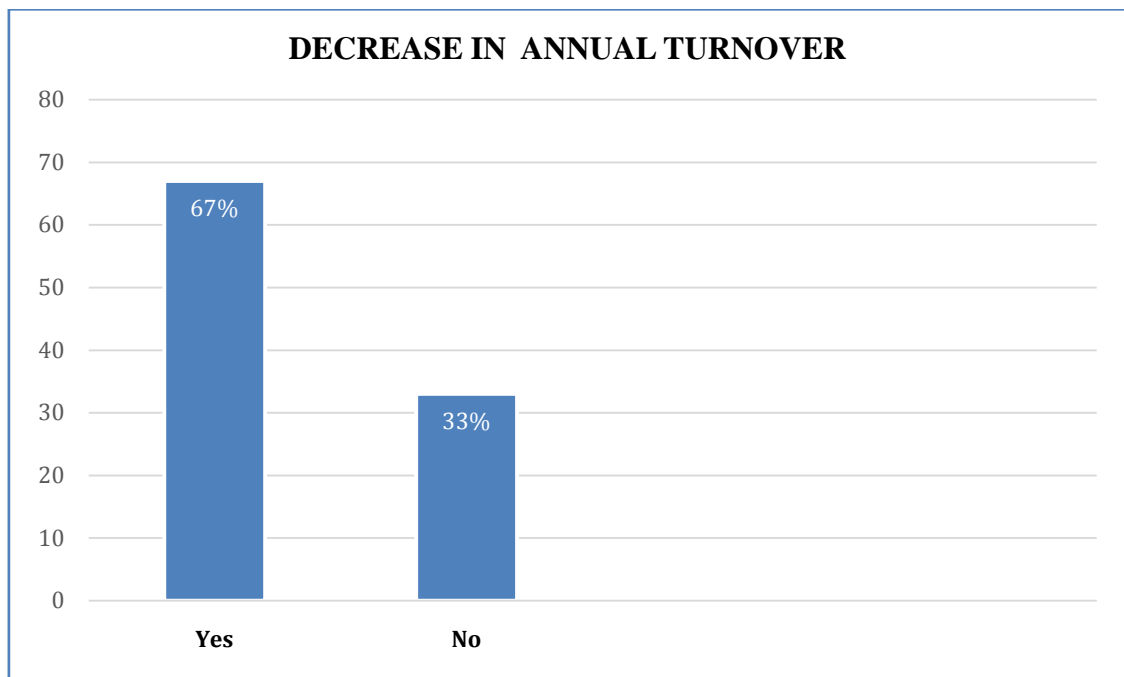


Figure 3.8

Interpretation:

Table 3.8 shows whether the retail shops annual turnover has decreased considerably in the past three years. From the table, it is evident that 67 per cent of the retail shop's annual turnover has decreased and 33 per cent of the retail shop has no decrease in annual turnover.

3.9 PROFITABILITY OF SELLING AT ONLINE PRICE

Table 3.9

PROFITABILITY OF SELLING AT ONLINE PRICE

OPINION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	14	31
No	31	69
Total	45	100

Source: Primary Data

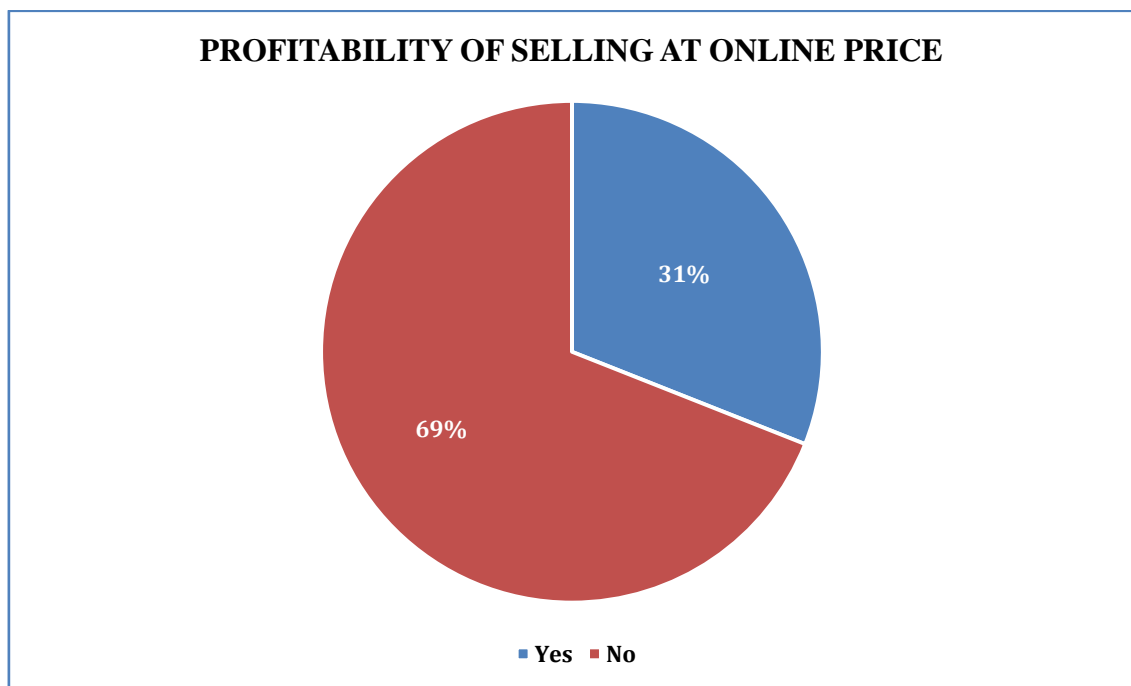


Figure 3.9

Interpretation:

Table 3.9 shows that 69 per cent of respondents are of the opinion that there is no profit in selling at online prices, and 31 per cent of respondents are of the opinion that there is profit in selling at online prices.

3.10 WIDE RANGE OF PRODUCTS

Table 3.10

WIDE RANGE OF PRODUCTS

OPINION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	36	80
No	9	20
Total	45	100

Source: Primary Data

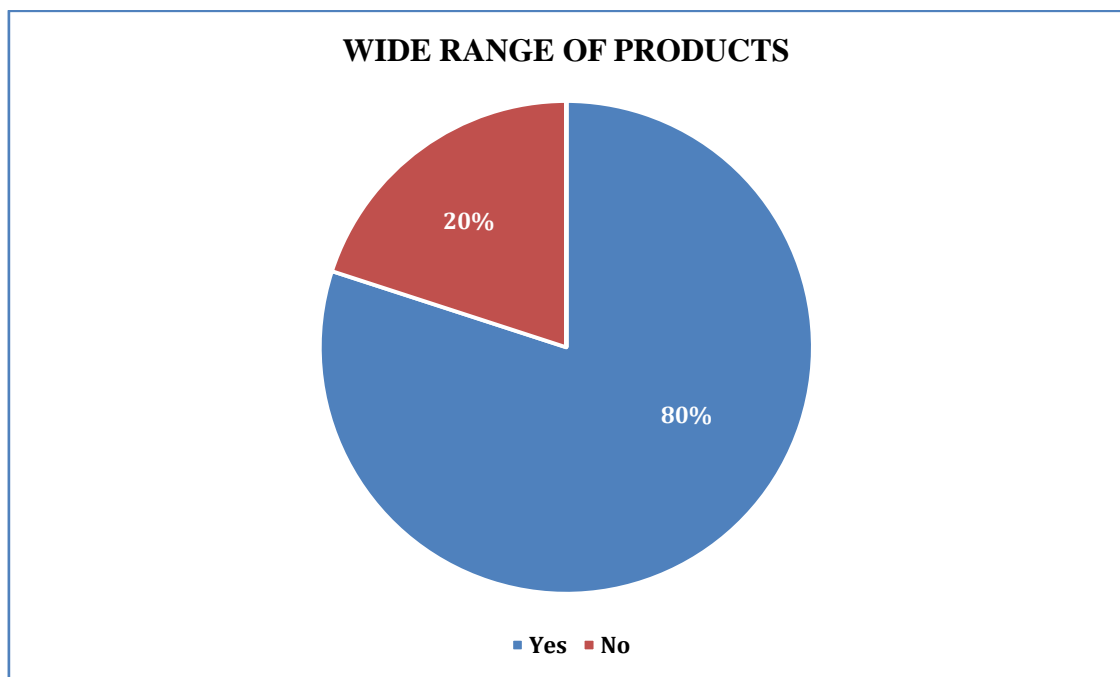


Figure 3.10

Interpretation:

Table 3.10 shows that 80 per cent of respondents are of the opinion that there is a wide range of products, and 20 per cent of respondents are of the opinion that there is no wide range of products.

3.11 HOME DELIVERY

Table 3.11

HOME DELIVERY

OPINION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	19	42
No	26	58
Total	45	100

Source: Primary Data

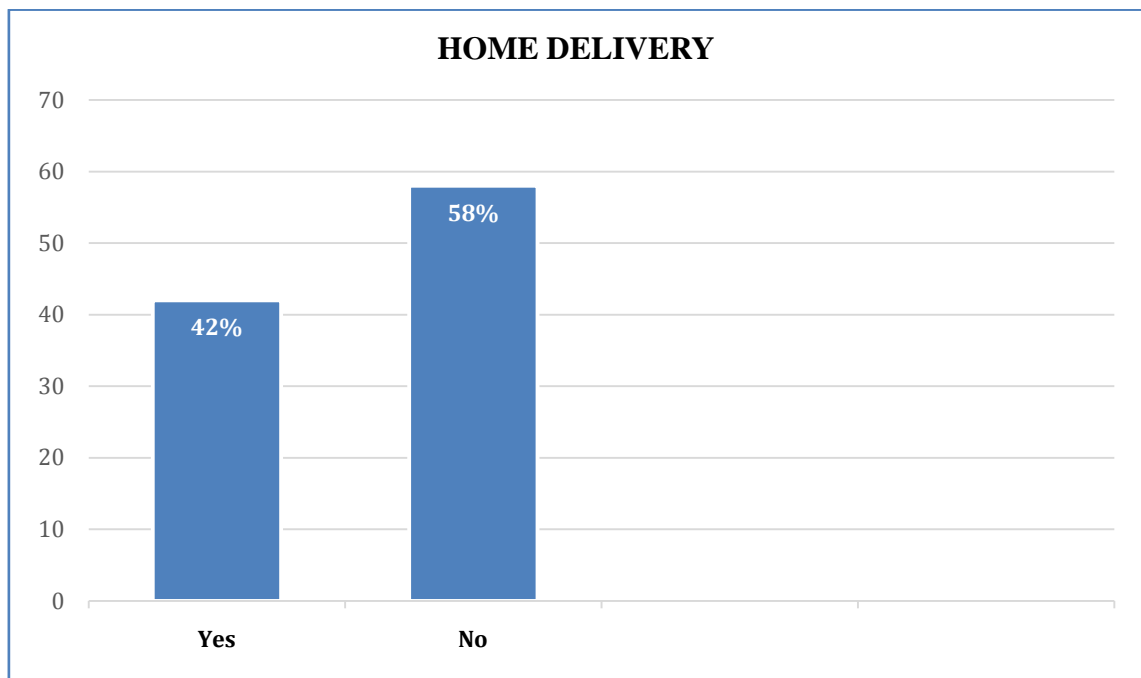


Figure 3.11

Interpretation:

Table 3.11 shows that 58 per cent of respondents are of the opinion that there is no home delivery and 42 per cent are of the opinion that there is home delivery.

3.12 REPLACEMENT OR RETURN POLICY

Table 3.12

REPLACEMENT OR RETURN POLICY

OPINION	NO. OF RESPONDENTS	PERCENTAGE
Yes	39	87
No	6	13
Total	45	100

Source: Primary Data

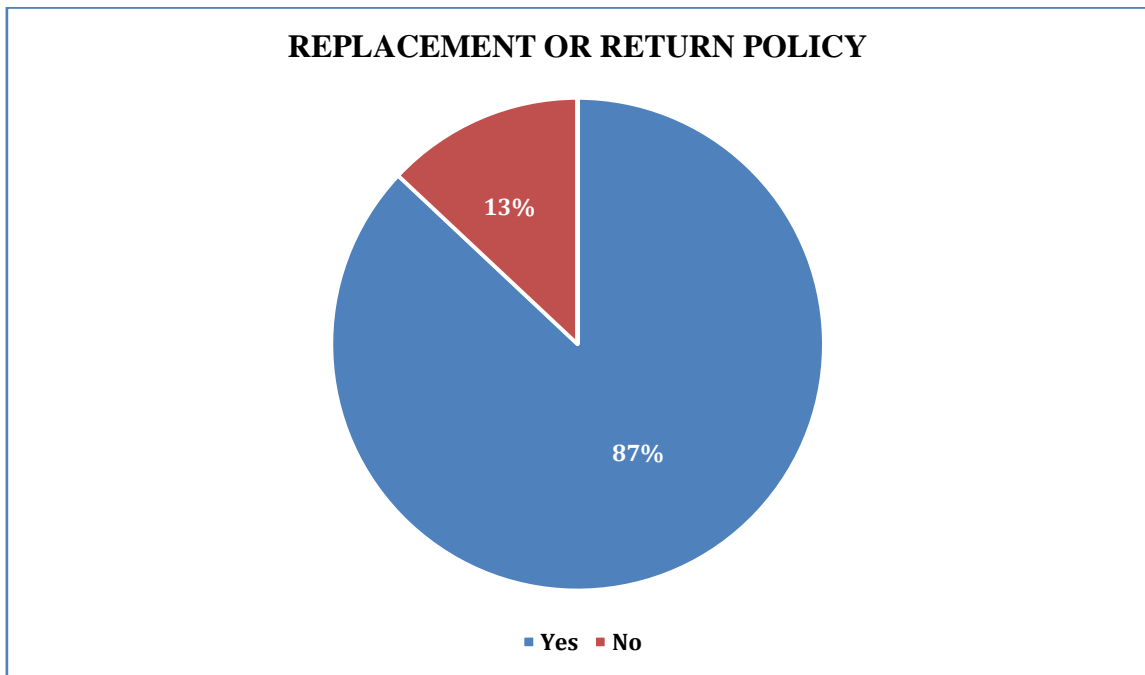


Figure 3.12

Interpretation:

The table shows that 87 per cent of respondents of the opinion that there is replacement or return policy and 13 per cent of respondents of the opinion that there is no replacement or return policy.

3.13 TYPE OF CUSTOMERS

Table 3.13

TYPE OF CUSTOMERS

CUSTOMERS	NO. OF RESPONDENTS	PERCENTAGE (%)
Youth	10	22
Middle Age	34	76
Old Age	1	2
Total	45	100

Source: Primary Data

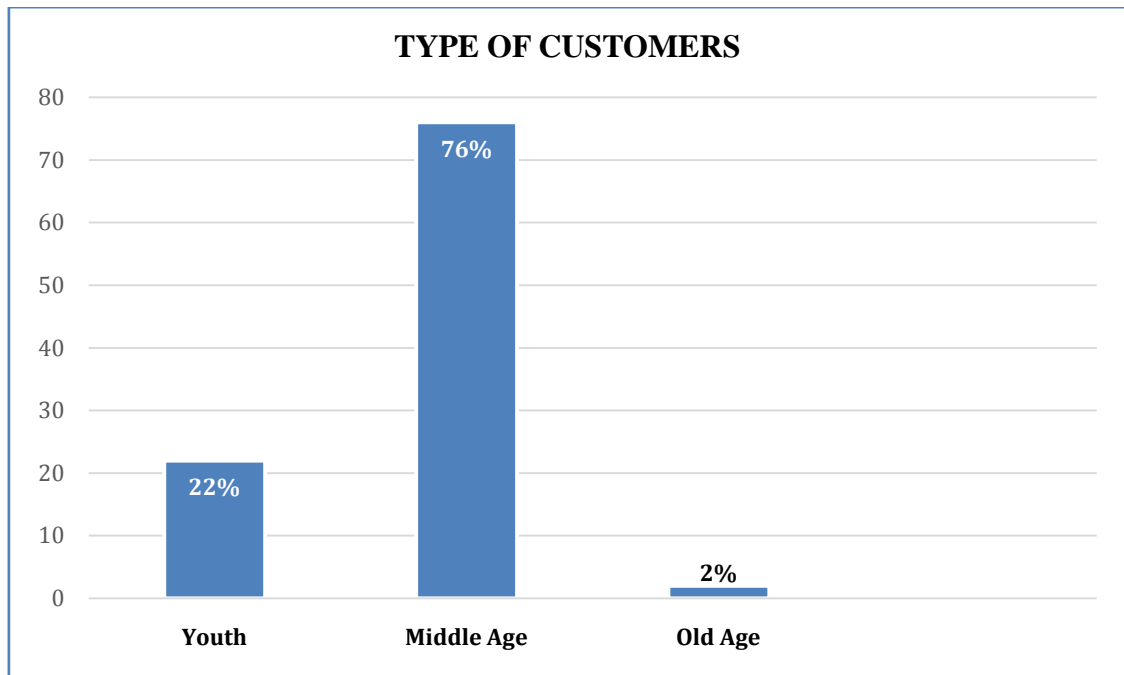


Figure 3.13

Interpretation:

Table 3.13 shows that 76 per cent of the customers are middle-aged persons, 22 per cent of the customers are youth, and only 2 per cent of the customers are old aged persons.

3.14 DAILY CUSTOMER VISITS

Table 3.14

DAILY CUSTOMER VISITS

NO. OF CUSTOMERS	NO. OF RESPONDENTS	PERCENTAGE (%)
Below 100	27	60
100 – 500	16	37
500-1000	2	3
Above 1000	0	0
Total	45	100

Source: Primary Data

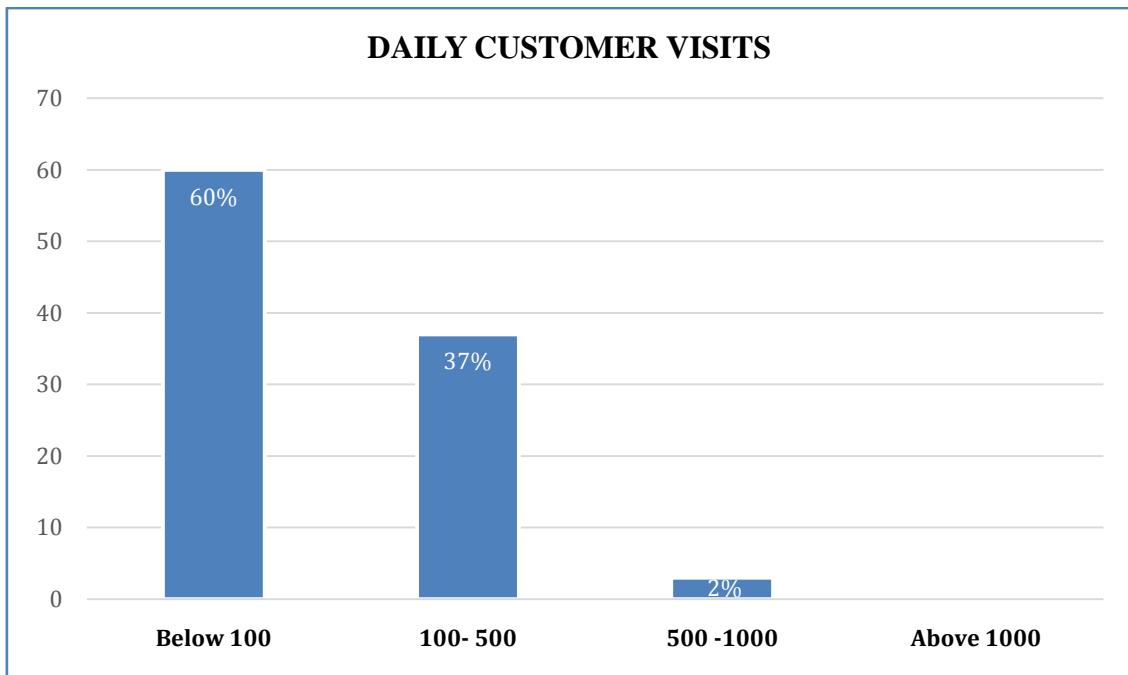


Figure 3.14

Interpretation:

Table 3.14 shows the number of customer visits per day in the retail shop. From this, we can understand that 60 per cent of respondents have below 100 daily customer visits, 16 per cent have 100–500 daily customer visits, and 2 per cent have 500–1000 daily customer visits. None of the respondents has more than 1,000 daily customer visits.

3.15 SATISFY CUSTOMER NEEDS

Table 3.15

SATISFY CUSTOMER NEEDS

SATISFACTION	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	42	93
No	3	7
Total	45	100

Source: Primary Data

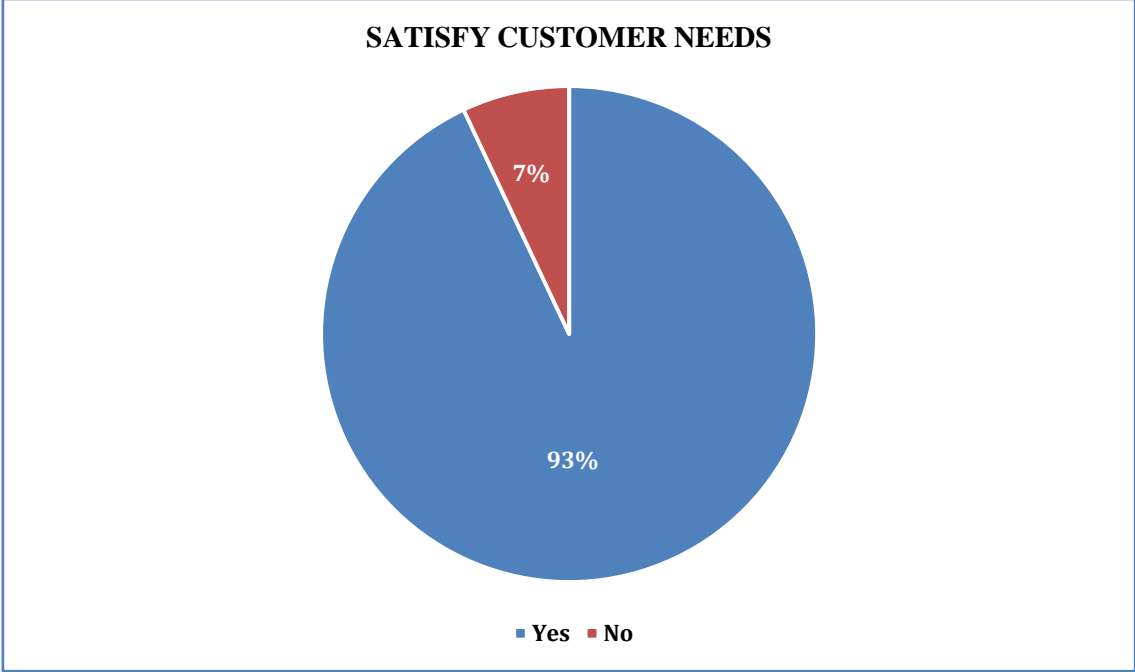


Figure 3.15

Interpretation:

Table 3.15 shows that 93 per cent of respondents are of the opinion that they are able to satisfy customer needs, and 7 per cent of respondents are of the opinion that they are unable to satisfy customer needs.

3.16 SERVICE RATING BY CUSTOMER

Table 3.16

SERVICE RATING BY CUSTOMER

RATING	NO. OF RESPONDENTS	PERCENTAGE (%)
Very poor	0	0
Below Average	0	0
Average	5	11
Good	34	75
Excellent	6	14
Total	45	100

Source: Primary Data

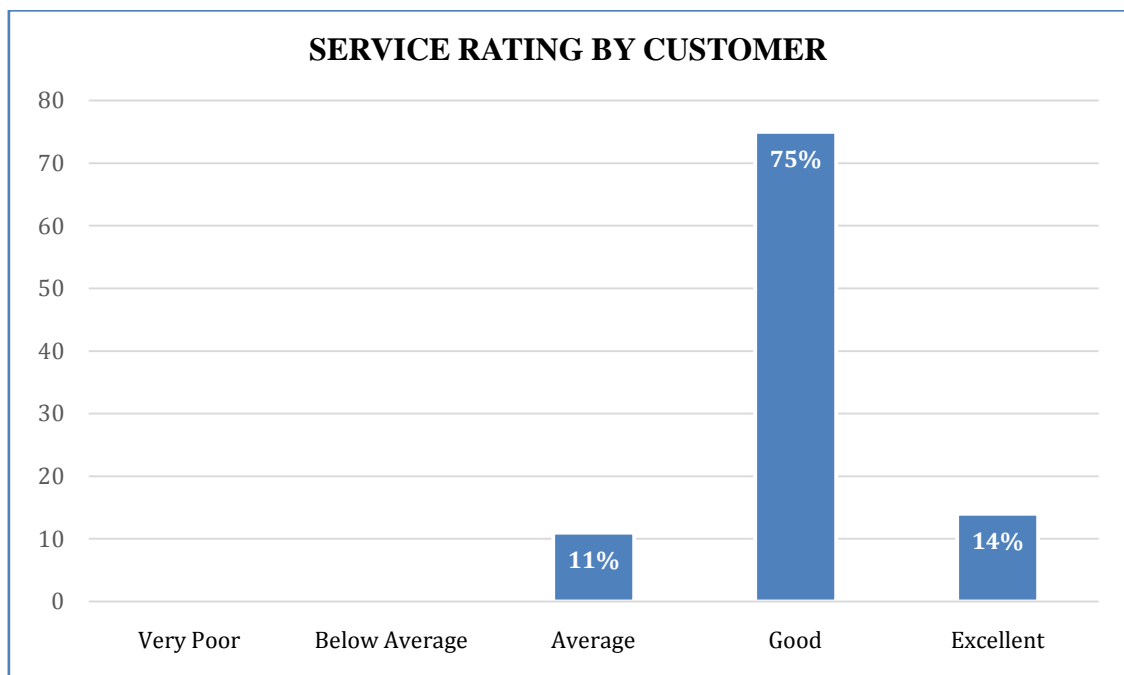


Figure 3.16

Interpretation:

Table 3.16 shows that 75 per cent of respondents have a good customer rating, 14 per cent have an excellent customer rating, and 11 per cent have an average customer rating with regard to the service offered.

3.17 AFTER SALES SERVICES

Table 3.17

AFTER SALES SERVICES

AFTER SALES SERVICE	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	23	51
No	22	49
Total	45	100

Source: Primary Data

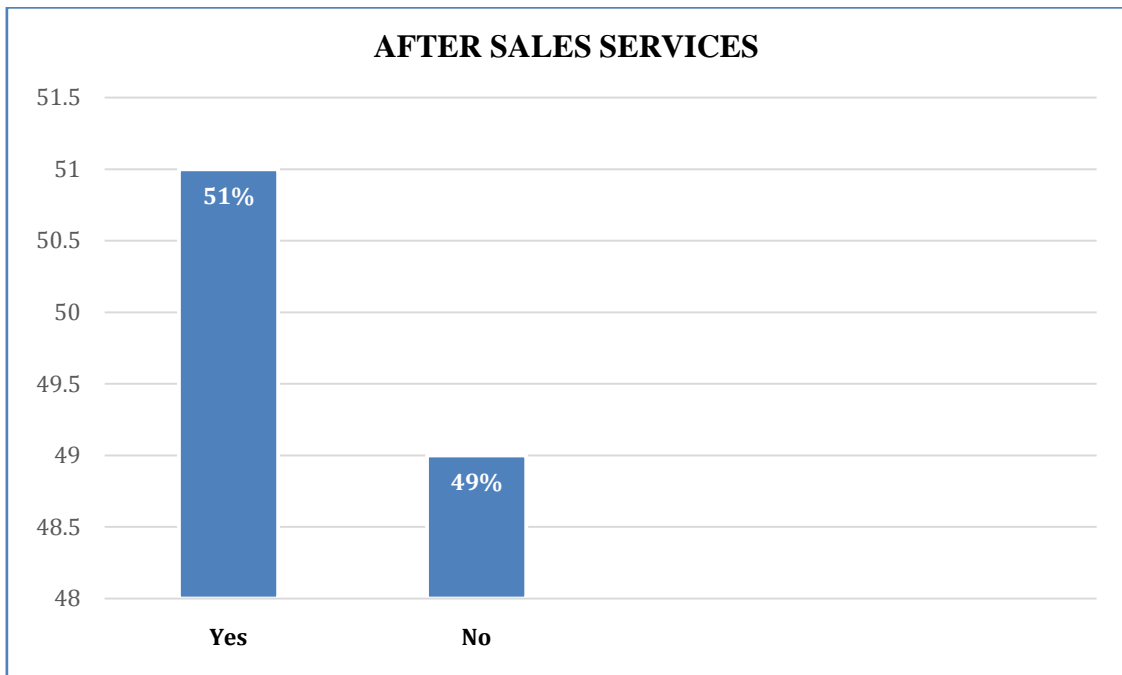


Figure 3.17

Interpretation:

Table 3.17 shows that 51 per cent of the respondents provide after-sales service to the customers, and 49 per cent of the customers do not provide any after-sales service.

3.18 REASONS FOR ECOMMERCE SITES SELL AT LOW PRICES

Table 3.18

REASONS FOR ECOMMERCE SITES SELL AT LOW PRICES

REASONS	NO. OF RESPONDENTS	PERCENTAGE (%)
Cheap Quality	17	38
Second hand products	3	7
Less middlemen	14	31
Any Other	11	24
Total	45	100

Source: Primary Data

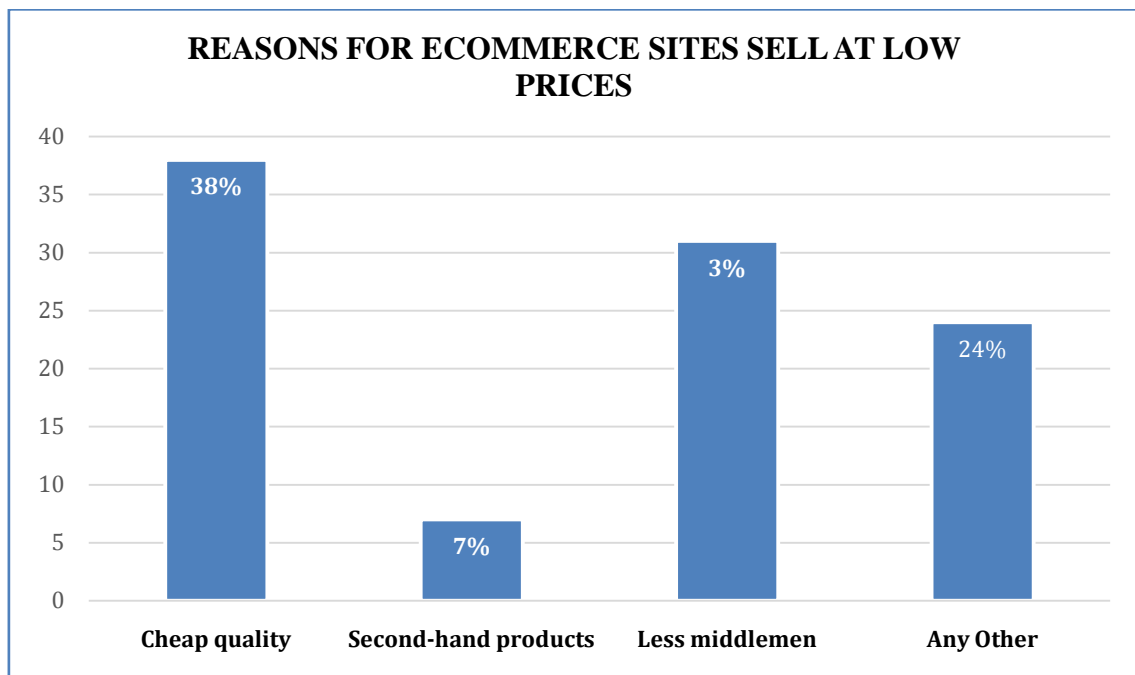


Figure 3.18

Interpretation:

Table 3.18 shows the main reasons for which respondents believe the e-commerce sites are selling at low prices. From this table, we can infer that 38 per cent of respondents believe that it is due to cheap quality, 24 per cent of respondents believe it is due to any other reason, 31 per cent believe that it is due to fewer middlemen, and 7% believe that it is due to sites selling second-hand products.

3.19 PROBLEMS FACED BY THE RETAILERS

Table 3.19

PROBLEMS FACED BY THE RETAILERS

PROBLEMS	NO. OF RESPONDENTS	PERCENTAGE (%)
Less Profit	25	56
Increasing Debt	17	38
Verge of Closure	3	6
Total	45	100

Source: Primary Data

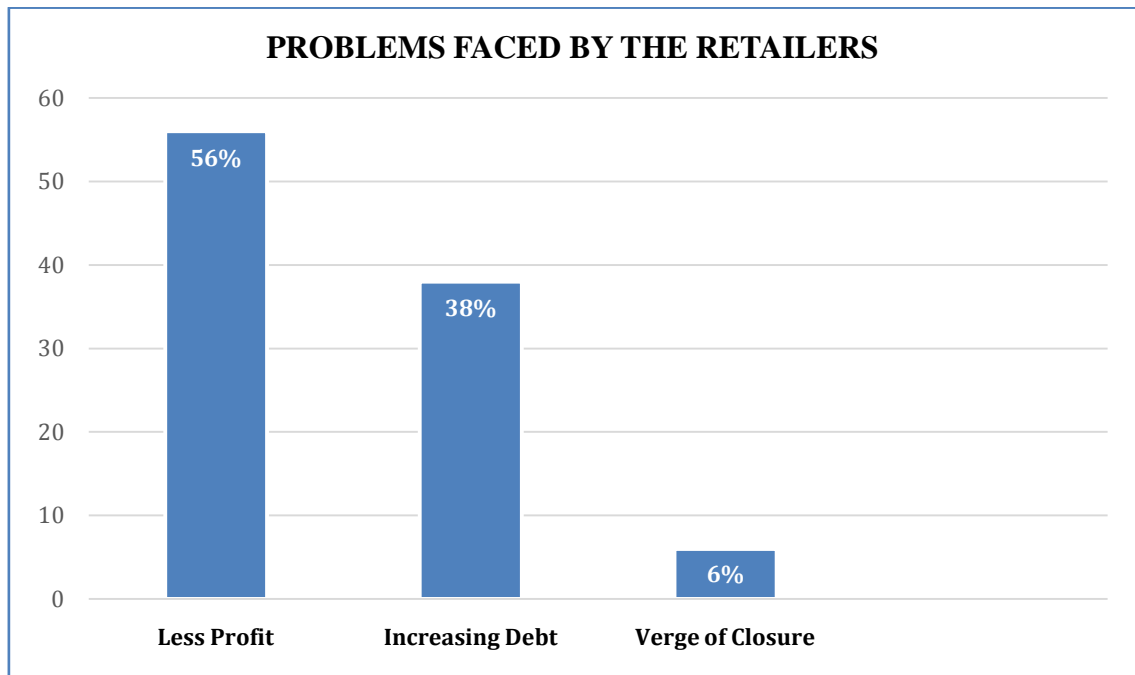


Figure 3.19

Interpretation:

Table 3.19 indicates the main problems faced by the retailers. From this table, we can infer that 58 per cent of the respondents face the problem of less profit, 36 per cent face the problem of increasing debt, and 6 per cent face the problem of imminent closure.

3.20 LEVEL OF AGREEMENT

Table 3.20

LEVEL OF AGREEMENT

Factors	Level Of Agreement					Total	Mean Score
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
Application of ecommerce has increased over the years in India	24*5	17*4	4*3	0	0	200	4.44
Ecommerce as commercial means has its advantages over the traditional commercial methods	6*5	15*4	12*3	4*2	8*1	147	3.26
Ecommerce can provide an alternative marketing channel by eliminating middleman	7*5	16*4	10*3	6*2	6*1	147	3.26
Government intervention can affect e-commerce sites that sell products at lower prices	8*5	16*4	12*3	5*2	4*1	159	3.53

Source: Primary Data

Interpretation:

Table 3.20 reveals the level of agreement with respect to various facts about e-commerce. Most of the respondents strongly agree that the application of e-commerce has increased over the years, with a mean score of 4.44. With a mean score of 3.26, respondents express their level of agreement that e-commerce as a commercial means has advantages over traditional commercial methods, and e-commerce can provide an alternative marketing channel by eliminating middlemen.

3.21 IMPROVEMENTS TO OVERCOME THE CHALLENGES FACED BY RETAILERS

Table 3.21

IMPROVEMENTS TO OVERCOME THE CHALLENGES FACED BY RETAILERS

SUGGESTIONS	NO. OF RESPONDENTS	PERCENTAGE (%)
Reduced Price	8	18
Gifts and offers	16	36
Home Delivery	8	18
Any Other	13	28
Total	45	100

Source: Primary Data

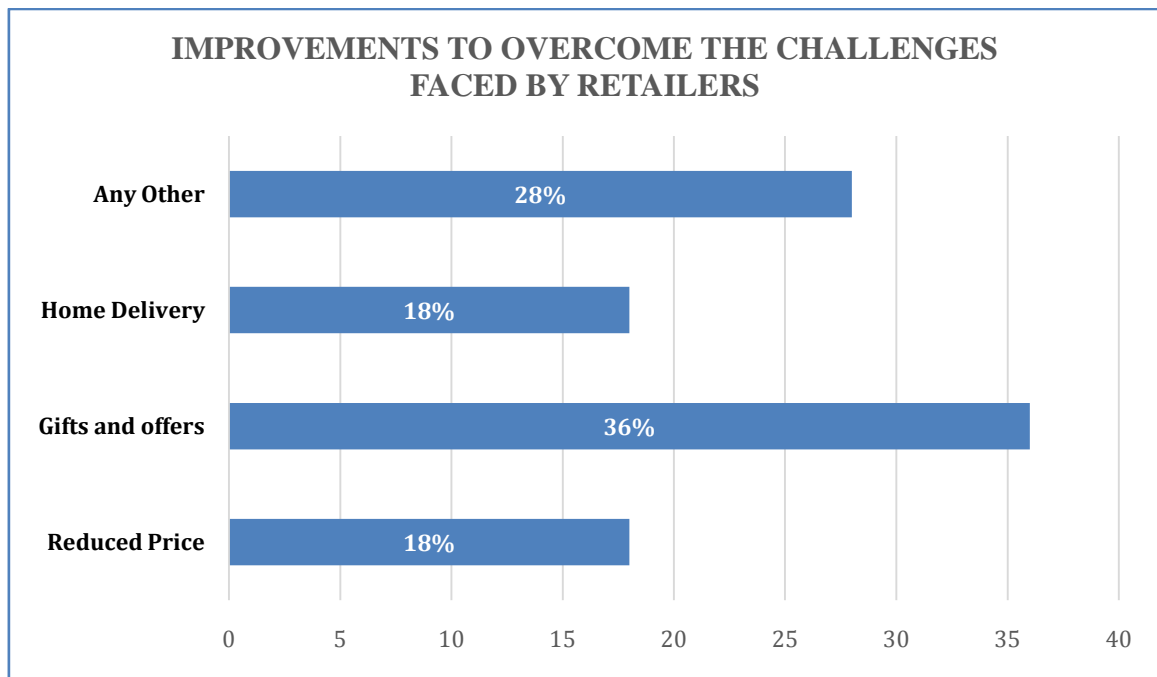


Figure 3.21

Interpretation:

Table 3.21 indicates the improvements needed to overcome retailers challenges. 36 per cent of respondents are of the opinion that gifts and offers are the best methods to improve the challenges faced by retailers. Home delivery and lower prices are preferred by 18 per cent, while any other method is preferred by 28 per cent.

CHAPTER IV
SUMMARY, FINDINGS, SUGGESTIONS AND CONCLUSION

4.1 SUMMARY

Retail business has a significant role in market. They are the last chain of distribution. Due to the emergence of ecommerce, home delivery, online booking the retail business seems to be affected especially small-scale retail business. People visiting market to consume goods and services has decreased. They rather prefer to book online. The easy access over wide products with less money and time saving ability of ecommerce made ecommerce more consumer friendly. Due to this retail business sales dropped significantly.

This study impact of ecommerce on retail business with special reference with iritty area has been conducted with following objectives.

- To find out the role and impact of ecommerce on retail business.
- To assess the various driving forces and factors affecting ecommerce activities in the retail industry.
- To identify the challenges faced by local retail business.
- To provide suggestions to popularise local retail business and increase the profitability of local retail business.

4.2 FINDINGS

Major findings of the study are:

- Most of the respondents (91 per cent) are men.
- 46per cent of respondents are over the age of 35, while 27 per cent are between the ages of 18-25, and 25-35.
- The retailers surveyed for the purpose were: 25 per cent textile, 33 per cent stationary, 22 per cent electronics and 20 per cent other categories, which were selected randomly.
- Most of the respondents (89 per cent) are aware of e-commerce, and 11 per cent are unaware of it.
- Out of 45 respondents, the majority (80 per cent) have no online store, and 20per cent have an online store.
- Most of the respondents (84 per cent) agreed that their business has been affected by online shopping. Because consumers are aware of the various online stores and their attractive prices and great discounts, they prefer to purchase online rather than from traditional retailers, who quote a higher price than online retailers. This has affected their businesses to a large extent.
- The main reasons respondents believe that customers are attracted to online shopping are lower prices, a wider range of products, various payment methods, ease of availability, and online reviews.
- E-commerce has an impact on annual turnover. 67 per cent believe that turnover has decreased in the last three years.
- Generally, online prices are lower than offline retail business prices due to various reasons. When asked whether they would like to sell the product online at a discounted price, the majority of them (69 per cent) replied negatively because it was not a profitable idea.
- Most of the respondents (80 per cent) offer a wide range of products to consumers.
- 58per cent of respondents said they do not offer home delivery options to customers.
- Most (87 per cent) of the respondents provide customers with a return or replacement policy, and 13 per cent do not have such policies.

- 76 per cent of middle-aged customers account for retail shop visitors, followed by youth (22 per cent), and the elderly (2 per cent).
- 60 per cent of respondents have fewer than 100 customer visits per day in the retail shop. None of the respondents has more than 1,000 daily customer visits.
- Most of the respondents (93 per cent) are of the opinion that they are able to satisfy customer needs.
- 75 per cent of respondents have a good customer rating with regard to the service offered.
- 51 per cent of the respondents provide after-sales service to the customers, and 49 per cent of the customers do not provide it.
- The main reasons behind the lower prices online than at retailers are cheap quality, secondary products, and fewer middlemen. Most of the respondents we surveyed (38 per cent) thought that the online sites provide cheap quality products.
- Before the introduction of online business, the profit margin of the retailers was reasonable. But now they have only a slight profit margin. The impact of online business on the respondents was that they thought their profitability had been affected to a large extent, followed by an increase in their debt. Some even wanted to close down because of the fierce competition.
- The respondents thought that the traditional way of marketing, i.e., visiting the market, was far better than modern online shopping. Customers are unable to identify the quality of the products displayed on websites. Recent scams related to online shopping are the best example. But if we visit the market, we can understand its quality with our own eyes.
- 36 per cent of respondents are of the opinion that gifts and offers are the best methods to improve the challenges faced by retailers. Followed by home delivery, lower prices, and any other method is preferred.

4.3 SUGGESTIONS

Through the study conducted we like to suggest some suggestions for making the retail business more profitable.

- Offering unique products at an affordable price in the shop can attract customers.
- Reconnecting with inactive customers through emails and messages can attract more customers to the shop.
- Making the shop visible online can attract more customers. It doesn't mean having a website. Today, e-commerce sites provide a seller's portal where people can sell their products. Joining such portals can increase customers.
- Introducing new products to the local market can attract new customers. People always seek out new items when they enter a shop. So, introducing the latest and most unique products can increase your daily customer count.
- Selling branded items can also attract customers, especially young people. If products from popular brands are available in the local market, customers will visit the shop rather than purchase online.
- Improving the shop's view or infrastructure has an impact on customers. Customers visit the shops that attract them more. Presenting the shop in an attractive and modern way can increase the customer's visit.
- A change in marketing strategies or an improvement on existing ones can alter the situation. If we have strong marketing, then we will have more customers.
- Reaching out to new customers who are unaware of our shop through different channels like existing customers, brochures, flyers, banners, etc. can increase the number of customers.
- Having an active social media account will help in attracting new customers. We can attract new customers, sell our products, and advertise the products, which will attract customers.
- Removing unprofitable products is another strategy to improve the retail shop and increase the inventory with more profitable products.
- Updating the visual elements in the store, like ads, pictures, etc., regularly

- Training the employees on an on-going basis and increasing their salaries will make them more efficient.

4.4 CONCLUSION

This project examines how the emergence of ecommerce has affected the retail business in the market. The samples of the project were selected through convenient sampling method. The sample size of the project is 45 retailers. The data was collected through questionnaire. There is a wide impact on the retail business with the emergence of ecommerce in the modern market. It has seriously affected the local retailers. People choose online shopping than retail shopping because they believe the online websites provide them high quality products with low price than retail shops. The decrease in the customers has led to decrease in profits, increase in debt and even led to the verge of closure. Some of the ways to overcome this difficulty are maintaining a good and healthy customer relationship, availability of branded and unique products to attract customers.

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APPENDIX

QUESTIONNAIRE

As a part of the B. Com programme, **WE VIVEK THOMAS, SHYAMJITH SAJEEVAN, AND DEEPAK BENNY** studying at Don Bosco Arts and Science College, Angadikadavu doing a project on “**Impact of Ecommerce on Retail Business with special reference to Iritty area**”. Please be kind enough to provide the necessary information through this questionnaire. We assure you that the information you provide will only be used for academic purpose.

Name: _____

Age: 18-25 25-35 35 above

Gender: Male Female

Education Qualification: SSLC Plus Two Degree

1. Type of Retail Shop:

Textile Stationary Electronic Other

2. Are you aware about ecommerce?

Yes No

3. Do you have online store?

Yes No

4. Does ecommerce affect your business?

Yes No

5. If yes, what could be attracting customers more towards online shopping? Rank the following factors (1 most important to 5 least important).

Factors	Rank
Reduced prices	
Increased variety of payment methods	
Variety products	
Easy Availability and return policy	
Online Reviews	

6. Is there any decrease in average turnover in the past three years?

Yes No

7. Is it Profitable to sell at online prices?
Yes No
8. Do you have wide range of products for customers?
Yes No
9. Do you provide home delivery option to customers?
Yes No
10. Do you have replacement or return option for customers?
Yes No
11. Type of customer who like to visit most of the time?
Youth Middle age Old age
12. How many customers visit your shop on a daily basis?
Below100 100-500 500-1000 Above 1000
13. Are you able to satisfy customer needs and wants?
Yes No
14. How do customers rate your service?
Below average Average Good Excellent
15. Do you have after sale services?
Yes No
16. Why do think ecommerce sites sell products at lower price?
Cheap quality Second-hand products Less middlemen
Any other
17. What are the problems faced by retailers?
Less profit Increasing debt Verge of closure

18. Please select your level of agreement to the following questions.

Statements	Response				
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Do you think that the application of ecommerce has increased over the years in India?					
Do you agree that ecommerce as commercial means has its advantages over the traditional commercial methods?					
Do you agree that ecommerce can provide an alternative marketing channel by eliminating middleman?					
Do you believe that government intervention can affect e-commerce sites that sell products at lower prices?					

19. Suggest improvements to overcome the challenges faced by retail business.

Reduce prices Gift offers Home Delivery Any other

THE IMPACT OF GST ON MSME SECTOR IN KANNUR DISTRICT

A PROJECT REPORT

Submitted by

ABHINAV TS (Reg No:DB20BR0055)

ABIN SEBASTIAN (Reg No:DB20BR0042)

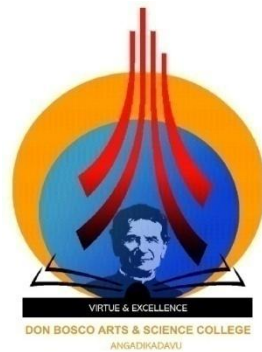
ADWAITH KD (Reg No:DB20BR0057)

Under the supervision of

Mrs. Soniya Jacob

In partial fulfilment for the award of bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**THE IMPACT OF GST ON MSME SECTOR IN KANNUR DISTRICT** ” is the bonafide work of “**Abhinav T.S, Abin Sebastian and Adwaith K,** ” who carried out the project under my supervision.

SIGNATURE

Mrs. Deepthi Joseph

HEAD OF THE DEPARTMENT

SIGNATURE

Mrs. Soniya Jacob

SUPERVISOR

DEPARTMENT OF COMMERCE

DONBOSCO ARTS AND SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We, **ABHINAV T.S, ABIN SEBASTIAN AND ADWAITH K**, students of 6th Semester B. Com, Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**THE IMPACT OF GST ON MSME SECTOR IN KANNUR DISTRICT**” is an authentic and original work done by us under the guidance and supervision of Mrs. Soniya Jacob, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier

Place: Angadikadavu

Signature of The Student

Date: 03-04-2018

Reg No: DB20BR0055

DB20BR0042

DB20BR0057

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev.Fr.Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs.Deepthi Joseph**, Head of the Department of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs.Soniya Jacob**Asst. Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all who co-operated with us for doing our project.

We are indebted to our beloved parents and other family members for the great support and care.

ABHINAV T.S

ABIN SEBASTIAN

ADWAITH K

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CHAPTER I
INTRODUCTION

INTRODUCTION

GST is an indirect tax which has put an end to multiple taxes like excise, CST, VAT, Service tax which is levied on different products, starting from the source of manufacturing till reaching the end consumer. The GST will be a bit easier for a start business firm because a lot of businesses operate in multiple states, and this complicates their tax burden because all the states in India follows different tax rules which leads to effect in sales growth of business. Everyone will be under a uniform taxation system. As a result, a large number of MSMEs and start-ups would come under the net of the GST tax. In GST, the goods and services are divided into five different tax slabs. This is for the purpose of the tax collection. Above all, the tax slabs are – 0%, 5%, 12%, 18% and 28%. The GST will not be applicable to alcohol and petroleum, thus widening the gap between these products and other products these and a few other minor concerns are looming around minds of small and medium businesses.

The MSME sector plays a key role in the industrialization, especially in a developing country. This is because they provide immediate large-scale employment. It plays a significant role in the elimination of the economic backwardness of the rural and the underdeveloped regions of the country, in the attainment of self-reliance and in the reduction of regional imbalances.

They also play an important role by assisting bigger industries and projects so that the planned activity of the developmental work is timely attended to. These industries also develop many entrepreneurs who, in future, may play bigger roles in the development activities. By playing a supportive role for big industries and agriculture industries, the small industries are able to make the best use of the resources to improve the output of the agriculture industry and services for the ultimate raising up of the Gross National Product (GNP). Hence, the growth of any industry is synonymous with the growth of the civilization concerned.

GST was firstly launched in 1954 in France. Currently, 160 countries in the world have implemented GST. As the Canadian model of GST has a federal structure, India has chosen the Canadian model of dual GST. GST stands for goods and service tax which has been applicable in India since July 1st 2017, so July 1st is declared as 'GST

day. More specifically, Assam was the first state to get applied with GST. During the passing of the 'GST Bill' in the parliament, 336 votes were with it, and 11 votes were against it. The previous structure of indirect taxes in India was very complex, and quantitative taxes were levied by the central government and state government on goods and services. It has been a long-pending issue to streamline a variety of indirect taxes and implement a 'single taxation' system.

1.1 STATEMENT OF THE PROBLEM

Medium Small and Minor enterprises contribute approximately 37% of our Nations GDP. Implication of GST, substantially affecting this segment, in an adverse manner, may directly knock off the player from the competitive business market.

1.2 SIGNIFICANCE OF THE STUDY

In this context this project report is an attempt to put forth various issues that this industry could face upon passage of GST. This report also attempts to provide the possible solution for the issues highlighted as explained below.

1.3 REVIEW OF LITERATURE

Dr. R. Vasanthagopal, (2011) Studied "GST in India: A Big Leap in the Indirect Taxation System", and found that the positive impacts are dependent on a neutral and rational design of the GST, balancing the conflicting interests of various stakeholders.

Anushuya and Narwal (2014) studied, "Application of CGE Modals In GST" and concluded that both GST& CGE are very popular all over the world but GST is a powerful concept in the field of indirect taxes.

Merin Jose (2015) Assistant professor, P G Dept. of Commerce, Pavanatma College highlighted in study "Goods and Services Tax (GST) features" Implementation of a comprehensive GST across goods and services is expected to increase India's GDP somewhere within a range of 0.9 percent to 1.7 percent. It will also boost export potential and will create more employment opportunities. It will be profitable for both Central and State governments.

Siddharth Shah, MBA (Mumbai University) and CFA Level II (CFA Institute) in the study "The Impact of Goods & Service Tax on Indian Economy" highlighted that The

GST Bill is undoubtedly the biggest tax reform tabled by the Government in the post-liberalization age. The positive impact of GST on GDP growth due higher productivity, efficiency and ease of doing business will be seen over a period of time. But in the short and medium term, a disproportionate GST rate implemented to keep the States happy may hurt consumption, earnings, GDP growth rate, investor sentiment and the ruling party itself.

Alisha Gupta & Minaxi Rani (2016), Assistant Professor (Extn.). Department of Commerce, Government Girls College, Hisar (Haryana), in the study "Basic concepts and features of good and service tax in India" highlighted that GST is a single national uniform tax levied across India on all goods and services. Study also highlights that introduction of the Goods and Services Tax will be a significant step towards a comprehensive indirect tax reform in the country. It is also expected to bring about efficiency and transparency in the indirect tax mechanism in India. Further it will also encourage an unbiased tax structure that is neutral to business processes and geographical locations.

1.4 SCOPE OF THE STUDY

The implementation of GST in the Indian economy has brought forth a great change in the workings of the businesses and industries thus this study will help us to know the impact of GST in the MSME industry of the Kannur district.

1.5 OBJECTIVES OF THE STUDY

- 1) To study the impact of GST on msme sector in kannur
- 2) To analyse the positive and negative impact of GST.
- 3) To understand the attitude and opinion of Entrepreneurs towards GST
- 4) To analyse the impact on sales

1.6 METHODOLOGY OF THE STUDY

The study is designed as an empirical one based on the survey method. Primary data was used for the smooth conduct of the study.

1.6.1 Source of Data

For the completion of the study both primary and secondary data were used for this study

Primary Data

Primary data were collected from 45 Entrepreneurs in Kannur district through a structured questionnaire which consists of 17 questions.

Secondary data

Secondary data were collected from books, magazines, news papers and online. The name and source of secondary data are mentioned in the bibliography.

1.6.2 Sample Size

The sample size apt for knowing the impact of GST on MSME sector in Kannur District thus the sample size is 45.

1.6.3 TOOLS FOR DATA COLLECTION AND ANALYSIS

Questionnaire method was used for data collection and Percentage method was used for the analysis and interpretation of data.

Percentage method

The tool used for the data analysis is percentage method. Percentage is a number or ratio expressed as a fraction of 100. It is often denoted using the percentage sign “%”. Percentage is used to express how large or small one quantity is relative to another quantity. The formula used to calculate percentage is

$$\text{PERCENTAGE} = \text{AMOUNT/TOTAL} * 100$$

1.7 PERIOD OF THE STUDY

This study was conducted from February to December 2022

1.8 LIMITATIONS OF THE STUDY

1) Some of the respondents could not give correct data.

2)Lack of time for doing a better project.

3)The study focuses on limited area.

4)Some expenses were incurred while interviewing.

1.9 PRESENTATION OF THE REPORT

For the convenience of the study, the study report is divided into 4 chapters

- Chapter I Introduction
- Chapter II Theoretical Framework of The Study
- Chapter III Data Analysis and Interpretation
- Chapter IV Summary, Findings, Suggestions and Conclusion

CHAPTER II
THEORITICAL FRAMEWORK OF THE
STUDY

2.1 HISTORY OF TAXATION

What is Tax? The word tax is derived from the Latin word 'taxare' meaning to estimate. A tax is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority" and is any contribution imposed by government whether under the name of toll, tribute, impost, duty, custom, excise, subsidy, aid, supply, or other name." The first known system of taxation was in Ancient Egypt around 3000 BC - 2800 BC in the first dynasty of the Old Kingdom. Records from that time show that the pharaoh would conduct a biennial tour of the kingdom, collecting tax revenues from the people. Other records are granary receipts on limestone flakes and papyrus. Early taxation is also described in the Bible. In Genesis, it states "But when the crop comes in, give a fifth of it to Pharaoh. The other four-fifths you may keep as seed for the fields and as food for yourselves and your households and your children." Joseph was telling the people of Egypt how to divide their crop, providing a portion to the Pharaoh. A share of the crop was the tax. In India, the tradition of taxation has been in force from ancient times. It finds its references in many ancient books like 'Manu Smriti' and 'Arthashastra'. The Islamic rulers imposed jizya. It was later on abolished by Akbar. However, Aurangzeb, the last prominent Mughal Emperor, levied jizya on his mostly Hindu subjects in 1679. Reasons for this are cited to be financial stringency and personal inclination on the part of the emperor, and a petition by the ulema. The period of British rule in India witnessed some remarkable change in the whole taxation system of India. Although, it was highly in favour of the British government and its exchequer but it incorporated modern and scientific method of taxation tools and systems. In 1922, the country witnessed a paradigm shift in the overall Indian taxation system. Setting up of administrative system and taxation system was first done by the Britishers. Broadly, there are two types of Taxes viz. Direct and Indirect taxes. Taxes in India are levied by the Central Government and the State Governments. Some minor taxes are also levied by the local authorities such as Municipality or Local Council. The authority to levy tax is derived from the Constitution of India which allocates the power to levy various taxes between Centre and State.

2.2 MAJOR MILESTONES IN INDIRECT TAX REFORM

- 1974 Report of LK Jha Committee suggested VAT
- 1986 Introduction of a restricted VAT called MODVAT 1991 Report of the Chelliah Committee recommends VAT/GST and recommendations accepted by Government
- 1994 Introduction of Service Tax 1999 Formation of Empowered Committee on State VAT
- 2000 Implementation of uniform floor Sales tax rates Abolition of tax related incentives granted by States
- 2003 VAT implemented in Haryana in April 2003 2004 Significant progress towards CENVAT
- 2005-06 VAT implemented in 26 more states
- 2007 First GST stuffy released By Mr. P. Shome in January
- 2007 F.M. Announces for GST in budget Speech
- 2007 GST phase out starts in April 2007
- 2007 Joint Working Group formed and report submitted 2008 EC finalises the view on GST structure in April 2008

2.3 INTRODUCTION TO GST

Goods and Services Tax (GST) is an indirect tax which was introduced in India on 1 July 2017 and was applicable throughout India which replaced multiple cascading taxes levied by the Central and State governments. Goods and Service Tax is applied on services and goods at a national level with a purpose of achieving overall economic growth. Currently, Indian consumers have to pay indirect tax on goods and services such as Value Added Tax, Service Tax, Excise Duty, Customs Duty, etc. Under the current system, each State has a right to levy their own tax on the goods coming into their dominion for sale and consumption, while the Centre leviestaxes on manufacture of the goods. All these direct taxes levied on the traders are passed down to the consumer.

The Constitution (One Hundred and Twenty-second Amendment) Bill, 2014 was introduced in the Lok Sabha by Finance Minister Arun Jaitley on 19 December 2014 and bill was passed by the House on 6 May 2015, receiving 352 votes for and 37

against. The GST is governed by a GST Council and its Chairman is the Finance Minister of India.[1] Under GST, goods and services are taxed at the following rates. 0%, 5%, 12%, 18% and 28% [2] There is a special rate of 0.25% on rough precious and semi-precious stones and 3% on gold. In addition a cess of 15% or other rates on top of 28% GST applies on few items like aerated drinks, luxury cars and tobacco products.[3] GST has been commonly accepted around the world and more than 140 countries have acknowledged the same which ranges between 15% to 20% in most of the countries. The idea behind implementing GST across the country in 29 states and 7 Union Territories is that it would offer a win-win situation for everyone. Manufacturers and traders would benefit from fewer tax filings, transparent rules, and easy bookkeeping; consumers would be paying less for the goods and services, and the government would generate more revenues as revenue leaks would be plugged.

2.4 MEANING OF GST

GST is an indirect tax which has put an end to multiple taxes like excise, CST. VAT. Service tax which are levied on different products, starting from the source of manufacturing till reaching the end consumer. It stops differentiating a good from service and will tax both equally. It is a dual taxation proposed regime, where only two components are present such as Central Goods and Service tax (CGST) and State Goods and Service tax (SGST).

2.5 IMPACT OF GST

- ❖ The GST will be a bit easier for a start business firm because a lot of businesses operate in multiple states, and this complicates their tax burden because all the states in India follows different tax rules which leads to effect in sales growth of business.
- ❖ By introducing and implementing GST as a common procedure everyone will easily be able to do the common tax which means every state has the common tax benefits, thus easing out the process to start a business in multiple states and get clear idea on tax
- ❖ The GST this will be eliminated as tax credit can be transferred irrespective of location of buyer and seller. The small business enterprise will be able to expand their business across borders:

- ❖ GST reduces the tax burden and there will be no confusion between services and goods in India. The Indian GST will be different than other GST regimes globally. If we see the GST comparison in India and to the other countries few major differences will appear.
- ❖ One of the main benefits of Goods and Service Tax bill is that the place of supply rules for goods and services is now uniform across the country but this means that every business needs to comprehend how place of supply can impact their business.
- ❖ It depends on the business that everyone needs to comprehend what the place of supply rules and regulations are so, you can charge the right components of the Goods and Service Tax bill.
- ❖ GST impacts on the working capital which is very significant for any business concerns. However every business can use GST to tackle their working capital. They can harness GST to their advantage.
- ❖ Everyone will be under a uniform taxation system. As a result, a large number of SMEs and start-ups would come under the net of the GST tax.
- ❖ The GST will be applicable to alcohol and petroleum, thus widening the gap between these products and other products. These and a few other minor concerns are looming around minds of small and medium businesses
- ❖ There is a change for enterprises on moving to GST because it introduces a complete overhaul of the tax rules and returns. Overall, This is a net benefit for businesses because it creates a single set of rules for the sale of goods and services and creates a single tax regime.

2.6 IMPACT OF GST ON BUSINESS ENTERPRISES

- Manufacturing Sectors
- Small and Medium Enterprises (MSME)

2.7 POSITIVE IMPACT OF GST ON MANUFACTURING SECTORS

- Removal of multiple valuation will create simplification

- Entry tax sub summation will reduce cost of production Improved cash flows
- Single registration process will provide ease of registration
- Removal of `cascading will lead to lower cost-to-consumer
- Restructuring of supply chain

2.8 POSITIVE IMPACT OF GST ON MSME

- Easy to start a business
- Reduction of tax burden on new busines
- Improved logistics and faster delivery of service
- Elimination of distinction between goods and services

2.9 NEGATIVE IMPACT OF GST

- Changes in Business Software
- GST Compliance
- Increase in operating costs
- Policy changes during the middle of the year
- Online procedure
- High tax burden for Manufacturing SME's
- No clarity on tax holidays
- Disruption to business

2.10 SECTORAL IMPACT

Another significant decision taken by the GST Council has been the reduction of the GST rate on 27 common products which are mostly unbranded and manufactured by MSMEs. The reduction in almost all the cases has been from the higher to the immediately lower tax slab (whether from 12% to 5% or 18% to 12%) and involves indigenously processed foods, man-made textile yarn, stationery and other job-work items. Such a realignment of the tax rate will improve the competitiveness of the unbranded products from the unorganized sector. It will also improve the competitiveness of the unbranded products from the unorganized sector, which continues to be a major source of employment in our country. A noteworthy item in the reduction list is government contract job which involves high component of

labour, GST rates therein having been lowered from 12% to 5%. This in a way indicates the focus on encouraging those businesses which can employ a larger number of people.

2.11 MSMES IN KANNUR DISTRICT

Kannur district derived its name from the location of its headquarters at Kannur town. The old name 'Cannanore' is the anglicized form of the Malayalam word Kannur. According to one opinion, "Kannur" is a derivation from Kanathur, an ancient village, the name of which survives even today in one of the wards of Kannur Municipality. Another version is that Kannur might have assumed its name from one of the, deity of the Hindu pantheon, a compound of two words, Kannan (Lord Krishna) and Ur (place) making it the place of Lord Krishna.

Kannur is a town of great historical importance and was the capital of the North "Kolathiri Rajas kingdom" for many centuries. It was once a premier port of ancient Kerala 'Marco Polo, the celebrated European traveler of the 13th century, has referred to Kannur as a great Emporia of spice trade. Kannur came into fall in a political lime light in the 16 century with the arrival of Portuguese.

The Kannur district was formed in 1 January 1957, when the erstwhile Malabar District and Kasaragod Taluk of Madras state were reconstituted into three districts viz-Kannur, Kozhikode and Palakkad. At that time, this district consists of 6 Taluk including Mananthavadi (now in Wayanad District), Kasaragod and Hosdurg (Now in Kasaragod District). Wayanad District was formed in 1980 and Kasaragod District in 1984.

The district is bound by the Western Ghats in the East (Coorg district of Karnataka State), Kozhikode and Wayanad districts, in the South, Lakshadweep sea in the West and Kasaragod, the northern most district of Kerala, in the North. The district can be divided into three geographical regions highlands, midlands and lowlands. The highland region comprises mainly of mountains. This is the area of major plantations like coffee, rubber, tea, cardamom and other spices. Timber trees like teak, veetty, etc are grown in plenty in this region. The midland region, lying between the mountains and the low lands, is made up of undulating hills and valleys. This is an area of

intense agricultural activity. The lowland is comparatively narrow and comprises of rivers, deltas and seashore. This is a region of coconut and paddy cultivation.

2.12 MSMEs-Indian Scenario

The micro and Small Scale Industries form a significant segment of the Indian Industrial Sector. Indian entrepreneurs with their inherent intelligence, drive and hard work are making the best use of the opportunities that are made available with the sweeping changes that are taking place in the growth of business and globalization. A rewarding feature of the economic development in India has been the impressive growth of modern small-scale industries. The small-scale sector has by now established its competence to manufacture a wide variety of sophisticated goods in different product lines, requiring a high degree of skill. They have made a notable contribution in realising the principal objectives of the expanded employment opportunities, the adoption of modern techniques and the dispersal of the industries in small towns and rural areas. This has been possible because of the successful implementation of the program for the assessment of small scale industries.

Poverty and employment were the two grim realities faced by India during the post independence on Both of these is an intimately interlinked. In addition to the backlog of unemployment of about 100 million people, about 15-20 million people were joining the labour force every year, mostly from the rural areas Besides, there was a sizable level of disguised unemployment. The agricultural sector in India had no scope to absorb the massive unemployed rural population. Similarly big enterprises on a large scale could not set up due to the absence of well- developed infrastructure of power, transport, roads, ports, Railways and tele-communication. A possible option left to the policy makers another concerned, Therefore was to focus their attention on printing Small Scale Industries.

The small-scale sector firms a significant segment of the Indian Industrial sector. It has stimulated the economic activity of a far-reaching magnitude, and has played a significant role in the elimination of the economic backwardness of the real and the underdeveloped regions in the country, the attainment of self-reliance and the reduction of regional imbalances. It has also led to the reduction of disparities in income, wealth and consumption. Thus the small scale industry has a major role in the

Indian economy because of its 50 percent share in the national industrial output, 80 percent share in the industrial employment and nearby 50 percent share in the exports

2.13 MSMEs-Kerala

In Kerala, the MSME sector plays a pivotal role in terms of economic growth and employment generation. This sector contributes a lot towards domestic needs and export marketing by producing a variety of products ranging from traditional to high tech. Though the volume of production of the MSME sector is very large, the qualities of production, diversification of products, energy consumption and environmental effects have always been a concern. The challenges of the MSME sector have increased manifold as the global downturn in the business cycle threatens domestic growth and employment. However, the proactive role of the state Government has helped the sector to achieve a high growth in the sector. The total number of the working Small Scale Industry / the MSME units registered in Kerala as on 31 March 2009, is 204381. Out of this, 7068 units are promoted by the SCs. 1433 units by the STs. 44116 units by women and 151764 units by others. The total investment is Rs. 656849.48 lakh, the total number of employment generated is 770971 and the value of goods and services produced is Rs. 1390054.68 lakh. During 2008-09, the MSME sector in Kerala recorded a declining trend in terms of the number of new enterprises, employment growth, value of goods produced and investment compared to the previous year.

2.14 Evolution of the Concept

The concept of the small-scale industries (SSI) has undergone periodic changes. The first attempt to define a small industry in India was made in 1955 by the Small Scale Industries Board (SSIB). According to them, it was "a unit employing less than 50 persons, if using power, and less than 100 persons without the use of power and with capital assets not exceeding Rs. 5 lakhs".

In the course of the 63 years after independence, the definition of the small-scale industry has been modified 8 times. First of all it deleted the condition of the number of employees' factor. Second, it doubled the fixed capital by redefining it so as to include the machinery. This change was necessitated by the need to offset the higher

cost of machinery, arising out of rising prices and also to offer greater opportunities to the small scale enterprises.

At present a small industry is one in which the investment in fixed assets in plant and machinery is more than Rs. 25 lakhs but does not exceed Rs. 5 crores in manufacturing enterprises. For service enterprises, to be considered as small, the investment in plant and machinery, must exceed Rs. 10 lakhs, but should not exceed Rs. 2 crore.

In the 80's the term 'Small Scale Industries (SSIs)' has been changed all over the world and used the term 'Small and Medium Enterprises (SMEs)' instead. During the 90's the term Small and Medium enterprises has again been widened. Microenterprises were also brought under the purview of the small and medium enterprises and it has been termed 'Micro, Small and Medium Enterprises' (MSMEs). At present, certain countries use Tiny, Micro, Small and Medium Enterprises to denote the small-scale industries sector.

2.15 MICRO SMALL AND MEDIUM ENTERPRISES

The Micro Small and Medium enterprises (MSMEs) have been accepted as the engine of economic growth and play an important role in the equitable economic development of country. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90 Per cent of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. MSMEs have been established in almost all-major sectors in the Indian industry such

- Food Processing
- Agricultural Inputs
- Chemicals & Pharmaceuticals
- Engineering: Electricals, Electronics
- Electro-medical equipment

- Textiles and Garments

- Leather and leather goods
- Meat products
- Bio-engineering
- Sports goods
- Plastics products
- Computer Software, etc.

Micro Small and Medium Enterprises play a key role in the industrialization of a developing nation. This is because they provide immediate large scale employment and have a comparatively higher labour-capital ratio; they need only a shorter gestation period and relatively smaller markets, to be economic; they need lower investments. They offer a method of ensuring a more equitable distribution of the national income and facilitate an effective mobilization of the resources of capital and skill which might, otherwise, remain unutilized; and they stimulate the growth of the industrial entrepreneurship and promote a more differed pattern of ownership and location. The small-scale sector has stimulated economic activity of a far reaching magnitude and has played a significant role in the elimination of the economic backwardness of the rural and the under-developed regions in the country, attained self reliance and reduction of regional imbalances. It has also led to the reduction of disparities in income, wealth and consumption

The MSMEs play an important role in assisting the bigger industries and the projects so that the planned activity of the developmental work is timely attended to. The setting up and the growth of all types of industries have the basic objective of profit making. However, it also contributes towards social justice and the development of the particular area, by way of trade and commerce. These industries also develop many entrepreneurs who, in future, may play a bigger role in the developmental activities.

Thus, the MSME industries can very well provide an answer to the economic under development and the growing unemployment. The development of these

industries would be beneficial to the developing countries and would assist them in improving their economic and social well-being.

2.16 MICRO, SMALL & MEDIUM ENTERPRISES DEVELOPMENT (MSMED) ACT, 2006

The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 on June 16, 2006, which was notified on October 2, 2006. With the enactment of MSMED Act 2006, the paradigm shift that has taken place is the inclusion of the services sector in the definition of Micro, Small & Medium enterprises, apart from extending the scope to medium enterprises. The MSMED Act, 2006 has modified the definition of micro, small and medium enterprises engaged in manufacturing or production and providing or rendering of services. The Reserve Bank notified the changes to all scheduled commercial banks. Further, the definition, as per the Act, has been adopted for purposes of bank credit.

2.17 DEFINITION OF MSMES IN INDIA

As per the MSMED Act-2006, the following enterprises whether Proprietorship, Hindu Undivided Family business. Association of persons. Cooperative Society. Partnership undertaking or any other legal entity by whatever name be they called:-

Enterprises engaged in the Manufacturing or Production of Goods pertaining to any industry as per First Schedule to the Industries (Development & Regulation) Act

1951 as-

- Micro Enterprises: in which the investment in fixed assets in Plant and Machinery does not exceed Rs. 25 Lakhs.
- Small Enterprises: in which the investment in fixed assets in Plant and Machinery is more than Rs. 25 Lakhs but does not exceed Rs.5 crore
- Medium Enterprises: in which the investment in fixed assets in Plant and Machinery is more than Rs. 5 crore but does not exceed Rs. 10 crore

Enterprises engaged in providing or rendering services as-

- Micro Enterprises: in which the investment in fixed assets in Plant and Machinery does not exceed Rs. 10 Lakhs.

- Small Enterprises: in which the investment in fixed assets in Plant and Machinery is more than Rs. 10 Lakhs but does not exceed Rs.2 crore
- Medium Enterprises: in which the investment in fixed assets in Plant and Machinery is more than Rs. 2 crore but does not exceed Rs. 5 crore

2.18 SCOPE OF SMALL AND MEDIUM ENTERPRISES

There is a perceptible change in the economic scenario all around and the role of the SMEs in all the economies has assumed greater prominence and dynamism. Technology is going to be the cutting edge in this competitive environment for the Small Scale Sector. The SMEs have a greater propensity towards global integration owing to their ability to adapt because of their smaller size and greater flexibility to adjust to the changes in design and technology. This would ensure the benefit of specialization and technology advancement.

A number of reports have confirmed that both in India and in the European countries, the SMEs are venturing into exports because of the inherent advantage of the easy adaptability to the new technologies. This potential needs to be fully exploited which will result in the development of new products, according to the needs and requirements both of the international market and of the vast domestic arena..

As a result of the planned process of the last five decades there exists in the country, a large industrial base consisting of small, medium and large enterprises. This has also resulted in the creation of a strong entrepreneurial base conducive to the growth and development of the SMES.

The importance of Small Scale Enterprise is a global phenomenon encompassing both the developing and the developed countries. Norman McCrae predicts, "The age of Mammoth Corporation was over and the future lay with small, dynamic efficient production groups that could respond quickly to the customer needs. Globally the emphasis is on small enterprise holding the key to growth with equity and proficiency". Small and Medium Enterprises are facing a situation of diversified consumer demand patterns, more outsourcing in industrial production strategies and new technologies

2.19 VARIOUS ORGANISATIONS FOR ASSISTING MSMES

Various organizations have been set up by the Central and State governments and banks to support the development of the small-scale enterprises. The main organizations are as follows:-

A. Central Government

Small Industries Development Organization (SIDO), National Small Industries Corporation Limited (NSIC), National Institute for Micro, Small and Medium Enterprises (NIMSME).

B. State Government

District Industries Centers (DIC), State Financial Corporation (SFCs), State Industrial Development Corporation/State Industrial Investment Corporation (SIDOSHIC), State Small Industries Development Corporation (SSIDC), Khadi and Village Industries Development Corporation (KVIC).

C. Financial Institutions/Banks

Small Industries Development Bank of India (SIDBI), Commercial Banks, Regional Rural Banks, Cooperative Banks, National Bank for Agriculture and Rural Development (NABARD). Organizations promoted by the Government/ Banks/ Financial Institutions Technical Consultancy Organization in various states, India SME Technology Services Ltd., SIDBI Venture Capital Ltd., Credit Guarantee Fund Trust for Micro and Small Industries, India SME Asset Reconstructing Company (ISARC).

D. Industry Associations

Consortium of Women Entrepreneurs in India (CWEI), Confederation of Indian Industry, Federation of Indian Chamber of Commerce and Industries (FICCI), Associated Chamber of Commerce and Industries in India (ASSOCHAM), World Association of Small and Medium Enterprises (WASME), Federation of Association of Small Scale Industries (FASSI).

2.20 PROBLEMS FACED BY MSMES

Small and Medium Enterprises face problems relating to project implementation, production, marketing, finance, administration etc. The identified problems in U.P. may be summarized as-

I. Problems relating to Project Implementation

Non-availability of land at the selected site, non-availability/ difficulty in procuring construction materials like cement steel etc, delay in delivery of machines, difficulties/delay in tying up financial arrangements with other financial institutions and banks, inability of the promoters to bring in funds to the extent proposed. delay in disbursement of assistance due to non- compliance of the major terms and conditions of the loan agreement, delay in getting power connection, water connection, permission of concerned authorities to discharge effluents, etc., changes in certain project concepts due to subsequent detailed advice received from collaborators/consultants, increase in project cost under different heads due to price escalation, underestimation of cost, etc., siphoning of funds by the promoters from the project by unfair practices.

II. Problems relating to Production

Non- availability of raw materials or increase in the price of raw materials without a corresponding increase in sale price of the products, non availability of important infrastructure facilities like power, water, transport etc., unsatisfactory performance of certain machines resulting in low production due to lack of routine and preventive maintenance leading to frequent breakdown, lack of coordination between marketing and production planning, obsolescence of the manufacturing process following technological development,

III. Problems relating to Marketing

Introduction of better substitutes, entry of many new manufacturers leading to cut-throat competition, dependence of the unit on one buyer/ very few buyers, poor quality of products, lack of sales promotion, poor delivery schedules and lack of proper distribution system.

IV. Problems relating to Finance

Low promoters contribution, high debt-equity ratio leading to high interest burden, inadequate bank finance, lack of proper follow up action for realization of debts, lack of proper planning to pay creditors, diversion of working capital funds for acquisition of fixed assets.

V. Problems relating to Management

Dissension within the management, absence of man power planning, poor industrial relations, lack of coordination and control, non-availability of skilled man power.

CHAPTER III
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Analysis and interpretation are closely related. Interpretation is not possible without analysis and without Interpretation, Analysis becomes more difficult. In this chapter an attempt is made to analyse the impact of GST on MSME Sector in Kannur District. Respondents gave valuable information regarding their day-to-day experience. All such information collected is properly analysed. All analysis and interpretation are disclosed in this chapter. Percentage method is used to analyse data. Analysis and interpretation of data is shown in the following pages.

3.1 PERIOD OF DOING THE BUSINESS

Table No.3.1

Period of Doing the Business

Period	No of respondents	Percent
Below 1 Year	9	20.0
1-3 Year	7	15.0
3-5 Year	24	55.0
More Than 5 Year	5	10.0
Total	45	100.0

(Source: Primary Data)

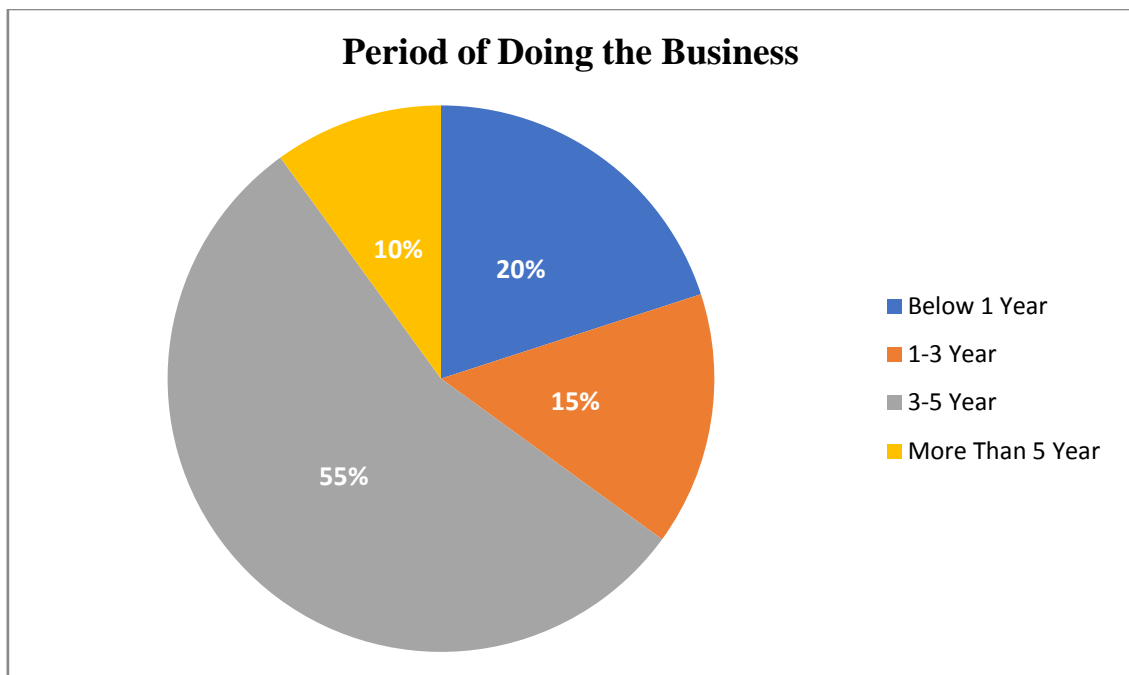


Figure No.3.1

INTERPRETATION

From the tableno.3.1, 55 per cent of respondents have 3-5 years of experience in the business, 20 per cent have below 1 year experience, 15 per cent of respondents have 1-3 years of experience and 10 per cent of respondents have more than 5 years of experience in this business.

3.2 STATUS OF THE BUSINESS

Table No.3.2

Status of the Business

Status of the business	No. of respondents	Percent
Proprietorship	27	60.0
partnership	18	40.0
Total	45	100.0

(Source: Primary Data)

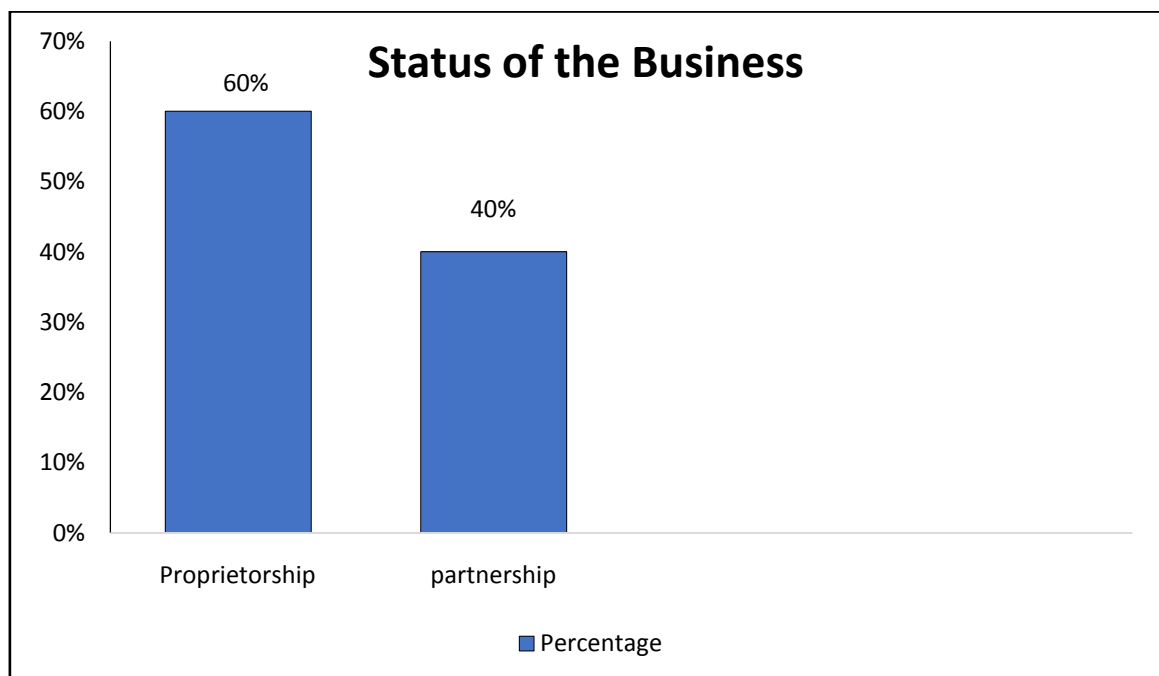


Figure No.3.2

INTERPRETATION

From the table no.3.2, 60 per cent of respondents say that their business is proprietorship and 40 per cent of respondents say that their business is partnership

3.3 MONTHLY TURNOVER OF THE BUSINESS

Table No.3.3

Monthly Turnover of the Business

Monthly Turnover	No. of Respondents	Percent
Below 5 lakh	6	15
5-10 lakh	29	65
10-20 lakh	5	10
Above 20 lakh	5	10
Total	100	100

(Source: Primary Data)

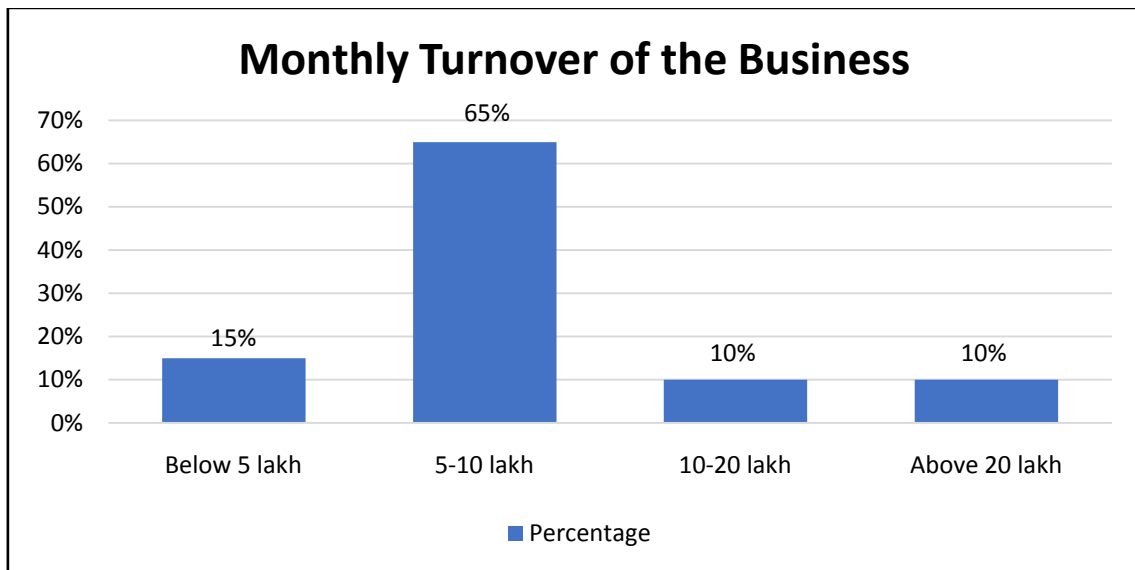


Figure No.3.3

INTERPRETATION

From the table no.3.3, 65 per cent of respondents say that monthly turnover of their business is 5- 10 lakh, 15 per cent of respondents says that monthly turn of their business is below 5 lakh, 10 per cent says that 10-20 lakh and 10 per cent says that it is above 20 lakh.

3.4 FINANCIAL STATUS OF THE ORGANIZATION

Table No.3.4

Financial Status of the Organization

Category	No. of Respondents	Percentage
Highly Profitable	2	4
Profitable	11	26
Average	27	60
In loss	5	10
Total	45	100.00

(Source: Primary Data)

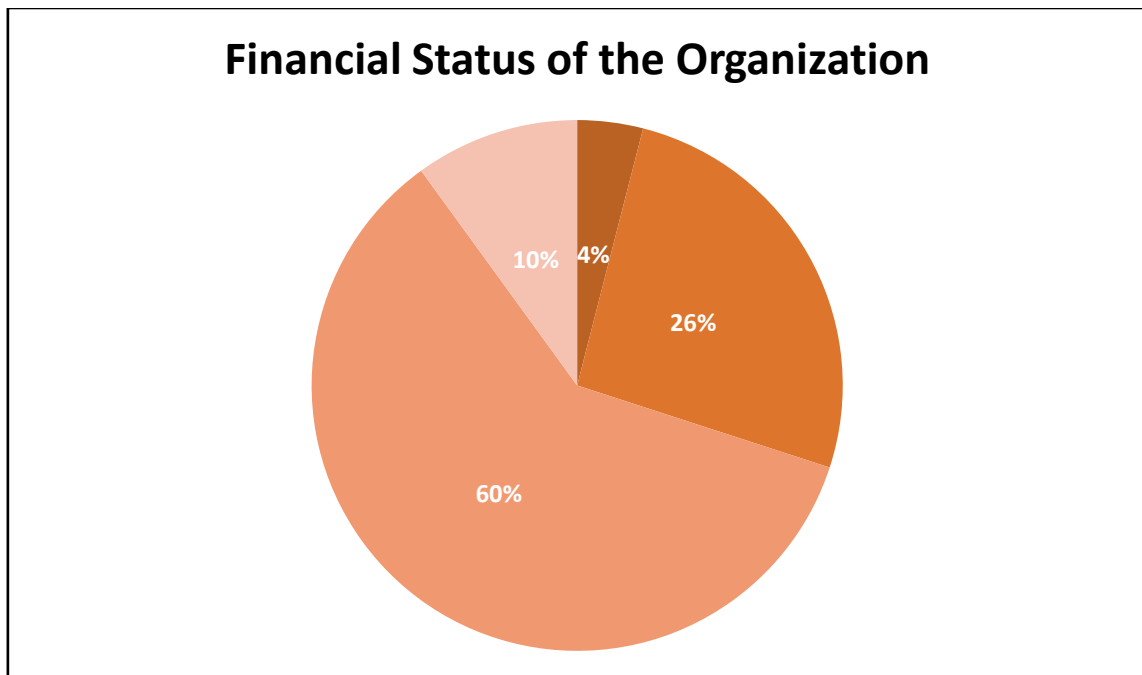


Figure No.3.4

INTERPRETATION

Above table no.3.4 shows financial status of the organization. According to 4 per cent of respondents their organization is highly profitable, 26 per cent of respondents claims that profitable, 60 per cent of respondents claims the profit of the organization is average and 10 per cent of respondents claims that their organization in loss.

3.5 NUMBER OF EMPLOYEES IN THE ORGANISATION

Table No.3.5

Number of Employees In the Organisation

Category	No. of Respondents	Percentage
Below 5	22	48
5-10	11	26
10-20	8	18
Above 20	4	8
Total	45	100

(Source: Primary Data)

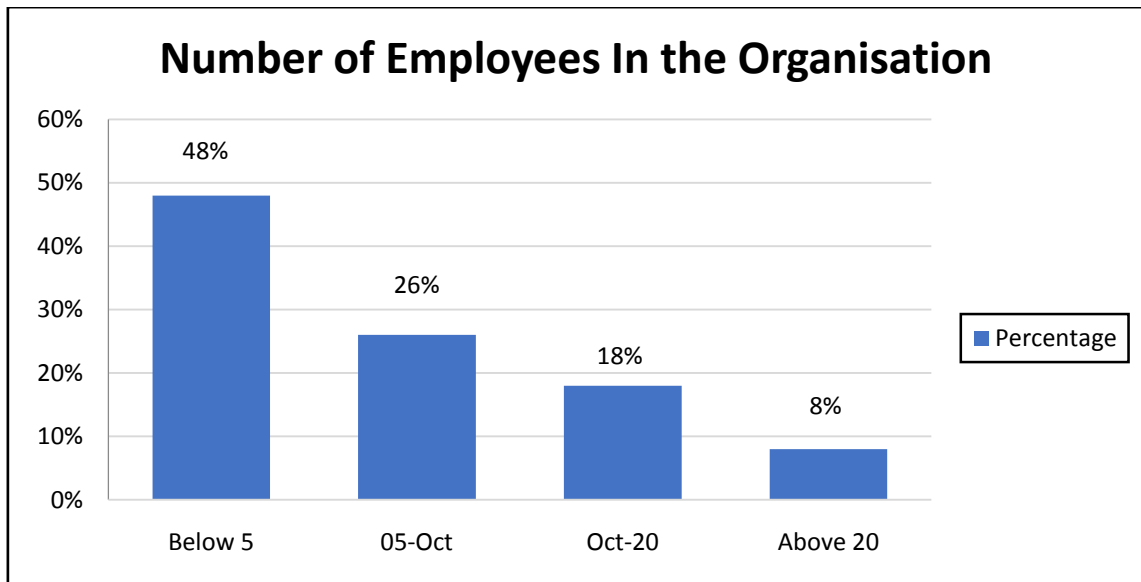


Figure No.3.5

INTERPRETATION

The above table no.3.5 shows 48 per cent of respondents claims that the number of employees working in their organization is below 5, 26 per cent claims that it is 5-10, 18 per cent of respondents claims that it is 10-20 and 8 per cent of respondents claims that more than 20 employees working in their organization.

3.6 TYPE OF BUILDING

Table No.3.6

Type of Building

Buildings	No. of Respondents	Percentage
Rented	32	70
Own property	13	30
Total	45	100

(Source: Primary Data)

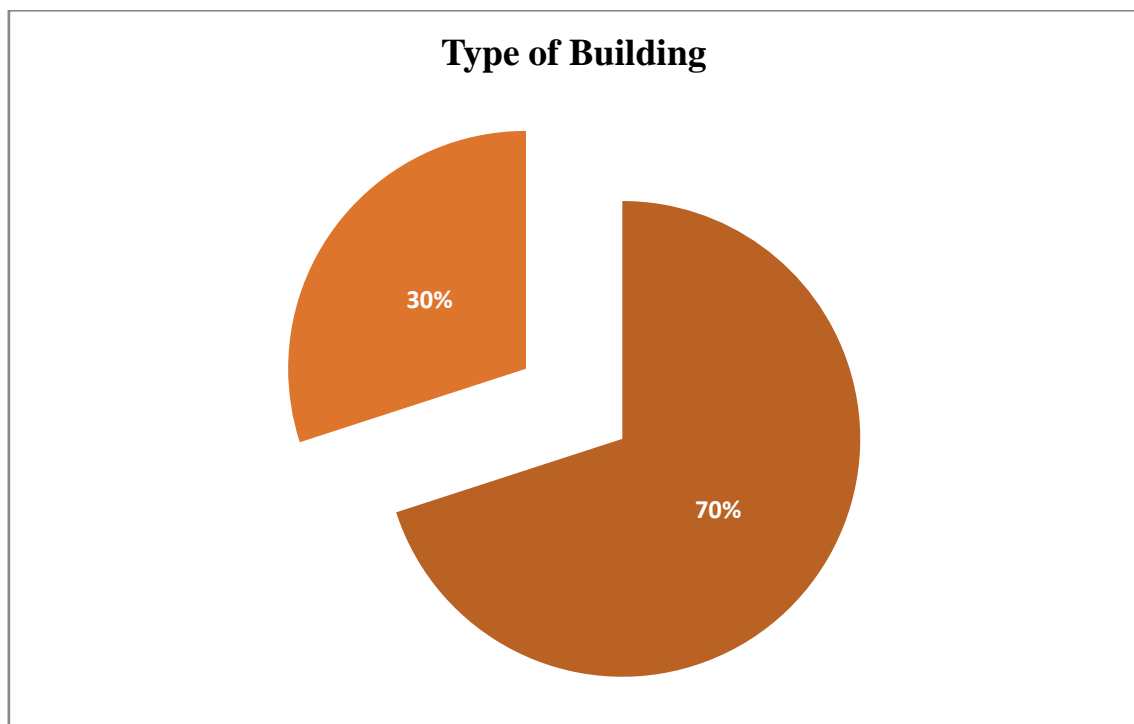


Figure No.3.6

INTERPRETATION

From the table no.3.6, 70 per cent of the respondents say that their building is rented and 30 per cent of respondents have their own property

3.7 DO YOU USE SERVICES OF EXTERNAL CONSULTANTS FOR CURRENT SERVICE TAX MATTERS

Table No.3.7

Services of External Consultants For Current Service Tax Matters

Response	No. of Respondents	Percentage
Yes	23	50
No	11	25
Not applicable	11	25
Total	45	100

(Source: Primary Data)

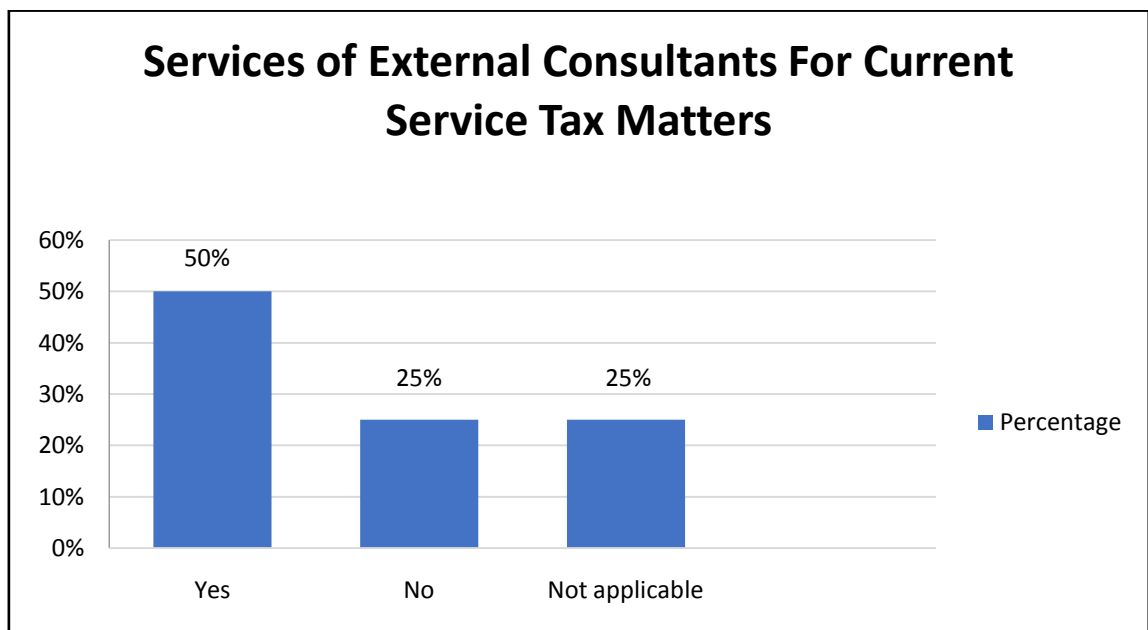


Figure No.3.7

INTERPRETATION

From the table no.3.7, 50 per cent of respondents are using the services of external Consultants for current service tax matters, 25 per cent of respondents are not using the services of external Consultants and 25 per cent says that not applicable.

3.8 WHICH TAX IS BETTER FOR YOUR BUSINESS

Table No.3.8

Better Taxation For the Business

Response	No. of Respondents	Percentage
GST	14	30
VAT/Service Tax	31	70
Total	45	100

(Source: Primary Data)

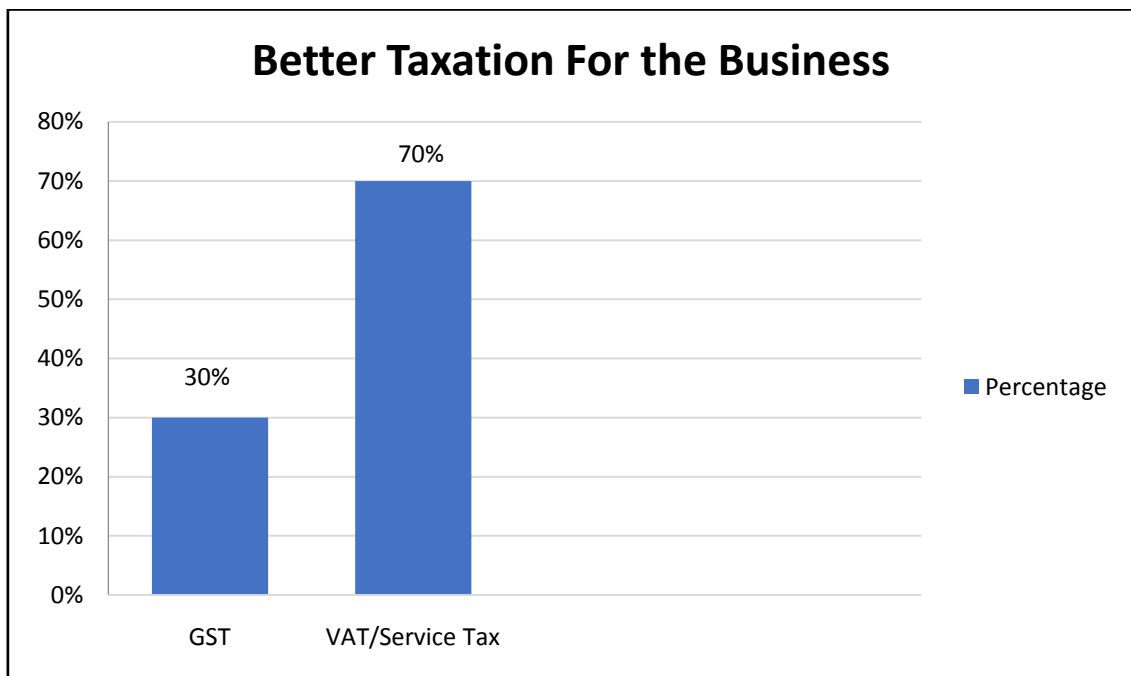


Figure No.3.8

INTERPRETATION

From the table no.3.8, 70 per cent of the respondents say that VAT / Service tax is better for their business and remaining 30 per cent says that GST is better for their business

3.9 GST WILL BE EASY TO COMPLY WITH OR DIFFICULT

Table No.3.9

Easiness of GST

Response	No. of Respondents	Percentage
Easier	11	25
Difficult	27	60
Don't know	7	15
Total	45	100

(Source: Primary Data)

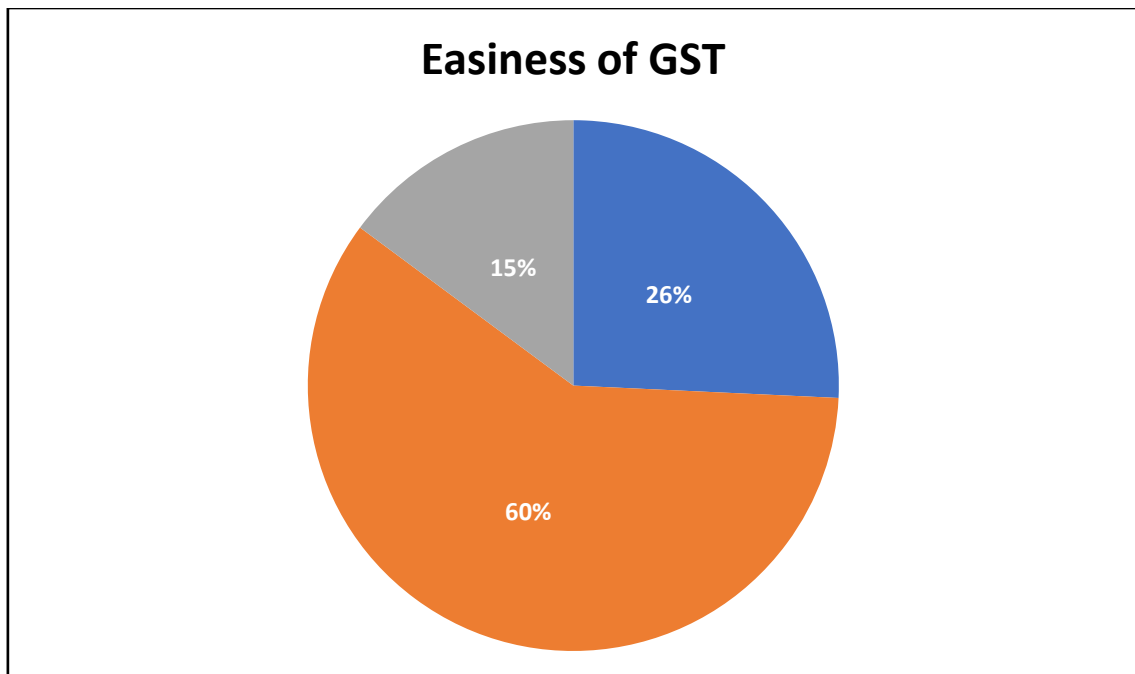


Figure No.3.9

INTERPRETATION

From the table no.3.9, 60 per cent of the respondents say that GST will be difficult, 25 per cent of respondents says that GST will be easier and 15 per cent says that they don't know about GST.

3.10 GST INCREASED OR REDUCED THE COST OF RAW MATERIALS

Table No.3.10

The Cost of Raw Materials

Response	No. of Respondents	Percentage
Increased	32	70
Reduced	13	30
Total	45	100

(Source: Primary source)

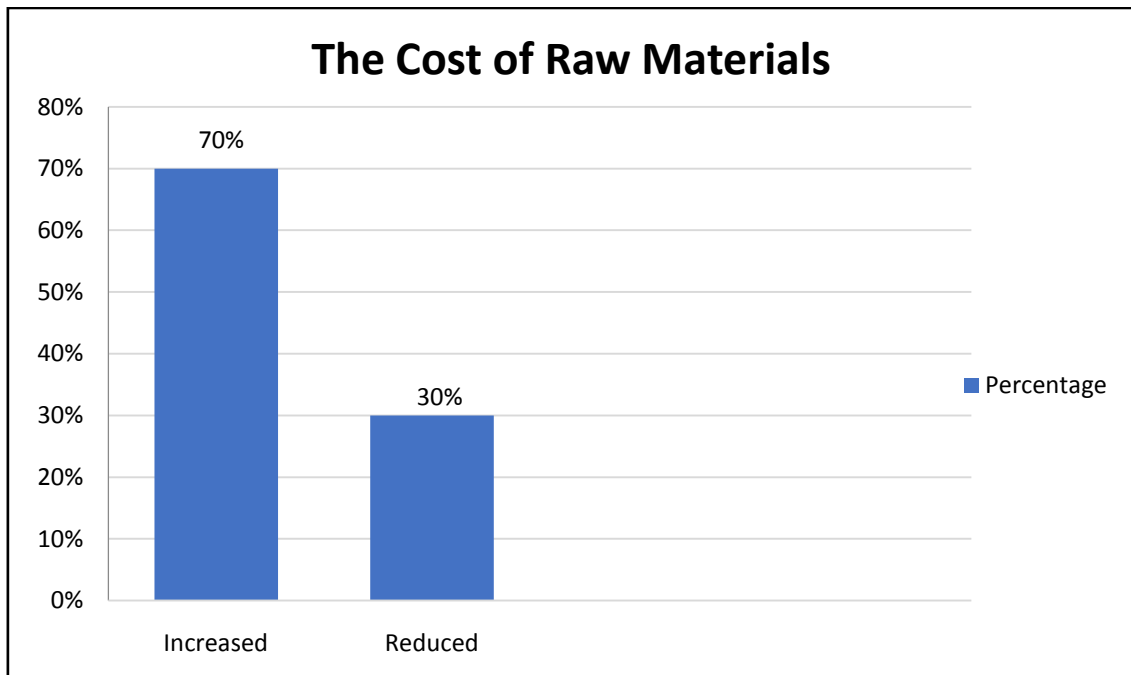


Figure No.3.10

INTERPRETATION

From the table no.3.10, 70 per cent of the respondents say that GST increased the cost of the raw materials which they need and 30 per cent of the respondents say that GST reduced the cost of the raw materials which they need.

3.11 WHAT IS IMPACT OF GST ON YOUR BUSINESS

Table No.3.11

Impact of GST

Response	No. Of Respondents	Percentage
Positive impact	29	65
Negative impact	16	35
Total	45	100

(Source :Primary Data)

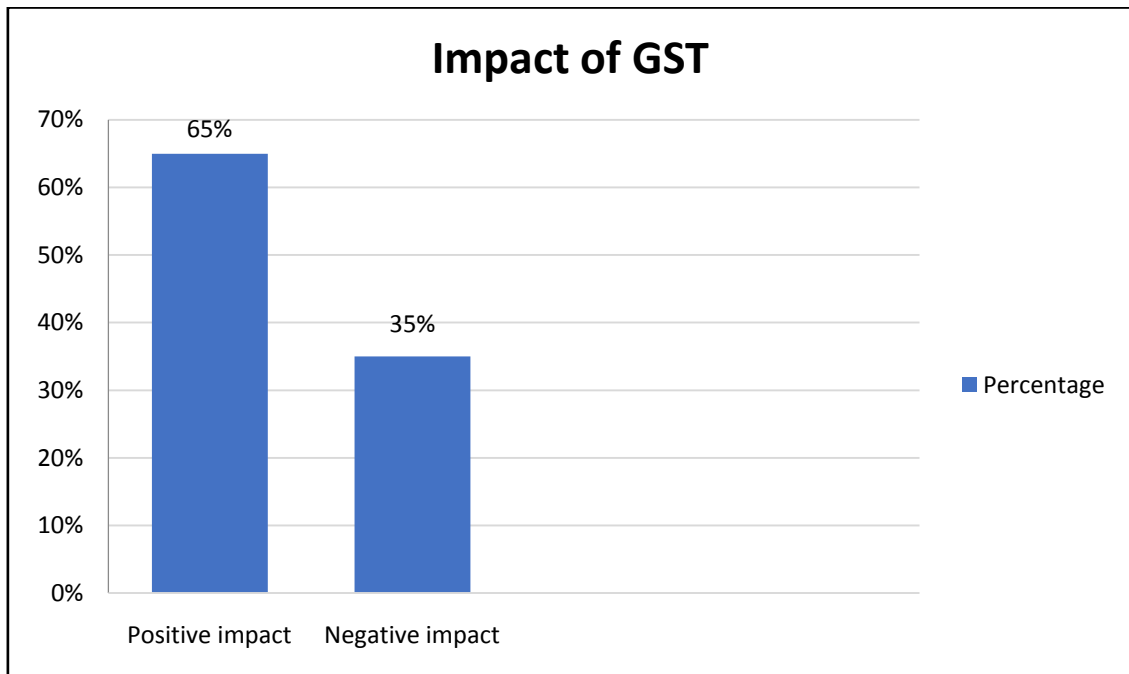


Figure No.3.11

INTERPRETATION

From the table no.3.11, 65 per cent of the respondents say that there is positive impact of GST on their business and 35 per cent of respondents say that there is negative impact of GST on business

3.12 FEEL ANY DECLINE IN THE SALES AFTER GST

Table No.3.12

Decline In The Sales After GST

Response	No of Respondents	Percentage
Yes	32	70
No	13	30
Total	45	100

(Source: Primary Data)

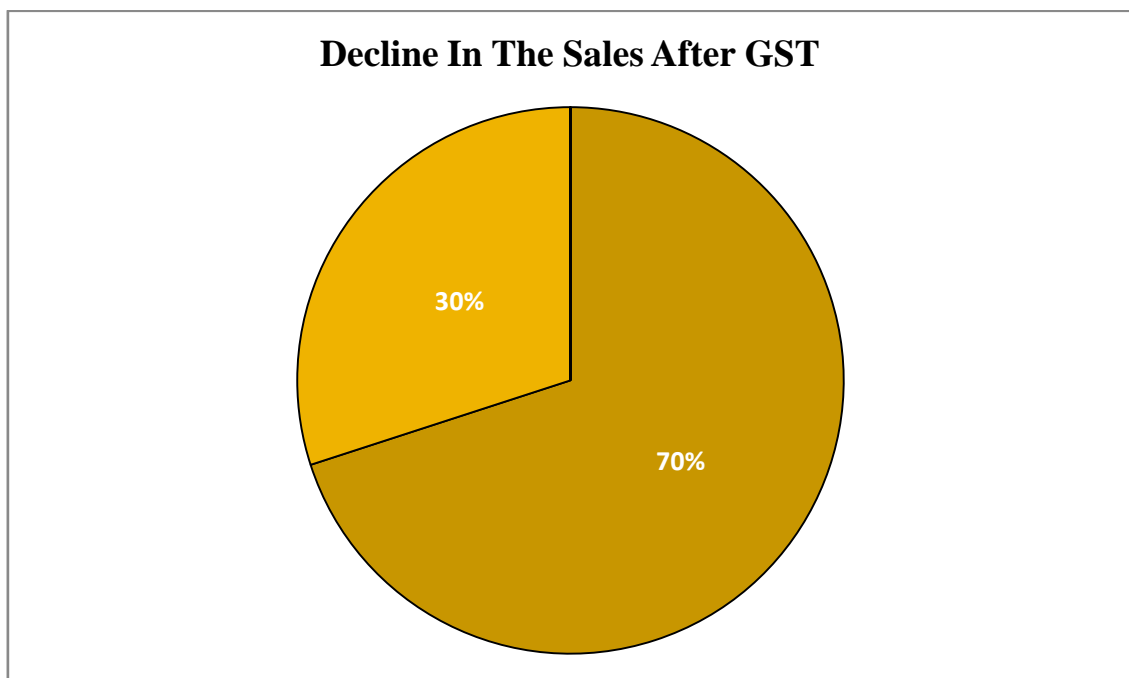


Figure No.3.12

INTERPRETATION

From the table no.3.12, 70 per cent of respondents have felt a decline in the sales after GST and 30 per cent of respondents have not felt any decline in the sales of after GST.

3.13 ANY POLICY/PLAN IN PLACE TO COPE WITH GST

Table No.3.13

Policy/Plan To Cope With GST

Response	No of Respondents	Percentage
Yes	9	20
No	36	80
Total	45	100

(Source: Primary Data)

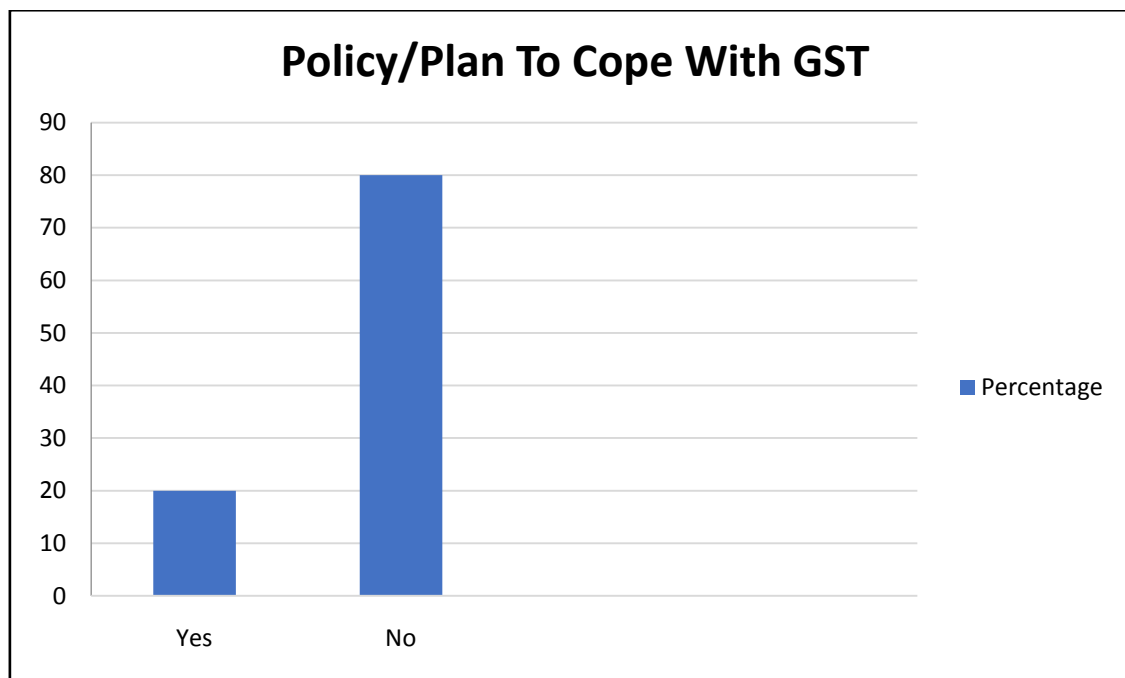


Figure No.3.13

INTERPRETATION

From the table no.3.13, 80 per cent of the respondents says that their business do not have a policy/plan in place specifically to cope with GST and 20 per cent of respondents says that their business has a policy/plan in place specifically to cope with GST.

3.14 GST IS A FAIR TAX

Table No.3.14

GST Is a Fair Tax

Response	No. of Respondents	Percentage
Yes	7	15
No	38	85
Total	45	100

(Source: Primary Data)

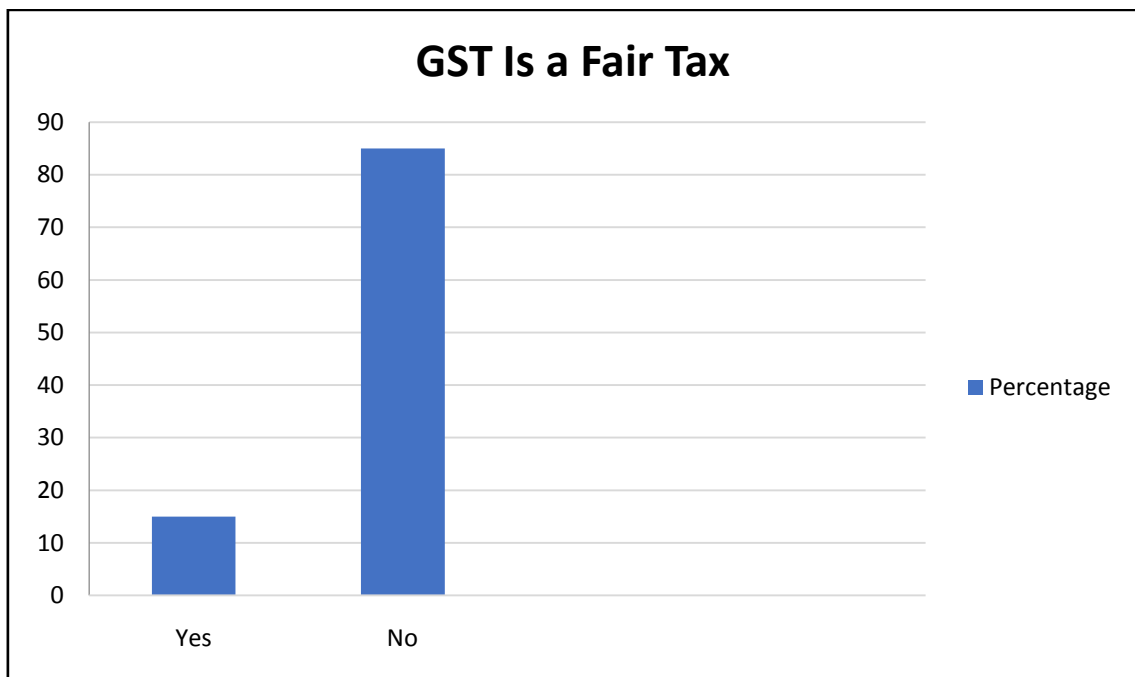


Figure No.3.14

INTERPRETATION

From the table no.3.14, 85 per cent of respondents say that GST is not a fair tax and 15 per cent of respondents say that GST is a fair tax.

3.15 RATE OF GST IS HIGH OR LOW

TABLE NO.3.15

Rate Of GST

Response	No.of Respondents	Percentage
Too low	2	5
Too high	36	80
Just right	7	15
Total	45	100

(Source: Primary Data)

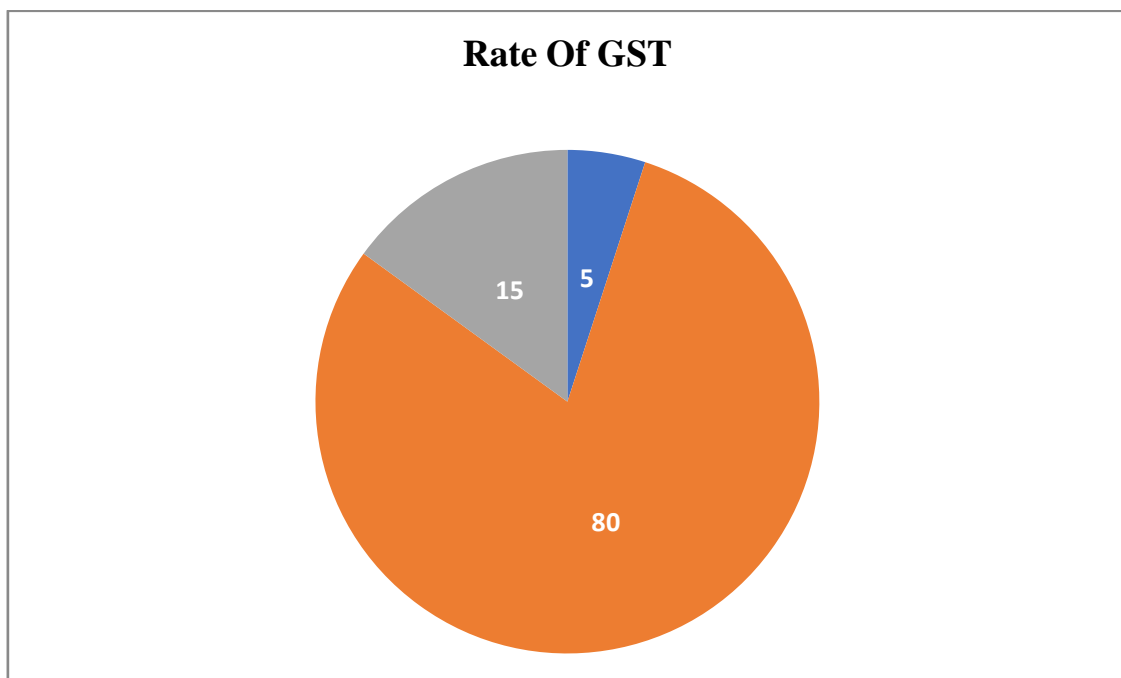


Figure No.3.15

INTERPRETATION

From the table no.3.15, 80 per cent of the respondents say that GST@28 Per cent is too high, 15 Per cent says that it is just right and 5 Per cent say that GST@28 Per cent is too low.

3.16 ALL BUSINESS NEED TO BE REGISTERED UNDER GST

Table No.3.16

All Business Need To Be Registered Under GST

Response	No. of Respondents	Percentage
Yes	11	25
No	34	75
Total	45	100

(Source: Primary Data)

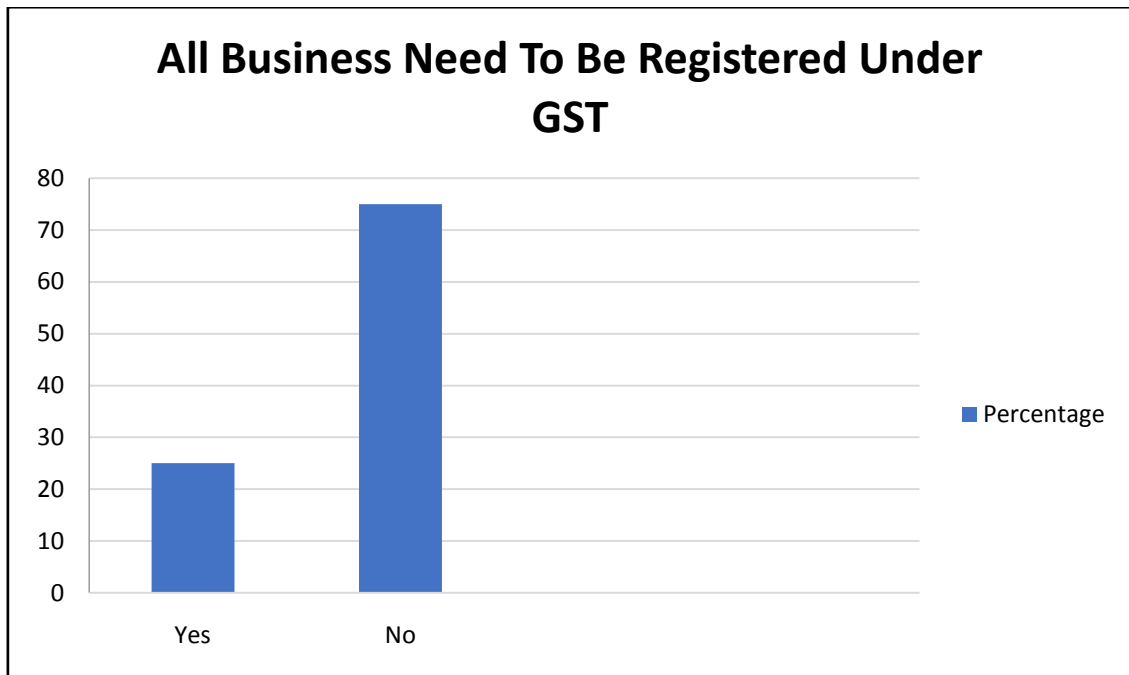


Figure No.3.16

INTERPRETATION

From the table no.3.16, 75 per cent of the respondents say that all businesses needs to be registered under GST and 25 per cent of respondents says that all businesses not need be registered under GST.

3.17 ANALYSE THE OPINION OF GST WHETHER BURDEN TO THE ENTREPRENEURS

Table No.3.17

The Opinion on GST by the Entrepreneurs

Response	NO. of respondents	Percentage
Yes	28	62
No	17	38
Total	45	100

(Source: Primary Data)

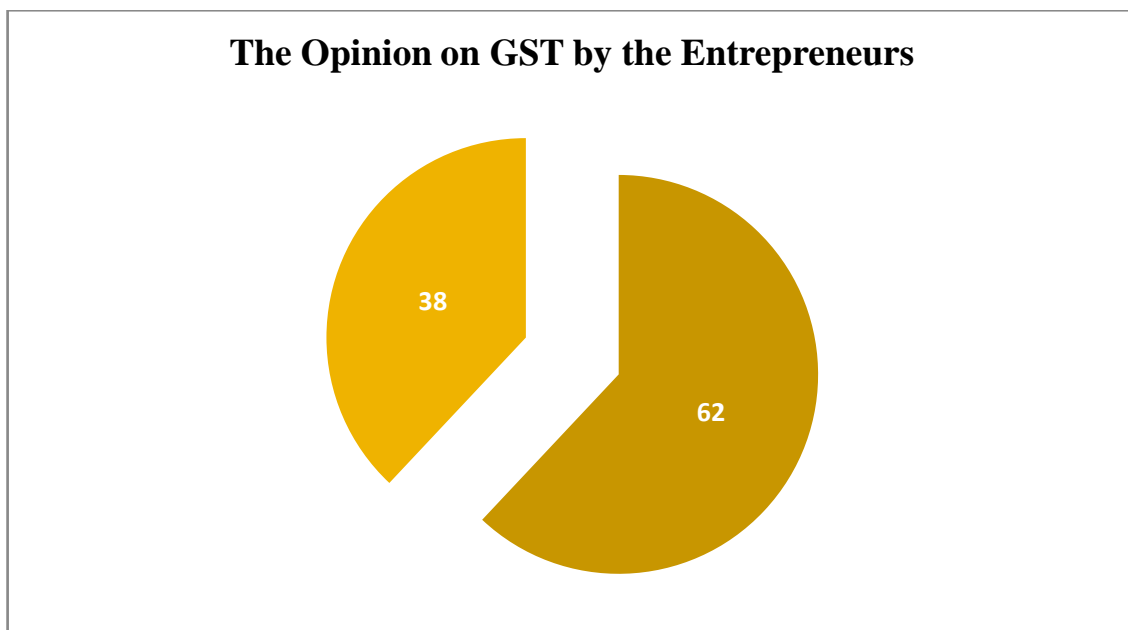


Figure No.3.17

INTERPRETATION

From the above table no.3.17, 62 per cent of respondents claims GST is a burden to them and the rest of the respondents consisting 38 per cent do not consider it to be a burden.

CHAPTER IV
FINDINGS, SUGGESTIONS AND CONCLUSIONS

4.1 SUMMARY

GST is an indirect tax which has put an end to multiple taxes like excise, CST. VAT. Service tax which are levied on different products, starting from the source of manufacturing till reaching the end consumer. MSME means medium small and micro enterprises who are not indulged in small scale production of goods and services but when the GST was introduced in 2017 it became tough for these industries to cope up with these new taxing policy and thus this study on the impact of GST helped us to know that how it impacted these small scale industries and what is their attitude towards the implementation of taxation policy such like this and how it impacted the sales of these businesses.

4.2 FINDINGS

By the analysis of the data collected the following points were noticed,

- Majority of respondents have 3-5 years of experience in the business.
- Majority of respondents says that their business is proprietorship.
- Majority of respondents says that monthly turnover of their business is 5-10 lakh.
- The survey indicates that the financial status of most of the MSMES is average and slightly profitable. Only a small portion is either highly profitable or under loss.
- The study suggests that most of the MSMEs have less than 5 people employed while a small portion of the respondents have more than 10 employees.
- Majority of respondents says that their building is rented.
- Majority of respondents are using the services of external Consultants for current service tax matters.
- Majority of respondents says that VAT Service Tax is better for their business.
- Majority of respondents says that GST is difficult.
- Majority of the respondents says that GST increased the cost of the rawmaterials which they need.

- From the study it can be seen that majority of respondents have positive impact on GST.
- Majority of respondents have felt decline in the sales after GST.
- Majority of respondents says that their business does not have a policy / plan in place specifically to cope with GST.
- Majority of respondents says that GST is not a fair tax.
- Majority of respondents says that GST@28 Percentage is too high.
- All of the respondents have the opinion that all of the establishments should be registered
- Majority of the respondents have the opinion that GST is a burden for their business while a small portion believes it not to be a burden.

4.3 SUGGESTIONS

- All the entrepreneurs should be trained about the benefit of GST
- Majority of the respondents claim that the costs of raw materials have been increased after GST. So authorities should try to reduce the cost of raw materials and other products
- Majority of the entrepreneurs claim that the sales volume of the business has been decreased after GST. So the authorities should take care of the
- Entrepreneurs to get the benefit of GST and to improve the business
- Majority of the entrepreneurs have the opinion that GST @28 percentage is high. So authorities should try to reduce the tax rate
- The registration process should be simplified.

4.4 CONCLUSION

GST is the most logical step towards the comprehensive indirect tax reform in our country since independence. GST is leviable on all supply of goods and provision of services as well combination thereof. All sectors of economy whether the industry, business including Govt. departments and service sector have to bear impact of GST. All sections of economy viz., big, medium, small scale units, intermediaries, importers, exporters, traders, professionals and consumers are directly affected by GST (Goods & Services Tax) is a single tax on the supply of goods and services, right

from the manufacturer to the consumer. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages. GST has been envisaged as a more efficient tax system, neutral in its application and distributionally attractive. According to the authorities the GST system will be a beneficial for all MSME Sector. However the entrepreneurs are not getting the offered benefits on taxes at the present moment. From the study it is understood that all the Entrepreneurs are facing many difficulties on GST. Government authorities should be more conscious about the impact of GST on MSME and they should take appropriate steps to bring out the benefit of GST on MSME sector as soon as possible. The objectives of the study is to find out the impact of GST on MSME in Kannur district after the implementation of GST. From the study it can be concluded that many entrepreneurs in MSME industry have positive attitude to GST. They hope the profitability of their business will increase through GST taxation.

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APPENDIX

QUESTIONNAIRE

We are **Abhinav T.S, Abin Sebastian, Adwaith K** students of 6th semester B.com computer application in Don Bosco Arts And Science College Angadikadavu. We are doing a project on “**THE IMPACT OF GST ON MSME SECTOR IN KANNUR DISTRICT**”. We request you to kindly spare your valuable time to fill up the questionnaire. This is purely for academic purpose.

1.How long have you been doing the business?

- a) Below 1 year
- b) 1-3 year
- c) 3-5 year
- d) More than 5 year

2. What is the status of your business?

- a) Proprietorship
- b) Partnership

3. What is the monthly turnover of your business?

- a) Below 5 lakh
- b) 5-10 lakh
- c) 10-20 lakh
- d) Above 20 lakh

4. What is the financial status of your organization?

- a) Highly profitable
- b) Profitable
- c) Average
- d) In loss

5. How many employees are working in your organization?

- a) Below 5
- b) 5-10
- c) 10-20
- d) Above 20

6. What type of building do you use for business?

- a) Rented
- b) Own property

7. Do you use the services of external Consultants for current service tax matters?

- a) Yes
- b) No
- c) Not applicable

8. Which of the above do you think is better for your business?

- a) GST
- b) VAT/Service Tax

9. Do you think GST will be easier to comply with or difficult?

- a) Easier
- b) Difficult
- c) Don't know

10. Do you think GST increased or reduced the cost of the raw materials which you need?

a) Increased

b) Reduce

11. What is the impact of GST on your business?

a) Positive impact

b) Negative impact

12. Do you feel any decline in the sales of after GST?

a) Yes

b) No

13. Does your business have a policy/plan in place specifically to cope with GST?

a) Yes

b) No

14. Do you think GST is a fair tax?

a) Yes

b) No

15. Is the rate of GST @ 28% high, low or correct?

a) Too low

b) Too high

c) Just right

16. Do you think all businesses need to be registered under GST?

a) Yes

b) No

17. Do you think GST will burden the entrepreneurs?

c) Yes

d) No

A STUDY ON CONSUMER AWARENESS OF ALTO-800 WITH SPECIAL REFERENCE TO IRITTY

A PROJECT REPORT

Submitted by

ABHIJITH DINESHAN (REG No:DB20BR0054)

IBIN GEORGE (REG No:DB20BR0069)

JOGAN JOSEPH (REG No:DB20BR0070)

JORDIN SHAJAN (REG No:DB20BR0049)

Under the Supervision of

Mr. CENTIL ABRAHAM K.

In partial fulfilment for the award of Bachelor Degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project “**A STUDY ON CONSUMER AWARENESS OF ALTO 800 WITH SPECIAL REFERENCE TO IRITTY**” is a bonafide work of “**Abhijith Dineshan, Ibin George, Jogan Joseph, and Jordin Shajan**” who carried out project work under my supervision.

SIGNATURE:

Mrs. DEEPTHI JOSEPH

HEAD OF THE DEPARTMENT

SIGNATURE:

Mr. CENTIL ABRAHAM K.

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We Abhijith Dineshan, Ibin George, Jogan Joseph, and Jordin Shajan, students of 6th Semester B. Com, Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON CONSUMER AWARENESS OF ALTO 800 WITH SPECIAL REFERENCE TO IRITTY**” Has been prepared by us and submitted to Kannur University in partial fulfilment of requirements for the award of Bachelor of Commerce, is a record of original work done by us under the supervision of **Asst. Prof. Mr. Centil Abraham K.** Department of Commerce, Don Bosco Arts and Science College Angadikadavu.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma, Title or any other recognition earlier.

Place: Angadikadavu

Signature of Students

Date:

Reg. No: DB20BR0054

DB20BR0069

DB20BR0070

DB20BR0049

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Deepthi Joseph** Head of the Department of Commerce, and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation for the completion of study during the academic period.

We also wish to express our thanks to our guide **Mr. Centil Abraham K.** Asst. Professor, Department of Commerce for his valuable advice and timely assistance during the period of study.

We express our gratitude to all staff members of Department of Commerce and all our friends for their encouragement and co-operation.

I am indebted to my beloved parents and other family members for the great support and care.

ABHIJITH DINESHAN

IBIN GEORGE

JOGAN JOSEPH

JORDIN SHAJAN

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CHAPTER I
INTRODUCTION

INTRODUCTION

Automobile plays an important role in the economy of the country in movement and distribution of goods and commodities. Automobiles add to the statutes and pace of economy of the country. The growth and quality of the automobile industries depends upon the country's economic health. The Indian automobile industry has often been accused of complacency and careless attitudes towards the customers. Most of it seemed true before 5-6 years but, now everything is undergoing a change, "lie automobile industry is going through a dynamic phase of growth and the outlay of modernization, explanation and new schemes are taking place on an unprecedented scale, induction of new technology developed by West Germany. France and Japan interest and promotion of new projects with technical assistance provided by this collaboration is resulting in the creation of the new capacity which may be far in excess of the domestic market for a decade and more. Resultant influences can be invasive that is general or specific.

In past two decades a new class of ears has come into picture which favours the powered four wheelers. The demand for four wheelers is increasing day by day. Wide range of stylish four wheelers is introduced every year under different brand with good mileage, engine etc. Another peculiarity of present day four wheelers is they are fuel efficient.

1.1 STATEMENT OF THE PROBLEM

The title of this study is "**A STUDY ON CONSUMER AWARENESS OF ALTO 800 WITH SPECIAL REFERENCE TO IRITTY**". This study has been conducted to study the consumer awareness and market trend for alto 800. This study has been aimed at different consumer preference with reference to age, income level, purpose of purchase etc. To analysis the findings or recommend the change in service towards customers.

1.2 SIGNIFICANCE OF THE STUDY

Four wheelers' industries play a significant role in the modern world. Among four wheelers Maruti Suzuki play a major role? Maruti Suzuki get importance because of their introduction of new models, easy servicing, mileage, availability of spares parts, components etc.

So many studies were conducted in general relating to the two wheelers. So, this perceptual study on Consumer awareness of Alto 800 is meaningful.

1.3 REVIEW OF LITERATURE

- **Willard Hom (2000)** presents two broadly classified customer satisfaction models viz. Micromodels, which place the customer satisfaction among a set of related constructs in marketing research and Micro-models, which theorize the elements of customer satisfaction. The paper also gives various models of customer satisfaction from the perspective of the marketing research discipline.
- **Vavra, T.G. (1997)** in his book suggests specific programmes to improve the measurement of customer satisfaction in an organization. The author describes five critical skills required for this task viz. sampling /customer-participant selection, questionnaire design, interviewing /survey administration, data analysis, and quality functions deployment-building action plans.
- **Peyton, R.M. (2003)** in their working paper submitted at the Allied Academies International Conference presented a comprehensive review of the literature on various Customer Satisfaction and Dissatisfaction (CS/D) theories proposed. The literatures are specifically prior to the 1990s. This review focuses on the major components of the decision-making process, also addresses the measurement-related issues relevant to this body of literature.

1.4 SCOPE OF THE STUDY

The scope of the study is quite comprehensive as it covers many aspects; area of research work is covered all over Iritty area. This study is useful for the company for taking decisions moreover it is beneficial to dealers also.

1.5 OBJECTIVES OF THE STUDY

- To know the opinion of the consumers of Alto 800 with reference to its price, features, range of the colours, utility space, after sales service etc.
- To Study what factor influenced the buying decision of the consumers.
- To know overall picture about Alto 800 in the minds of its consumers.

1.6 RESEARCH METHODOLOGY

The present study “ **A STUDY ON CONSUMER AWARENESS OF ALTO 800 WITH SPECIAL REFERENCE TO IRITTY**” has been designed as an empirical one based questionnaire method.

1.6.1 RESEARCH DESIGN

A research is purely and simply the framework or plan for the study that guide the collection and analysis of the data. The blueprint of the study is designed as descriptive.

1.6.2 AREA OF THE STUDY

Alto 800 owners in Iritty area is purposefully selected for this study.

1.6.3 POPULATION

The total number of items or things in a particular equity is known as population. In this project study was conducted through various alto 800 owners in Iritty area.

1.6.4 SAMPLE SIZE

Sample size of the project is 45 Alto owners. Data is collected with the help of questionnaires. These entire questionnaires were taken for final tabulation of analysis.

1.6.5 SAMPLE TECHNIQUE

Convenient Random sampling technique was used.

1.6.6 SOURCE OF DATA

The study is made with the help of both primary and secondary data.

A. Primary data

Primary data are data which enumerator collects by conducting an enquiry or an investigation. This data can be collected either with a structured questionnaire or with a tape recorder. Primary data is usually accurate as it is first-hand information and hence possibility of error is very low. Moreover exact view of respondents can be recorded.

B. Secondary data

Data that have been collected and processed (scrutinized and tabulated) by some other agency is called secondary data. They can be obtained either from published sources or from any other source. This the data is primary to the source that collects and processes them for the first time and secondary for all sources that later use such data.

In this project both primary and secondary data are used.

“Primary data” are mainly collected through questionnaire and “Secondary data” are collected from the books of different authors and also from internet.

1.6.7 STATISTICAL TOOLS AND TECHNIQUES

1.6.8 TOOLS FOR DATA COLLECTION

In this study questionnaire is used to collect data from the respondents. The questionnaire contains multiple choice question, objective type question etc...

1.6.9 TOOL FOR DATA ANALYSIS

The tool which is used for the data is percentage; Percentage is a number or ratio expressed as a fraction of 100. It is denoted using the percent sign “%”. Percentage is used to express how large or small one quantity is relative to another quantity. The formula used to calculate percentage is

$$\text{Percentage} = \text{Amount} / \text{Total} * 100$$

1.7 PERIOD OF THE STUDY

The duration of the study is from December 2022 to February 2023

1.8 LIMITATIONS OF THE STUDY

- Information collected is valid until there are any technological changes,
- Consumer's preference fluctuates in different circumstances this may invalidate the report.
- Respondents may have simply ticked some option without trying to understand the question; this would make the result unreliable.
- The duration of the study was so limited.

1.9 STRUCTURE OF THE STUDY

Chapter 1- Introduction

Chapter 2-Theoretical profile

Chapter 3-Analysis and Interpretation

Chapter 4-Findings, Suggestion and Conclusion

CHAPTER II
THEORETICAL ASPECTS
MARUTI SUZUKI INDIA LIMITED (MSIL)

INTRODUCTION

Maruti Suzuki India Limited was formerly known as Maruti Udyog Limited. It has come to be synonymous in India, like no other brand. Maruti Suzuki India Limited is a publicly listed automaker in India. It is a leading four-wheeler automobile manufacturer in South Asia. Suzuki Motor Corporation of Japan holds a majority stake in the company. It was the first company in India to mass-produce and sell more than a million cars. It is large regulated for having brought in an automobile revolution to India. It is the market leader in India. On 17 September 2007, Maruti Udyog was renamed to Maruti Suzuki India limited. The company's headquarters remain in Gurgaon, near Delhi.

Maruti Udyog Limited (MUL) was established in February 1981, through the actual production commenced in 1983. Through 2004, Maruti has produced over 5 million vehicles. Maruti are sold in India and various several other countries, depending upon export orders. Cars similar to Maruti's (but not manufactured by Maruti udyog) are sold by Suzuki in Pakistan and other South Asian countries. The company annually exports more than 30,000 cars and has an extremely large domestic market in India selling over 500,000 cars annually.

Maruti Udyog Limited was established in 1981, through production did not start until 1983. And the first Maruti car to roll out was the iconic Maruti 800. Given the fact that the only other popular known cars available at the time were Hindustan Ambassador and Premiere Padmini, Maruti cars in India brought about the much-needed technological evaluation. It also held the title of India's largest selling car until 2004. And with that, Maruti never looked back because it went on to sell over six million cars since the first 800 rolled out. However, it wasn't until 2007 that the top brass at the firm decided to rename it to Maruti Suzuki India Limited. They have two manufacturing facilities located in Gurgaon and Manesar, and together they have a production capacity of over million units per year. Maruti plans to expand the capacity up to 2.75 million units by 2013.

Maruti Suzuki Udyog Limited has an impressive portfolio with a total of 15 brands and over 150 variants of Maruti cars in India, ranging from the Maruti 800 to the latest ertiga the company offers equally competitive services through its network of 933

dealerships 2,946 service station spread across the nation. Other than Maruti cars, the company also offers wide range of services to enhance their customers experience Via Maruti Insurance, Maruti Insurance, Maruti finance, Maruti True value, and Maruti Driving School among others. Also, Maruti does not believe in limiting its presence within our national boundaries, and hence, Maru cars reach many advanced international markets such as Netherlands, Germany, France, South Africa, UK, Australia, Algeria, Chile, etc. While the company sold its 10th million vehicle in early 2012, it also exported over 1, 27,300 units in the fiscal year of 2011-2012.

2.1 PRODUCT REVIEW

Product- Alto 800

Since the project required a technical knowledge about the product. Some information furnished here has been taken from the instructional manual of the manufactures and other information has been collected by means of questionnaire method.

2.2 FEATURES OF ALTO 800

Interior and Exterior features of Alto 800 are listed below:

1. Exterior features

- Stylish Front Bumper & Grille
- Body Coloured Bumpers
- Chrome Accentuated Front Grille
- Body Coloured outside Door Handles
- Wheel Covers (full)

2. Interior features

- Door Trim Fabric Insert
- Cabin Light (3 positions)
- Floor Carpet
- Floor Console
- Interior Colour (Grey/ brown)
- Seat Upholstery (fabric)
- Silver Accent Inside Door Handles

- Silver Accent in Speedometer
- B & C Pillar Upper Trims
- C Pillar Lower Trims (molded)
- Metallic Finish 3 Spoke Steering Wheel
- Silver Accent on Instrument Panel
- Sunvisor (Dr + CoDr)

3. Comfort

- Air Conditioner with Heater
- Remote Back Door Opener
- Remote Fuel Lid Opener
- Fr Power Windows
- Power Steering
- Digital Clock (in Speedometer Display)
- Dial type Climate Control
- Outside Mirror- Internally Adjustable (Dr)
- Assist Grips (Co- Dr + Rear)
- 1 Litre Bottle Holder
- Can Holder
- Fr Door Trim Map Pocket (Dr)
- Coin Holder
- Driver Side Storage Space
- Passenger Side Utility Pocket
- Dual Tripmeter

4. Safety

- Driver Airbag
- Head Light Levelling
- High Mounted Stop Lamp
- Immobilizer
- Front Wiper & Washer with Intermittent

- Collapsible Steering Column
- Tubeless Tyres

PECULIARITY OF ALTO 800

1. Overall exterior- “Wavefront design”

- Flowing character lines
- Jewel finish rear combination lamp
- Petal inspired head lamp
- Stylish new bumper & grill

2. Interiors

- Intelligent Utility Spaces
- Distinct front instrumental panel and dash design
- First time in segment- options for interior colour schemes
- Most fuel-efficient car in the class

3. Drivability

- Refined driving experience, easy to drive
- Excellent pulling power even when fully loaded

4. Safer Drive

- Higher sense of safety

The Maruti Alto provides comfortable seating for 5 people including the person who is driving the car. The fuel tank capacity is of 35 litres. The car consists of high-end safety features which provide for absolute security in case of any collision. The interiors of the car are also modern with comfortable seats. The car is available in a wide range of rainbow colours. There is an availability of metallic finish also. It is surprising how the alto can so efficiently combine economy with comfort and style All in all; the Maruti Alto is a car that offers absolute value for money. The Maruti Alto is offered to the public in the form of different variants. The base model of the car which was launched in the year 2004 was priced at approximately Rs.2.4 lakh. The Alto 800 is the base model with a few added. Alto 800 has achieved its goal because of its unbelievable Manufacturing excellence with an object to fulfil the demand of market.

CHAPTER III

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS

Data analysis is considered to be important step and heart of research in research work. After collection of data with help of relevant tools and techniques in the next logical step is to analysis and interpret data with view of arriving at empirical solution to the problem. The data is presented in frequencies and percentages. The analysis and interpretation is arranged according to each variable.

INTERPRETATION

Interpretation is the search for the broader meaning of research findings. Through interpretation the meaning and implementation of the study become clear. Analysis is not complete without interpretation and interpretation cannot be processed without analysis. Both are interdependent. It connects the findings with established theories or available stock of knowledge in the particular area of the research.

3.1 CLASSIFICATION ON THE BASIS OF AWARENESS ABOUT ALTO-800

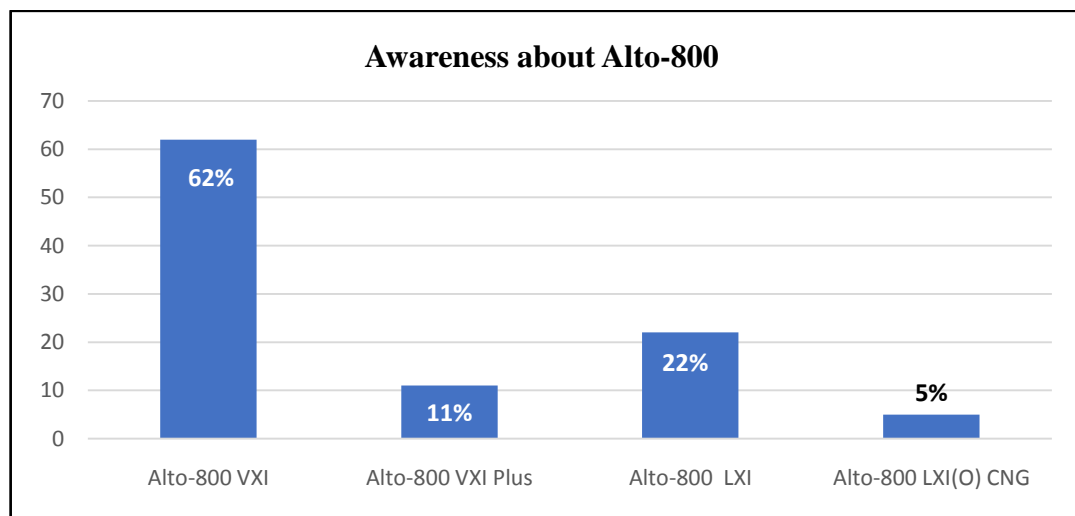
Table 3.1

Awareness about Alto-800

Cars Models	No. of Respondents	Percentage
Alto-800 VXI	28	62
Alto-800 VXI Plus	5	11
Alto-800 LXI	10	22
Alto-800 LXI(O) CNG	2	5
Total	45	100

(Source: Primary data)

Figure 3.1



Interpretation: The table 3.1 shows the distribution of respondents by their awareness about Alto-800. The study reveals that 62 per cent are aware about Alto-800 VXI, 11 per cent are aware about Alto-800 VXI Plus, 22 per cent are aware about Alto-800 LXI and 5 per cent are aware about Alto-800 LXI(O) CNG. It shows that majority of the respondents are aware about Alto-800 VXI.

3.2 RESPONDENTS VIEWS ON ALTO-800's ADVERTISEMENT

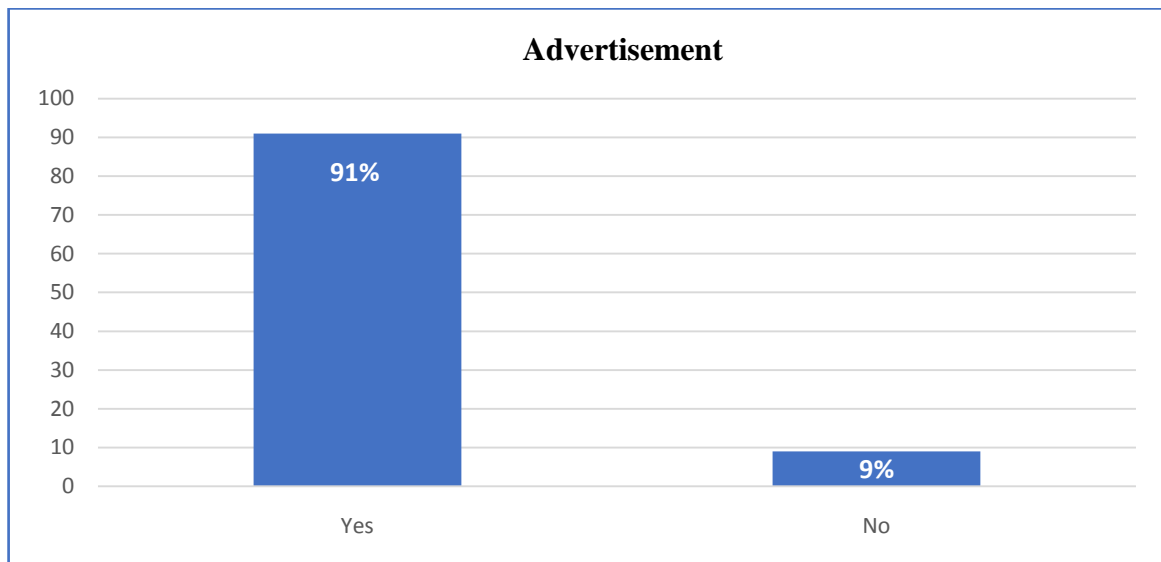
Table 3.2

Advertisement

Response	No of Respondents	Percentage
Yes	41	91
No	4	9
Total	45	100

(Source: Primary Data)

Figure 3.2



Interpretation: The table 3.2 shows the distribution of respondents by the views on Alto 800 advertisement. The study reveals that 91 per cent of the respondents have seen the advertisement of Alto- 800, and 9 per cent of the respondents have not seen an advertisement. It shows that majority of the respondents have seen the advertisement.

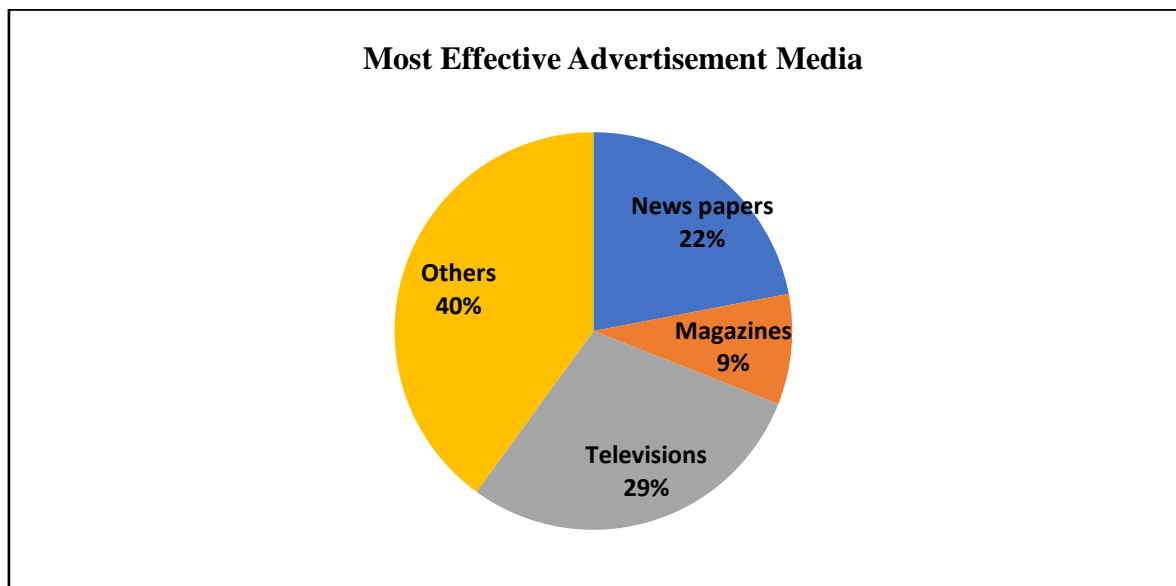
3.3 CLASSIFICATION ON THE BASIS OF MOST EFFECTIVE ADVERTISEMENT MEDIA FOR ALTO -800

Table 3.3
Most Effective Advertisement Media

Medias	No. of Respondents	Percentage
News papers	10	22
Magazines	4	9
Televisions	13	29
Others	18	40
Total	45	100

(Source: Primary data)

Figure 3.3



Interpretation: The table 3.3 shows the distribution of respondents by what media they used to watch Alto-800 advertisement. The study reveals that 22 per cent of the respondents saw the advertisement of Alto-800 through newspaper, 9 per cent of the respondents saw the advertisement through magazines, 29 per cent of the respondents saw the advertisement through television and 40 per cent of the respondents saw advertisement through other sources. It shows that majority of the respondents saw the advertisement through other sources.

3.4 CLASSIFICATION ON THE BASIS OF PREFERENCE OF ALTO-800

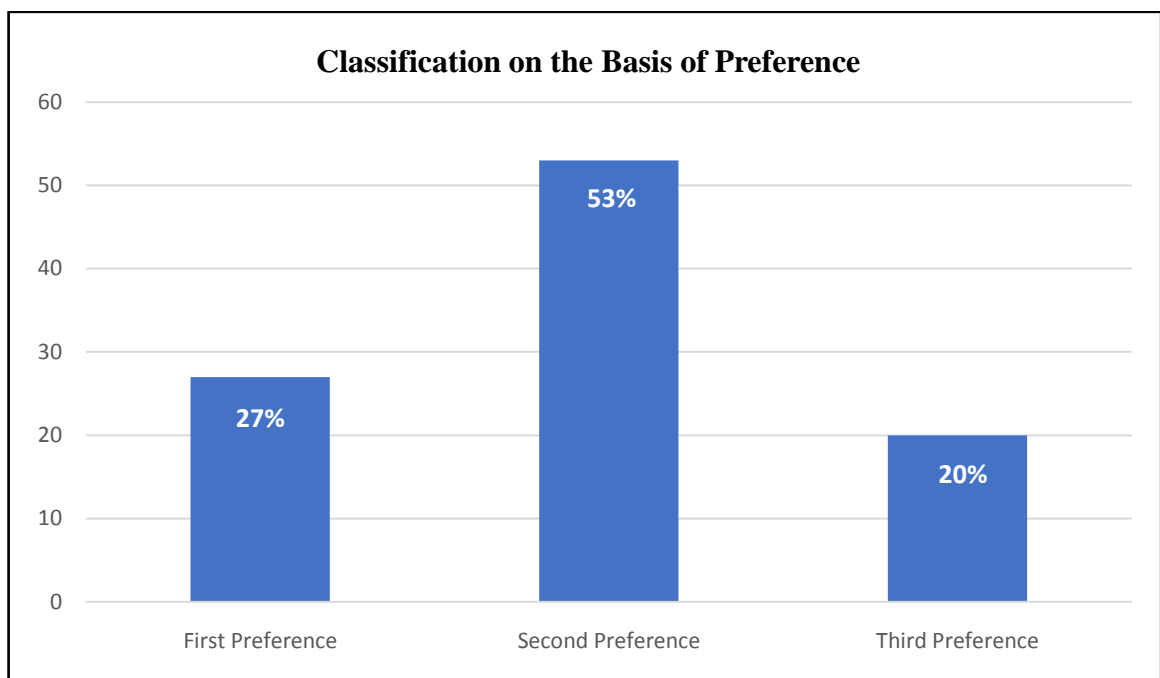
Table 3.4

Classification on the Basis of Preference

Preference Rating	No. of Respondents	Percentage
First preference	12	27
Second preference	24	53
Third preference	9	20
Total	45	100

(Source: Primary data)

Figure 3.4



Interpretation: The table 3.4 shows the distribution of respondents on the basis of preference they given to Alto-800. The study reveals that 27 per cent of the respondents prefer Alto-800 as their first preference, 53 per cent of the respondents prefer second preference, and 20 per cent of the respondents prefer third preference. It shows that majority of the respondents prefer second preference.

3.5 ARE YOU SATISFIED WITH THE UTILITY SPACE IN ALTO-800

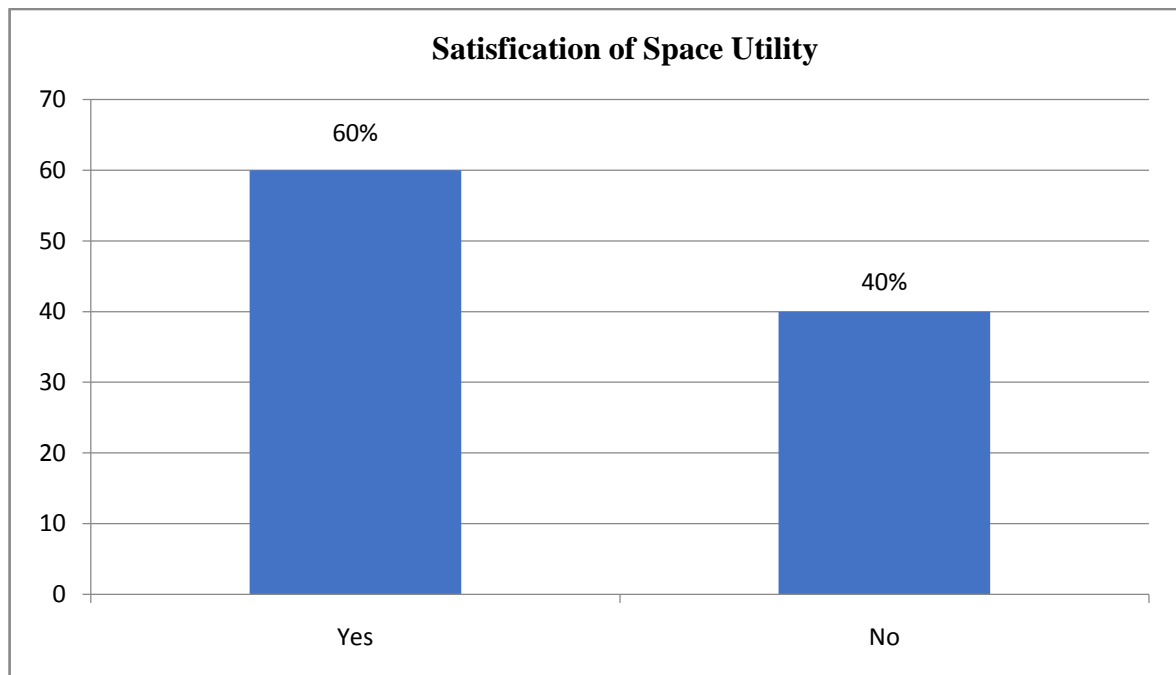
Table 3.5

Satisfaction of Space Utility

Opinion	No. of Respondents	Percentage
Yes	27	60
No	18	40
Total	45	100

(Source: Primary data)

Figure 3.5



Interpretation: The table 3.5 shows the distribution of respondents on the basis of satisfaction of utility space in Alto-800. The study reveals that 60 per cent of the respondents are satisfied with the utility space of Alto-800, 40 per cent of the respondents are not satisfied. It shows that majority of the respondents are satisfied with the utility space of Alto-800.

3.6 ON THE BASIS OF DEALER IN WHICH THE CAR IS PURCHASED FROM

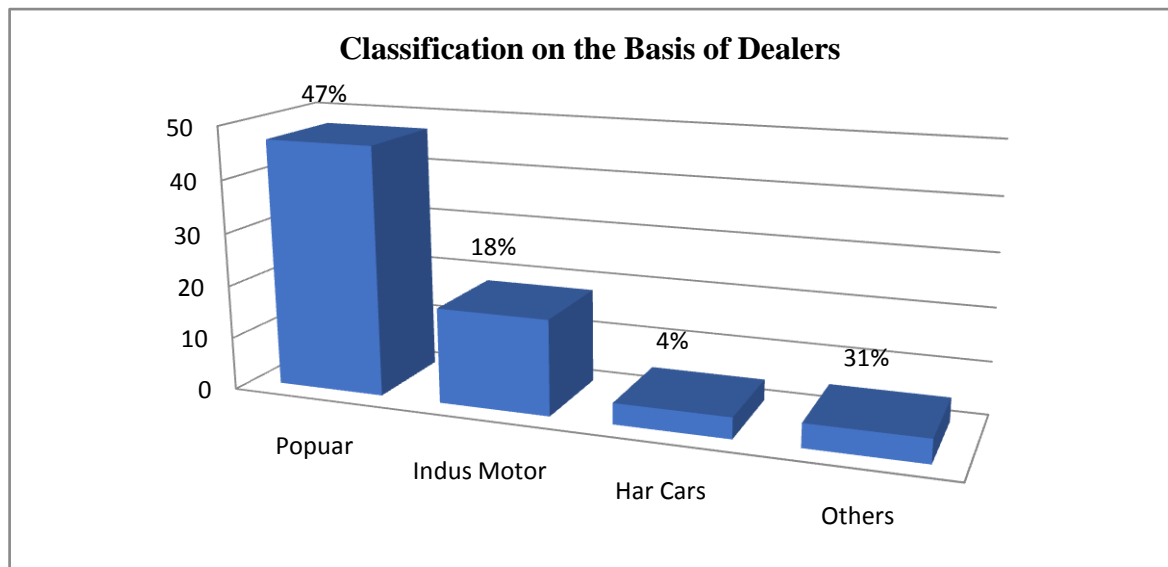
Table 3.6

Classification on the Basis of Dealers

Dealers	No. of Respondents	Percentage
Popular	21	47
Indus Motor	8	18
Har cars	2	4
Others	14	31
Total	45	100

(Source: Primary data)

Figure 3.6



Interpretation: The table 3.6 shows the distribution of respondents on the basis of dealers in which the car is purchased from. The study reveals that 47 per cent of the respondents purchased Alto-800 from Popular, 18 per cent of the respondents purchased from Indus motor, 4 percent of the people purchased from Har cars and 31 per cent of the respondents purchased from others. It shows that majority of the respondents purchased Alto-800 from Popular dealers.

3.7 WHICH COLOUR DO YOU PREFER FOR YOUR ALTO-800

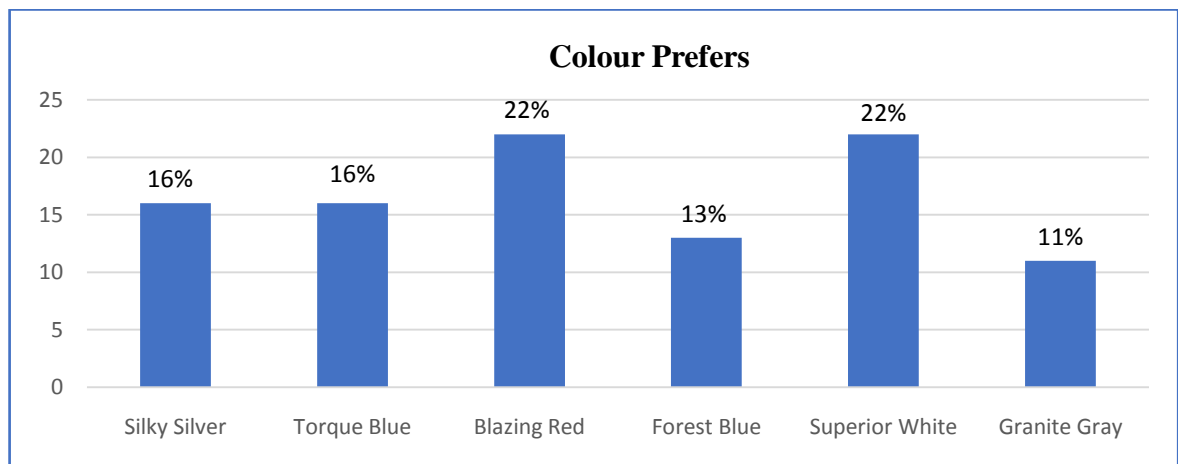
Table 3.7

Colour Prefers

Colours	No. of Respondents	Percentage
Silky Silver	7	16
Torque Blue	7	16
Blazing Red	10	22
Forest Blue	6	13
Superior White	10	22
Granite Gray	5	11
Total	45	100

(Source: Primary data)

Figure 3.7



Interpretation: The table 3.7 shows the distribution of respondents on the basis of the colour they prefer to Alto-800. The study reveals that 16 per cent of the respondents prefer silky silver, 16 percent of the respondents prefer torque blue ,22 per cent of the respondents prefer blazing red.13 per cent of the respondent prefer forest blue, 22 percent of the people prefer superior white and 11 per cent of the respondents prefer granite gray. It shows that majority of the respondents prefer blazing red to Alto-800.

3.8 CLASSIFICATION ON THE OPINION REGARDING PRICE OF ALTO-800

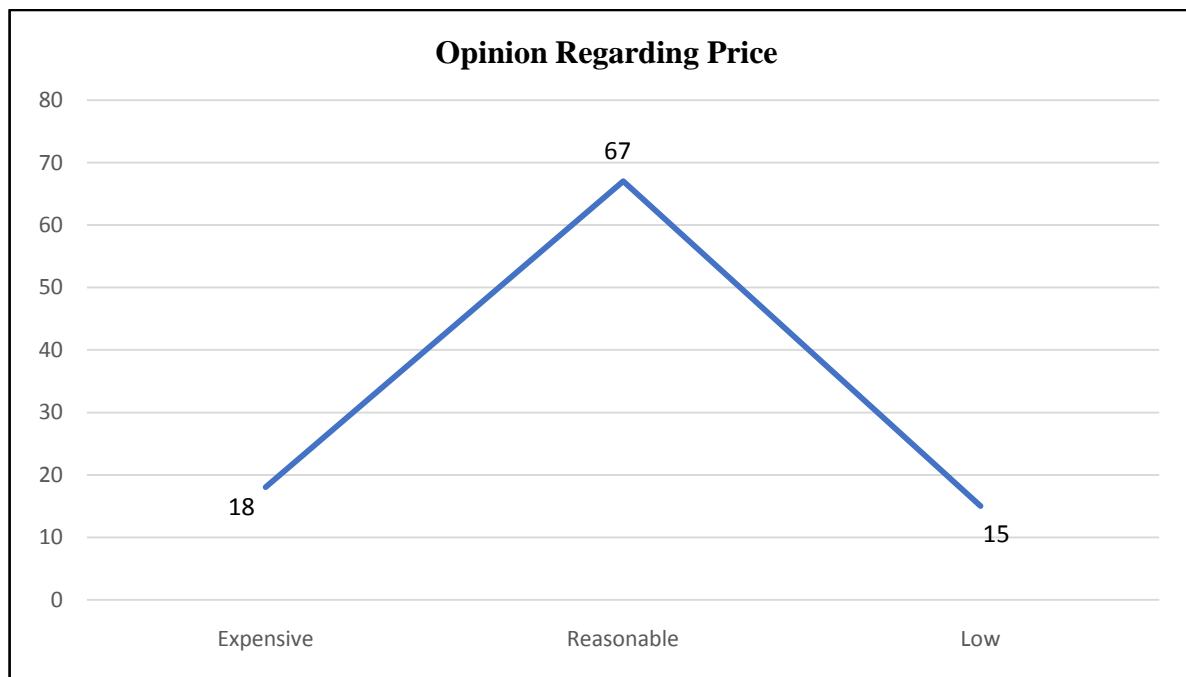
Table 3.8

Opinion Regarding Price

Opinion	No. of Respondents	Percentage
Expensive	8	18
Reasonable	30	67
Low	7	15
Total	45	100

(Source: Primary data)

Figure 3.8



Interpretation: The table 3.8 shows the distribution of respondents on the basis of their opinion regarding the price of Alto-800. The study reveals that 18 per cent of the respondent says that the price is expensive, 67 per cent of the respondents says that the price is reasonable and 15 per cent of the respondents says that the price is low. It shows that majority of the respondents says the price of Alto-800 is reasonable.

3.9 CLASSIFICATION ON SATISFICATION OF AFTER SALES SERVICE OF ALTO-800

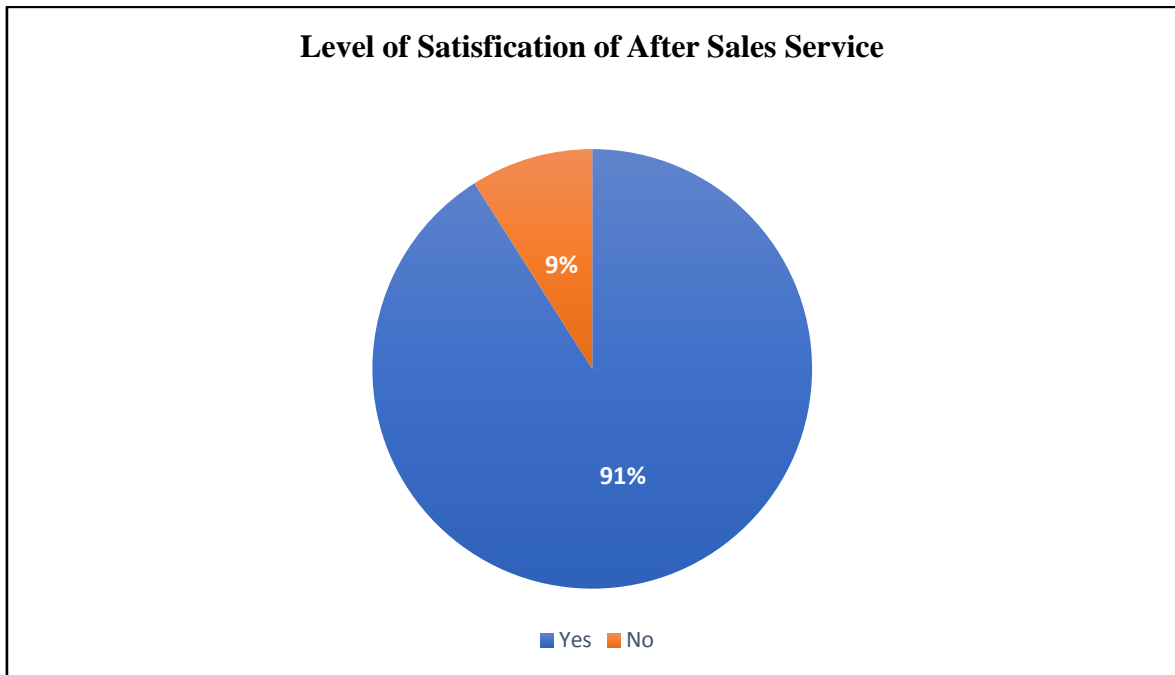
Table 3.9

Level of Satisfaction of After Sales Service

Opinion	No. of Respondents	Percentage
Yes	41	91
No	4	9
Total	45	100

(Source: Primary data)

Figure 3.9



Interpretation: The table 3.9 shows the distribution of respondents on the basis of the satisfaction of after sales service of Alto-800. The study reveals that 91 per cent of the respondents are satisfied with the after sales service, 9 per cent of the respondents are not satisfied with the after sales service. It shows that majority of the respondents are satisfied with the after sales service of Alto-800.

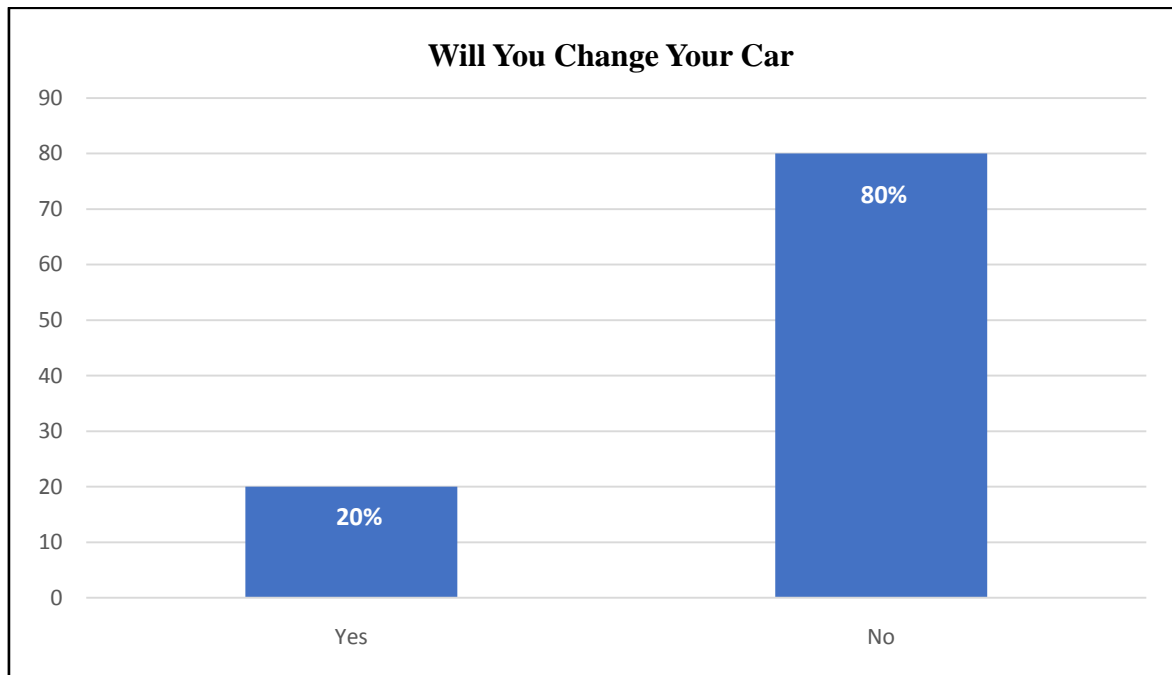
3.10 CUSTOMER PREFERENCE FOR CHANGING THEIR CAR ALTO-800

Table 3.10
Will You Change Your Car

Opinion	No. of Respondents	Percentage
Yes	9	20
No	36	80
Total	45	100

(Source: Primary data)

Figure 3.10



Interpretation: The table 3.10 shows the distribution of respondents on the basis of the intention of changing their car. The study reveals that 20 per cent of the respondents want to make changes to their car, and 80 per cent of the respondents don't want to make changes to their car. It shows that majority of the respondents don't want to change their cars.

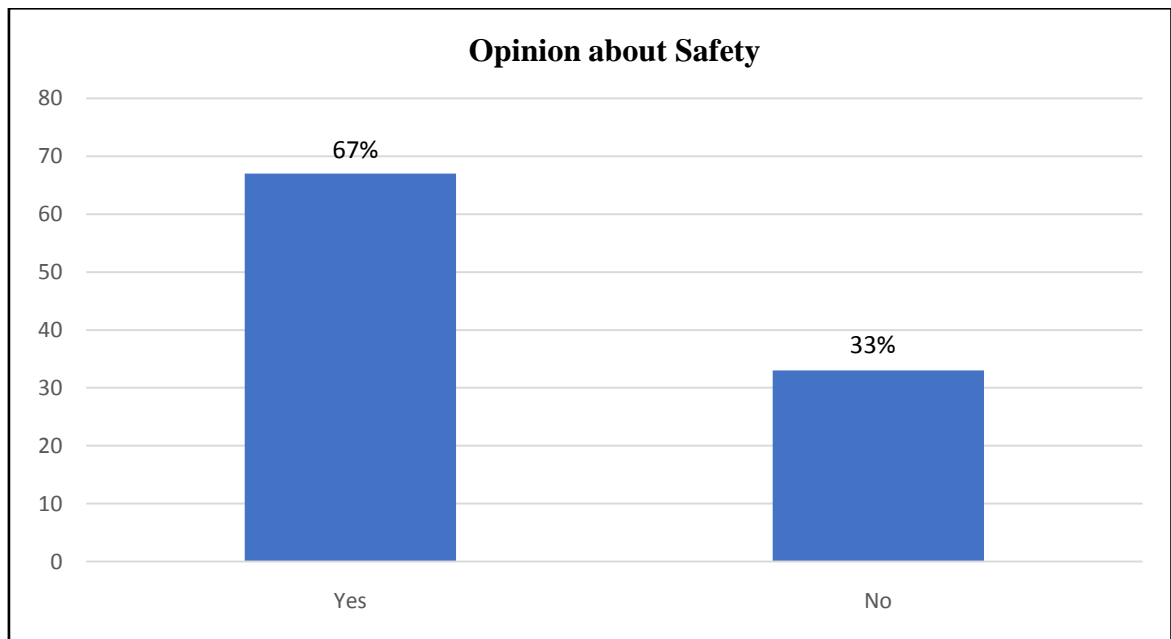
3.11 OPINION ABOUT SAFETY OF ALTO-800

Table 3.11
Opinion about Safety

Opinion	No. of Respondents	Percentage
Yes	30	67
No	15	33
Total	45	100

(Source: Primary data)

Figure 3.11



Interpretation: The table 3.11 shows the distribution of respondents on the basis of their opinion about safety of Alto-800. The study reveals that 67 percent of the respondents believe that Alto-800 is safe and 33 per cent of the respondents believe it is not safe. It shows that majority of the respondents feel that Alto-800 is safe.

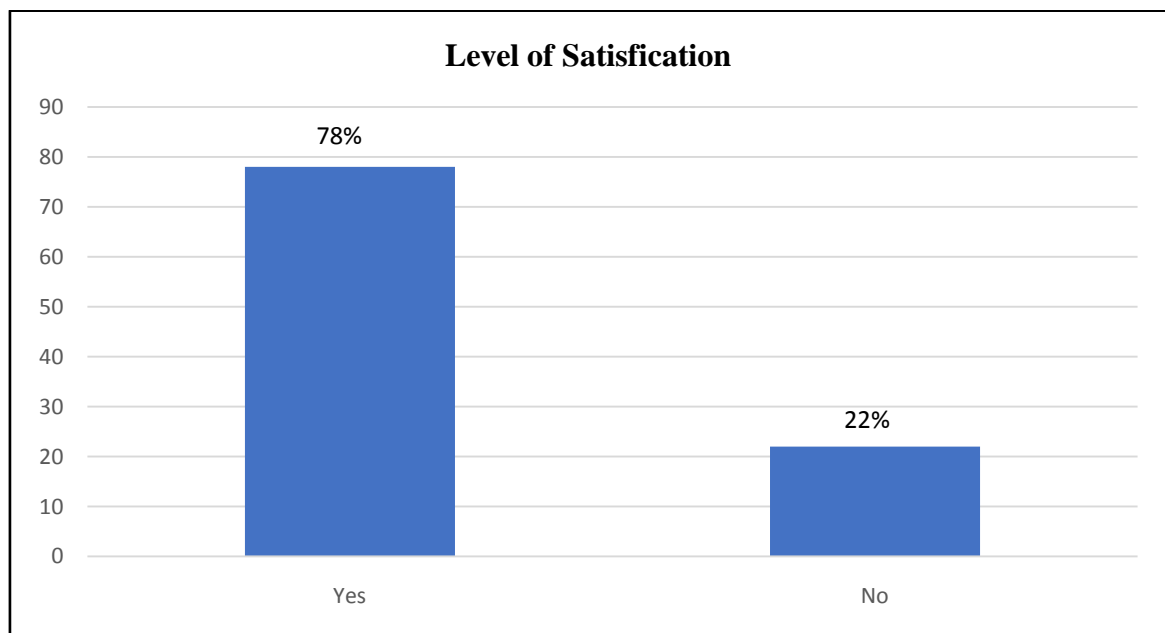
3.12 ARE YOU SATISFIED WITH ALTO-800

Table 3.12
Level of Satisfaction

Opinion	No of Respondents	Percentage
Yes	35	78
No	10	22
Total	45	100

(Source: Primary data)

Figure 3.12



Interpretation The table 3.12 shows the distribution of respondents on the basis satisfaction of Alto-800. The study reveals that 78 per cent of the respondents feel that the Alto-800 is better than expected, 22 per cent of the respondents feel that Alto-800 is worse than expected. It shows that majority of the respondents feel that the Alto-800 is about the same as expected.

3.13 WILL YOU RECOMMEND ALTO-800 TO OTHERS

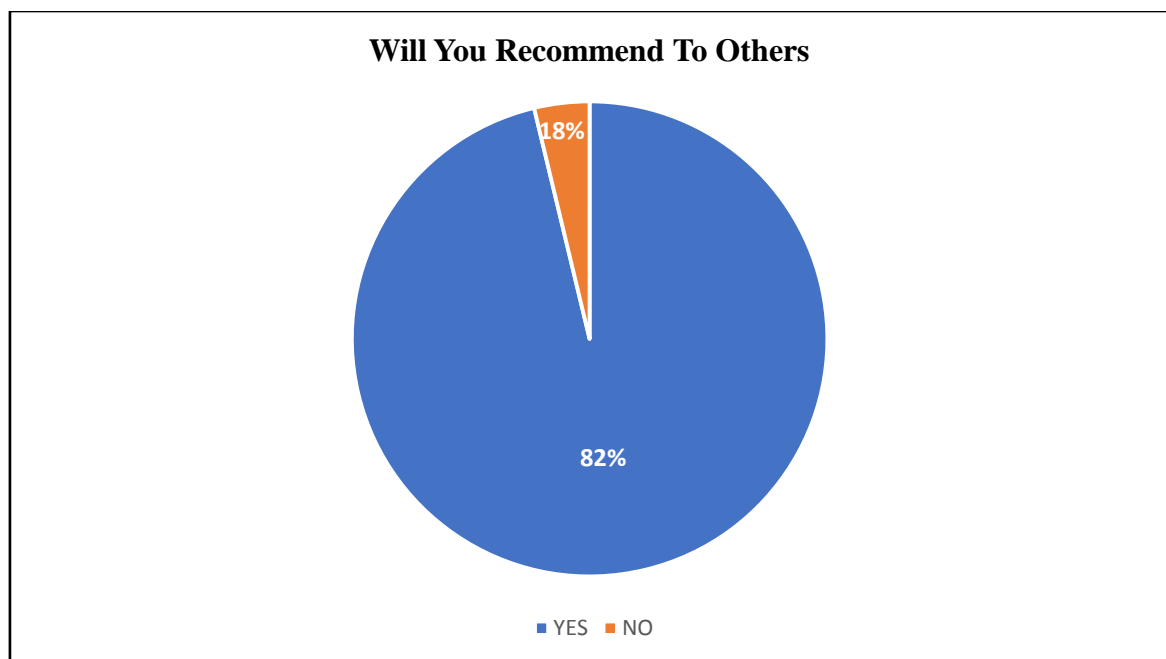
Table 3.13

Will You Recommend To Others

Opinion	No. of Respondents	Percentage
Yes	37	82
No	8	18
Total	45	100

(Source: Primary data)

Figure 3.13



Interpretation: The table 3.13 shows the distribution of respondents on the basis of the opinion regarding the recommendation of Alto-800 to their friends and relatives. The study reveals that 82 per cent of the respondents recommend Alto-800 to their relatives and friends and 18 per cent of the respondents will not recommend to their relatives and friends. It shows that majority of the respondents will recommend to their relatives and friends.

3.14 OVERALL OPINION ABOUT ALTO-800

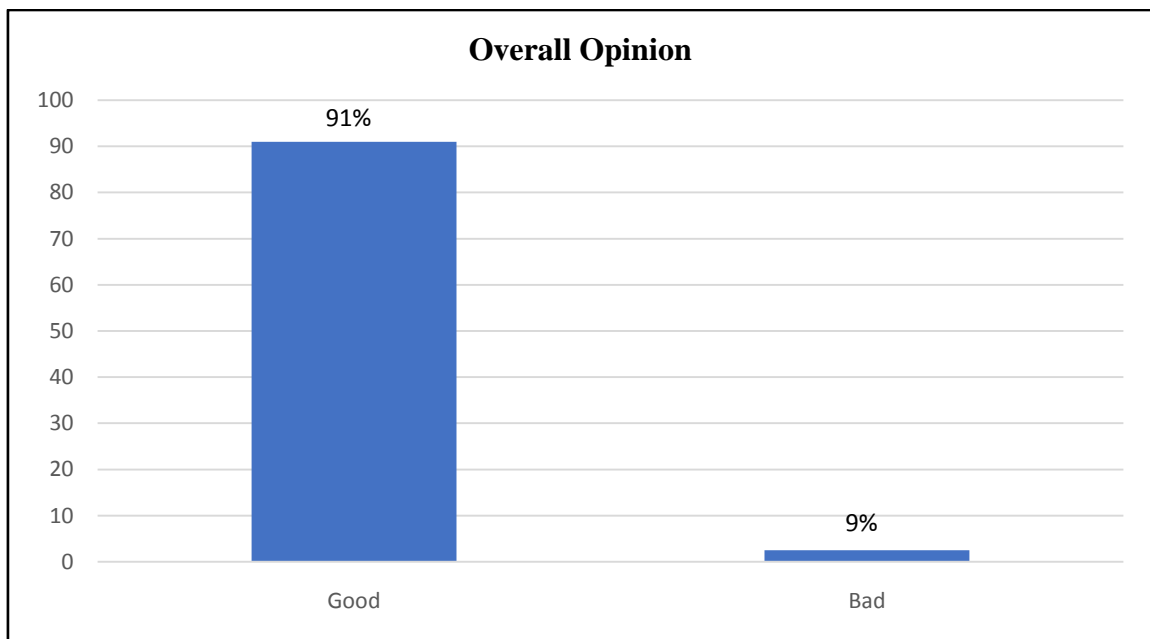
Table 3.14

Overall Opinion

Opinion	No. of Respondents	Percentage
Good	41	91
Bad	4	9
Total	45	100

(Source: Primary data)

Figure 3.14



Interpretation: The table 3.14 shows the distribution of respondents on the basis of overall opinion about Alto-800 whether it is good or bad. The study reveals that 91 per cent of the respondents has good opinion about Alto-800, 9 per cent of the respondents has bad opinion. It shows that majority of the respondents had good opinion about Alto-800.

CHAPTER IV

SUMMARY, FINDINGS, SUGGESTION AND CONCLUSION

4.1 SUMMARY

The term Consumer Awareness is a demonstration of ensuring the purchaser or buyer knows about the data and information about items, products, administrations and buyer's privileges. And here it is conducted on Alto-800 and information obtained from 45 consumers who uses its services. And from the 45 consumers taken for the survey majority of them are satisfied with Alto-800 in their daily life.

And also along with the 45 consumers taken for the survey majority of the respondents feel that Alto-800 is safe. And they are used to prefer Alto-800. Because it is more comfortable. When we check about the detailed version of Alto-800 consumers majority have said that the price is reasonable, the colour blazing red and superior white is more preferable and majority satisfied with the utility space of Alto-800 with special reference to Irritty.

4.2 FINDINGS

The whole sample procedure was based consumers of Alto 800, so as to get most relevant and reliable information. The most important findings of the study are:

- Most of the respondent prefers Alto 800.
- Majority of the respondents have opinioned that the advertisement of Alto 800 is good.
- Most of the respondents saw the advertisement of Alto 800 through other sources excluding newspapers, magazines, televisions.
- Most of the respondents prefer Alto 800 as their second preference.
- Most of the Alto 800 users say that style is the best factor.
- Majority of the respondents opinioned that, the utility space in Alto 800 is highly satisfied.
- Most of the Dealers purchased car from popular.
- Colour of Alto 800 is better for Blazing red.
- Many of the respondents say that the price of Alto 800 is Reasonable.
- 90 per cent peoples are satisfied after sales and service of Alto 800.
- 73 per cent respondents do not change their Alto 800.
- 73 per cent respondents satisfied with the safety measures provided by Alto 800.
- The overall feeling about Alto 800 is about same as expected.
- The majority of the respondents will recommend Alto 800 to others.

4.3 SUGGESTIONS

- Dealer should take advantage of Alto 800 brand awareness for sales promotion. The only competing brands are Tata Nano and I 10 which have brand awareness close to Alto 800.
- Most of the respondents are suggested to reduce the price, reduce the maintenance cost and increase the style of Alto 800.
- As far as possible manufacturer should increase the range of colours available in Alto 800 in order to attract customers.
- Quality of the car and spare should be increased because customers have difficulty in maintaining Alto 800.
- More good mechanics should be recruited in order to reduce time lag of service and also to provide customers with good service in order to maintain their trust.

4.4 CONCLUSION

The analysis of the questionnaire collected from 45 Findings, Suggestion and Conclusion respondents has disclosed certain important finding.

Based on finding suggestions have been made. From this study we see that Alto 800 is the most preferred vehicle among others. It is preferred due to its good mileage, ease of drive and handling. However, most consumers face problem due to high price and maintenance cost of Alto 800, not only that, good proportion of respondents feel style of vehicle should be improved. This is the concluding chapter of the present study entitled “A Study on Consumer Awareness of Alto 800 with special reference to Irritty area”. This project has helped me to know the consumer response and has helped to acquire practical knowledge in the market survey of Alto 800.

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APPENDIX

QUESTIONNAIRE

A STUDY ON CONSUMER AWARENESS

OF ALTO-800 WITH SPECIAL REFERENCE TO IRITTY

Name:

Sex:

Age:

Occupation: Business Employed Profession

1. Which of the following Alto-800 models are aware off?

- a) Alto-800 VXI
- b) Alto-800 VXI Plus
- c) Alto-800 LXI
- d) Alto-800 LXI(O) CNG

2. Have you ever seen the advertisement of Alto-800?

- a) Yes
- b) No

3. If yes, in which media?

- a) Televisions
- b) Magazines
- c) News papers
- d) Others

4. What is your preference rating for Alto-800?

- a) First preference
- b) Second preference
- c) Third preference

5. Are you satisfied with the utility space in Alto-800?

a) Yes

b) No

6. From which dealer did you purchase your Alto-800?

a) Indus motors

b) Popular

c) HAR cars

d) Others

7. Which color do you prefer your Alto-800?

a) Forest blue

b) Torque blue

c) Silky silver

d) Blazing red

e) Superior white

f) Granite grey

8. What is your opinion regarding price of Alto -800?

a) Expensive

b) Reasonable

c) Low

9. Are you satisfied with the after sales service of Alto-800?

a) Yes

b) No

10. Do you intend to change your car?

a) Yes

b) No

11. Does your Alto-800 provide you a safer drive with its optional driver-side airbag and high strength steel?

a) Yes

b) No

12. Are you satisfied with Alto-800?

a) Yes

b) No

13. Will you recommend Alto-800 to your friends and relatives?

a) Yes

b) No

14. What is your overall opinion about Alto-800?

a) Good

b) Bad