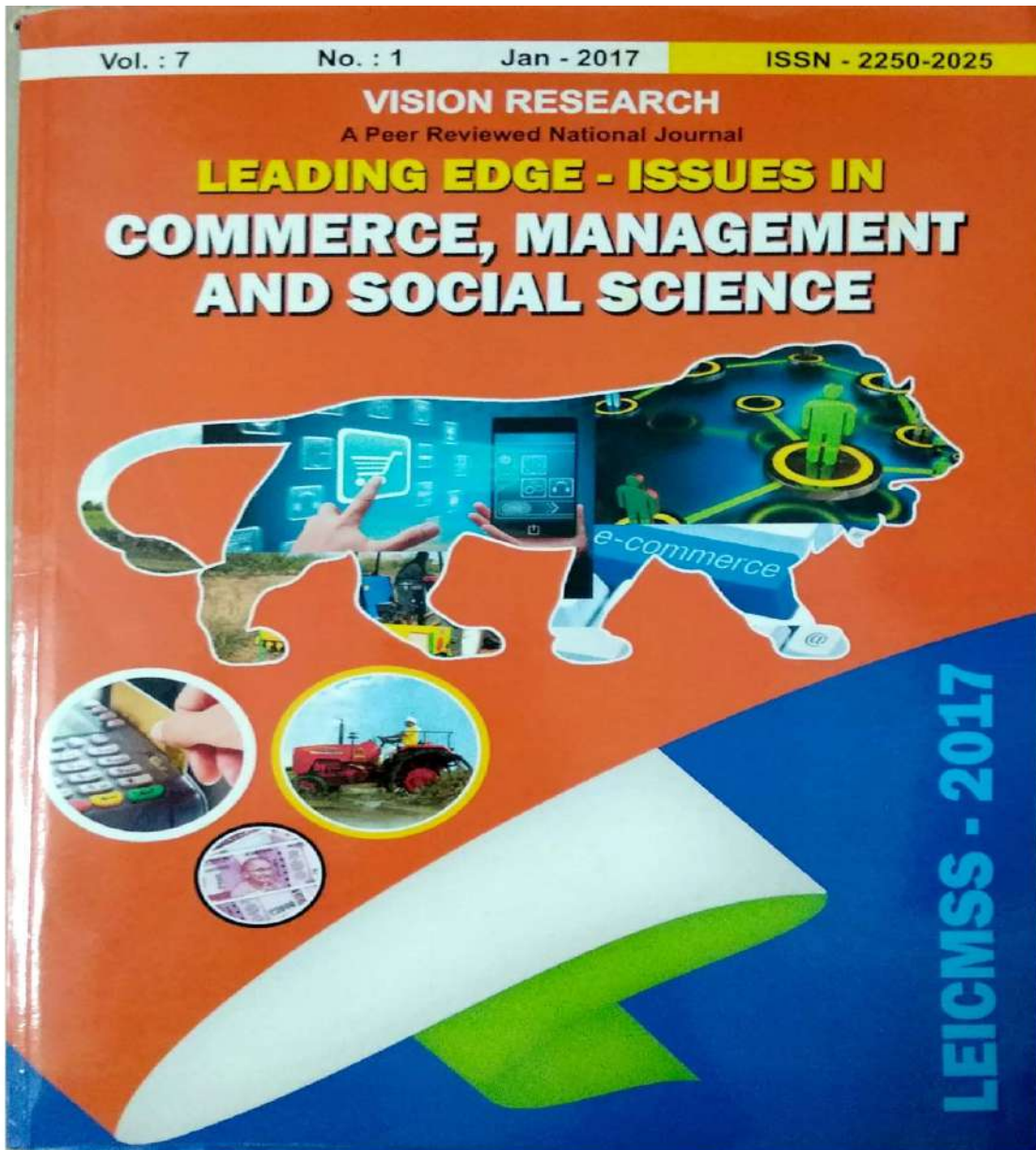


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Awareness Of Green Marketing And Its Influence On Consumer Buying Behaviour – A Case Study Of Durable Companies

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Abstract

'Green' term is indicative of purity. Green means pure in quality and fair or just in dealing. Green marketing is concern with protection of ecological environment. Green marketing is an attempt to protect consumer welfare and environment through production, consumption, and disposal of eco-friendly products.

The study attempts to understand the influence of green marketing on buying behavior of the consumer towards durables products in Western Suburb of Mumbai. The study is analytical and descriptive in nature. Primary data were collected through sampling method with a sample size of 110 household respondents from Western Suburb of Mumbai. The result shows that awareness about green marketing undertaken by durable companies has no association with age and occupation of consumers whereas it has association with gender of consumers.

Introduction

Climate change, deforestation, energy, increase in population, loss of bio-diversity, over fishing, pollution, threat of disease, waste and water are 10 biggest environmental issues that are threatening the modern world.

-Miles, E., May 30, 2013

Excessive pollution has provoked the Nature and the Nature starts behaving in unnatural ways (in form of global warming v/s global cooling, heavy rains v/s draught, and other natural calamities like frequent earthquakes and tsunami, cyclones, epidemics, and so forth). Economic growth via production and consumption threatens peaceful life of human being on the earth.

In order to save the world it is important to preserve and protect the environment; maintain a balance in the eco system by undertaking sustainable development. To achieve sustainability, marketers are adopting green marketing while consumers are buying and consuming green products.

Evolution of Green Marketing

Green Marketing concept came into fame in the late 1980s and early 1990s. In 1975, first workshop on Ecological Marketing was conducted by American Marketing Association (AMA) which resulted in first books on green marketing entitled Ecological Marketing. In 1990, an Earth Day activity was undertaken in United States which resulted in Green marketing movement.

Table 1: Evolution of Green Marketing

Phase	Marketing	Description
Phase 1	Ecological green marketing	Marketing activities which were concerned with environment problems and provide solutions for those environmental problems
Phase 2	Environmental green marketing	Clean technology that involved designing of innovative new products, which take care of pollution and waste issues
Phase 3	Sustainable green marketing	Component of the holistic marketing concept

Source: Peattie (2001)

Meaning and definition

Green marketing (GM) consists of environment-friendly business activities. Any marketing activity of the organisation that is intended to create a positive impact or to lessen the negative impact of a product on the environment can be treated as 'Green Marketing'. Terms like 'Environmental Marketing', 'Ecological Marketing' and 'Sustainable Marketing' are also used.

"Green marketing is the marketing of products that are presumed to be environmentally safe, involves developing and promoting products and services that satisfy customers want and need for Quality, Performance, Affordable Pricing and Convenience without having a detrimental input on the environment"

- According to the American Marketing Association

"Green Marketing is making consumers aware by promoting and selling green products which are recyclable, health oriented, eco/environmental friendly in terms of MPDU (Manufacturing, Packaging, Distributing & Using), available at affordable prices"

- Dr. Bhagwan Singh and Sachin Kumar

Table 2: Top 10 Green Brands in World - 2016

Ranking	Brand
1 st	Apple
2 nd	Google
3 rd	Coca Cola
4 th	Microsoft
5 th	Toyota
6 th	IBM
7 th	Samsung
8 th	Airbnb
9 th	Mercedes Benz
10 th	GE

Source: Best Global Green Brands, 2016



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Indian consumers
According to an article "Indians prefer eco-friendly products" published by Nielsen in Business Standard, majority of Indian shoppers are concerned about environment and its sustainability while purchasing. 79 per cent of consumers believe in recyclable packaging and 86 per cent believe in energy efficient products and appliances.

According to the Press Trust of India (17 June 2013), India is among the top three countries within Asia Pacific that have a great interest in eco-friendly products. 9 out of 10 Indians were concerned about air and water pollution, whereas 8 out of 10 Indians believed that climate change was a significant environmental issue.

Review of literature
Dr. Bhagwan Singh and Sachin Kumar (May 2015) in their study found that most of the respondents from North India are familiar with Green Marketing. Respondents, income, occupation, marital status and district have a strong relationship with awareness about Green Marketing, irrespective of their age, education, area and state.

Bhimrao M Ghodeswar and Prashant Kumar (July-December 2014) in their study found that product design innovations, responsible sourcing, recycling practices, price setting behaviour, ethical standards, responsible advertising, green communication practices, building green product credibility and consumer engagement practices are core green marketing practices that determine green marketing orientation.

Objectives of the study
The present study focuses on the following objectives.

1. Familiarize the terms and concepts of green marketing.
2. To find out current status of Green Marketing in Western Suburb of Mumbai.

Hypothesis
The set of assumptions framed for the purpose of the study are:

1. **H₀**: There is an association between awareness about green marketing undertaken by durable companies and age of consumers.
2. **H₀**: There is an association between awareness about green marketing undertaken by durable companies and gender of consumers.
3. **H₀**: There is an association between awareness about green marketing undertaken by durable companies and education of consumers.

Research methodology
Nature, target population, sample size and area of study: The study is analytical and descriptive in nature. Target population is the households owning consumer durable in Western Suburb of Mumbai. The sample size is 110 respondents from Western Suburb of Mumbai. The sample is collected along 11 stations of Western Suburban Railway of Mumbai viz. **Bandra, Khar Road, Santa Cruz, Vile Parle, Andheri, Jogeshwari, Goregaon, Malad, Kandivali, Borivali, Dahisar.**

Sampling technique: Random sampling technique was used for the study. A random sample is selected from different households with different backgrounds. The respondents from the stations are taken on convenience cum judgment basis.

Sources of data and instrument used to collect primary data: The data has been collected from both primary and secondary sources. The primary data is collected from the respondents through direct interview. The secondary data is collected from the textbooks, journals, magazines and newspapers. Pretested well-structured questionnaire is used to collect data.

Statistical tools and techniques: Chi Square test is applied to test the significance of difference between the two independent variables. The hypotheses are tested at 5 percent level of significance.

Data analysis and result
Testing of hypothesis one
Table 3: Cross tabulation of awareness and age of respondents

Age (in years)	Awareness				Total
	Not aware	Slightly aware	Moderately aware	Highly aware	
Below 20	02	07	11	05	25
20 - 40	01	02	05	15	23
40 - 60	03	05	08	14	30
60 and above	07	12	09	03	31
Total	13	26	33	38	110

Source: Primary Source
Inference: Table 3 highlights the fact that majority of the respondents are aware of green marketing undertaken by consumer durable companies. The calculated chi-square test for table 3 is showing 26.5059 which is more than the critical table value 16.92 at 9 degree of freedom at 5% level of significance. Hence, the null hypothesis is rejected. Therefore it can be concluded that there is no association between awareness about green marketing undertaken by durable companies and age of consumers.

Testing of hypothesis two
Table 4: Cross tabulation of awareness and gender of respondents

Gender	Awareness				Total
	Not aware	Slightly aware	Moderately aware	Highly aware	
Male	05	09	14	15	43
Female	08	17	19	23	67
Total	13	26	33	38	110

Source: Primary Source
Inference: Table 4 highlights the fact that female



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respondents are more aware of green marketing undertaken by durable companies. The calculated chi-square test for table 4 is showing 0.38 which is less than the critical table value 7.81 at 3 degree of freedom at 5% level of significance. Hence, the null hypothesis is accepted. Therefore it can be concluded that there is an association between awareness about green marketing undertaken by durable companies and gender of consumers.

Testing of hypothesis three

Table 5: Cross tabulation of awareness and education of respondents

Education	Awareness				Total
	Not aware	Slightly aware	Moderately aware	Highly aware	
Under Graduate	11	13	05	03	32
Graduate	02	07	04	06	19
Post Graduate	00	04	09	12	25
Professional	00	02	15	17	34
Total	13	26	33	38	110

Source: Primary Source

Inference: Table 5 highlights the fact that more undergraduate respondent are not aware of green marketing undertaken by durable companies. The calculated chi-square test for table 5 is showing 46.08 which is more than the critical table value 16.92 at 9 degree of freedom at 5% level of significance. Hence,

the null hypothesis is rejected. Therefore it can be concluded that there is no association between awareness about green marketing undertaken by durable companies and occupation of consumers.

Limitation and Scope for Further Research

The study was conducted in Western Suburb of Mumbai only, and the findings of the study may not be applicable to the other cities. It was a time consuming activity. The sample size is very small and may not be the representative of the population in general. Hence, there is a wide scope for repeating this research with a more broad-based sample which may lead to a different set of results.

Conclusion:

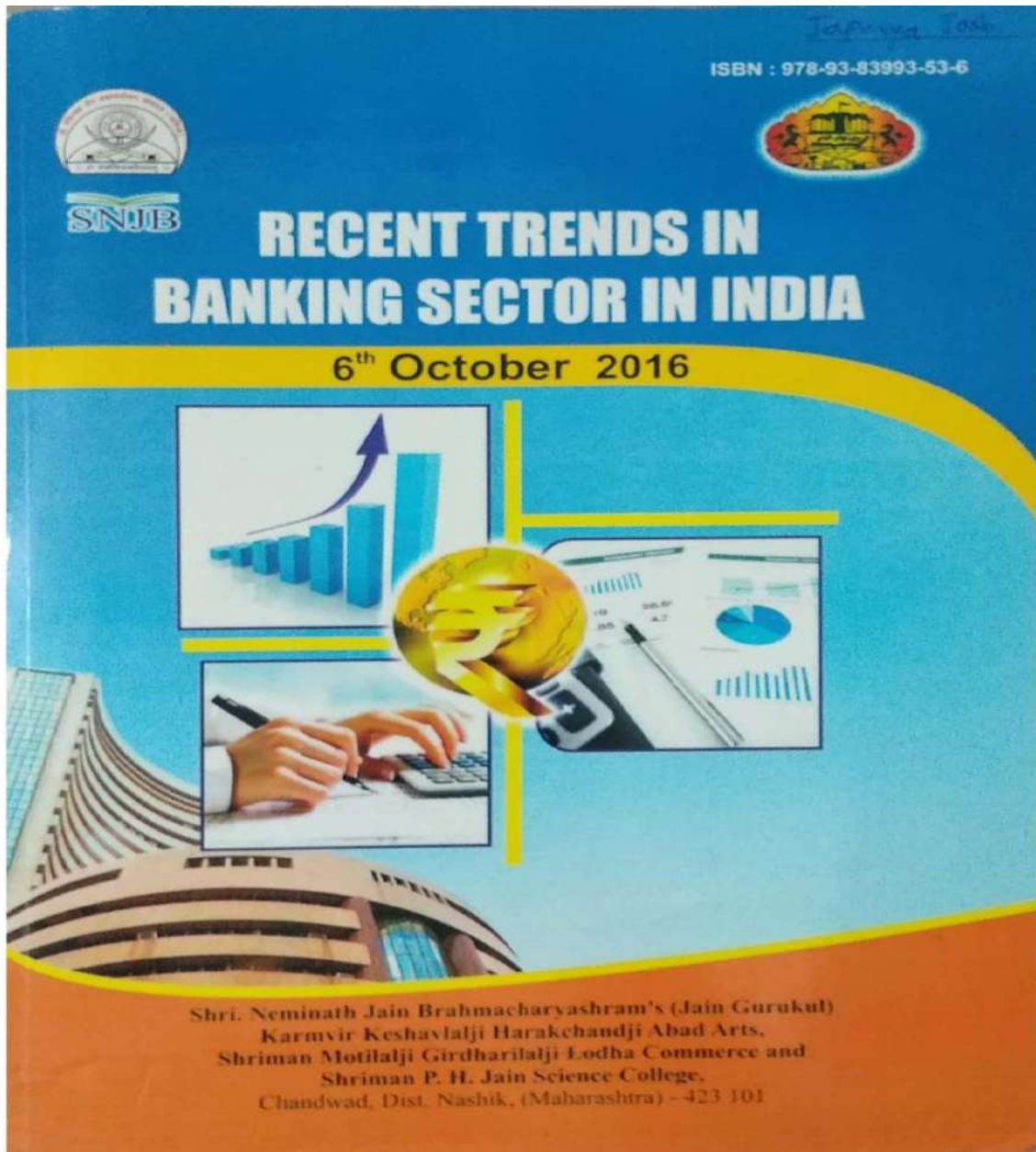
Nowadays people and nations have become more concerned about protection of the environment and a new format of business has emerged as Green Business. Green marketing is a tool used by companies to go eco-friendly.

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**A STUDY ON PERCEPTION OF PEOPLE TOWARDS MOBILE
BANKING WITH REFERENCE TO MUMBAI**

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Abstract: After agricultural and industrial revolution telecommunication is regarded as third revolution in India. Growth of internet has change the face of banking sector completely. Internet has made life easy, convenient and fast. However it took long time to become widespread in India. ATM took almost twenty years to become popular while online banking became popular within ten years. Popularity of online banking made the entry of mobile banking fast and smooth in India. Today, more than half of the population in India has a mobile phone. However, less than 1% of that uses mobile phone as a medium for banking. So the paper focuses on importance of mobile banking and perception of customers towards mobile banking in general and Mumbai specially. Paper examines the view of 100 customers of different banks in Mumbai.
Key words: Virtual, online banking, mobile banking.

Introduction

The Indian Banking industry is currently worth Rs.81 trillion (US \$ 1.31 trillion). India's banking and financial sector is growing briskly. According to KPMG-CII report, Indian banking industry will become fifth largest in the world by 2020 and third largest by 2025. Globalization, competitive pressure and technology development has change the whole process of banking industry. Brick and mortal system are now replaced by click and portal system. All banking services such as opening an account, processing of transaction, maintenance of record and information providing have been changed by using information technology. ATM, Internet banking, mobile banking, and plastic money are some new emerging concept which changes mass services into customized services. Nowadays banks are exploiting internet and mobile devices to carry out transactions and communicate with the masses and provide customized services. Banks new ways to do business is E-commerce and M-commerce.



Internet penetration in India

According to IAMAI and IMRB International, internet users have grown from 137 million in June 2012 to 375 million in June 2015 and it was estimated that by June 2016 there will be 462 million internet users. In June 2012, there were 99 million internet users in urban areas as against 38 million internet users in rural areas. By June 2015, internet users in urban areas rose to 130 million as against 120 million in rural areas. It was estimated that by June 2016, internet users in urban areas will rise to 309 million as against 153 million in rural areas. Internet has grown faster in urban areas than in rural areas. More than 50% internet users access internet daily. 27% users access internet several times a day and 16% access about once a day. 27% access internet all 7 days while 14% access 4 to 6 times a week. 11 % access 2 to 3 times a week.

Chart 1: Internet Users and Mobile Internet Users



Mobile penetration in India

India is the second-largest mobile phone user in the world just behind China. India contributes about 10% of total 900 million global users. 983.21 million People are using mobile device in India, in which 567.29 (57.69%) million users belong turban area and 415.92 (42.31%) million users belong to rural area. In India 617 million mobile subscribers far exceed fixed line subscribers because of better mobile infrastructure (TRAI, 2010).


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Mobile Internet penetration in India

According to IAMAI and IMRB International, there were 44 million mobile internet users in urban areas and 4 million mobile internet users in rural areas in June 2012. In June 2015, there were 171 million mobile internet users in urban areas and 68 million mobile internet users in rural areas.

Mobile banking (M-banking)

M-banking is the new avenue explored by bank to make their services more convenient for their customers. M-banking is a kind of m-commerce in which bank customer interact with bank through mobile phone or personal digital assistant (PDA) and enjoy all facilities and services provided by banks via mobile applications. Banks provide m-banking services through mobile banking applications like Short Messaging Services (SMS), Interactive Voice Response (IVR), Mobile Application, Wireless Application Protocol (WAP), etc. Banks provide prompt efficient services with the help of m-banking which has resulted in consumer satisfaction and loyalty.

Mobile banking in India

M-banking services in India started with SMS banking way back in 2002. ICICI bank is first private and Union bank is first public sector bank to provide m-banking services to customers. Transactions in mobile banking have been showing an uptrend. During February 2012, more than 2.8 million transactions for close to Rs. 1961.23 million were transacted; a 300 % increase in volume and more than 200% in value terms as compared to 0.7million transactions for close to Rs 616.19million during February 2011

Table 1 Services provided by bank through M-banking

Account Details	Payments and Transfers	Investments Details
a) Mini-statements and checking of account history b) Alerts on account activity	a) Domestic and international fund transfers b) Micro-payment handling	a) Portfolio management services b) Real-time stock quotes c) Personalized alerts and notifications on security



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c) Monitoring of term deposits	c) Mobile recharging	prices
d) Access to loan statements/card statements.	d) Commercial payment processing	d) Status of requests for credit, including mortgage approval, and insurance coverage
e) Mutual funds / equity statements	e) Bill payment processing	e) Cheque book and card requests
f) Insurance policy management		f) Exchange of data messages and email, complaint submission and tracking
g) Pension plan management		

Source: Compilation from 'Mobile Banking Adoption and Benefits Toward Customers Service'

Advantages of M-banking to customers:

1. **Time Saving:** Customers need not stand at the bank counter for various enquiries and transactions of their account. Moreover, instead of going personally to the bank, the customer can request for a cheque book to be mailed to his or her address as per the records of the bank. This saves his/ her valuable time.
2. **Cost Saving:** Customers can save their valuable time and travelling cost in reaching the bank for their transaction.
3. **24x7:** Customers can avail facilities all the 365 days, anytime and anywhere.
4. **Alerts messages:** Customers will be alerted about outward clearing cheque realizations, inward cheque returns, alert on term deposits matured, on loan installment due, submission of stock statements by the borrowable client, standing instructions failed on account of insufficient balance in the account, etc. Bank initiates alert messages on minimum balance in the account and also about the utility bills which are due for payments.
5. **No Penalty:** Customers can pay their utility bills on time and save themselves from paying penalties, since alerts are received from the bank.
6. **Bill Payment:** For those companies which register with the bank for this service, the payment is made on request on mobile phone banking.



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REVIEW OF LITERATURE

According to **S.A Bilal Malick & S. Sumathi**, mobile banking is very helpful for economic development of any nation. It has pros and cons but if used properly it is boon for the people and economy.

According to **Smit Shankar** (Feb 2016) Banking services are shifted from traditional services to virtual services. Factors like awareness, usefulness, ease to use, compatibility, self-efficacy, security, social- influence, financial cost are the factors affecting use of mobile banking. out of all these factors financial factor plays pivotal role and social influence plays least role in influencing consumers. Customers also have fear of safety and security.

Mobile Marketing Association Report (2009) reveals that bank should use security precaution for mobile service as they use for other communication purpose like email.

According to **Sunil Kumar Mishra & Group study** (2013) though bank is investing huge amount of money to provide M-Banking facility to get and retain customers and reduce operation cost required population is not willing to accept it with needed speed.

IMPORTANCE OF THE STUDY

Mobile banking is still new concept in India. There is lack of relevant literature review in India. Most of the literature is based on the experience of other nation experience. So, this study is small contribution to M-Banking literature by shedding light on factor affecting adoption of Mobile banking in India and also the usage rate.

OBJECTIVES OF THE STUDY

The present study aims to explore the following objectives about m-banking:

1. To study customer's perception towards mobile banking.
2. To study different services available to customers through m-banking.
3. To study various services used by customers through m-banking.
4. To study factors motivating Mumbaikars to use m-banking.



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HYPOTHESES

In the light of above objectives, the following hypotheses were formulated for testing:

H₀: There is relationship between **age** and **usage rate**.

H₁: There is relationship between **education** and **usage rate**.

RESEARCH METHODOLOGY

Present study is descriptive in nature. It studies the perception of Mumbaikars towards mobile banking. Mumbai is the financial capital of India; hence it is selected as the area of study. The study uses both primary data and secondary data. Secondary data was collected from different published sources. Primary data was collected from 100 respondent of Mumbai through structured questionnaire.

DATA ANALYSIS AND RESULT

Respondents of the study comprise of males as well as females. 73% respondents were males and 27% were females.

H₀: There is relationship between **age** and **usage rate**.

Table 2: Age and Usage rate

Usage Rate	Age (in years)						Total
	18-25	26-30	31-40	41-50	51-60	Above 60	
Daily – once	2	5	9	4	3	0	23
Daily- Several times	2	13	14	5	1	0	35
Weekly-once	0	1	1	3	1	1	7
Weekly – few times	1	3	4	2	1	0	11
Weekly-several times	1	5	2	2	1	0	11
Monthly – few times	2	1	2	3	1	1	10
Occasionally	1	0	1	0	1	0	3
Total	9	28	33	19	9	2	100

Table 2 highlights that m-banking is more used by middle age group. About 70% usage of m-banking is undertaken by working group. Youngster and senior citizen uses m-banking on a lesser scale. The calculated chi- square test for table 2 is showing



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33.30464 which is less than the critical table value **43.773** at **30** degree of freedom at **5%** level of significance. Hence, the **null hypothesis is accepted**. Therefore it can be concluded that **there is relationship between age and usage rate**.

H₀: There is relationship between education and usage rate.

Table 3: Education and Usage rate

Usage Rate	Education					Total
	Illiterate	High school	Graduate	Post graduate	professional	
Daily – once	0	3	6	5	9	23
Daily- Several times	2	2	7	11	13	35
Weekly-once	0	0	2	3	2	7
Weekly-several times	0	2	3	3	3	11
Monthly-once	1	0	2	3	5	11
Monthly-several times	0	1	2	2	5	10
Occasionally	0	0	1	1	1	3
Total	3	8	23	28	38	100

Table 3 points out that m-banking is more undertaken by more educated people. It is observed that as education qualification increases the usage of m-banking also increases. The calculated chi- square test for table 3 is showing **11.01096** which is less than the critical table value **36.415** at **24** degree of freedom at **5%** level of significance. Hence, the **null hypothesis is accepted**. Therefore it can be concluded that **there is relationship between education and usage rate**.

CONCLUSION

M-banking is not easily adopted in India due to lack of knowledge and awareness, security, privacy, illiteracy, lack of power supply, etc. M-banking still has a long way to go as majority of customers prefer banking in the traditional ways. Number of mobile users in India is increasing. Banks are targeting users who does not have desktop but has mobile phone. Thus m-banking provide great potential in future.



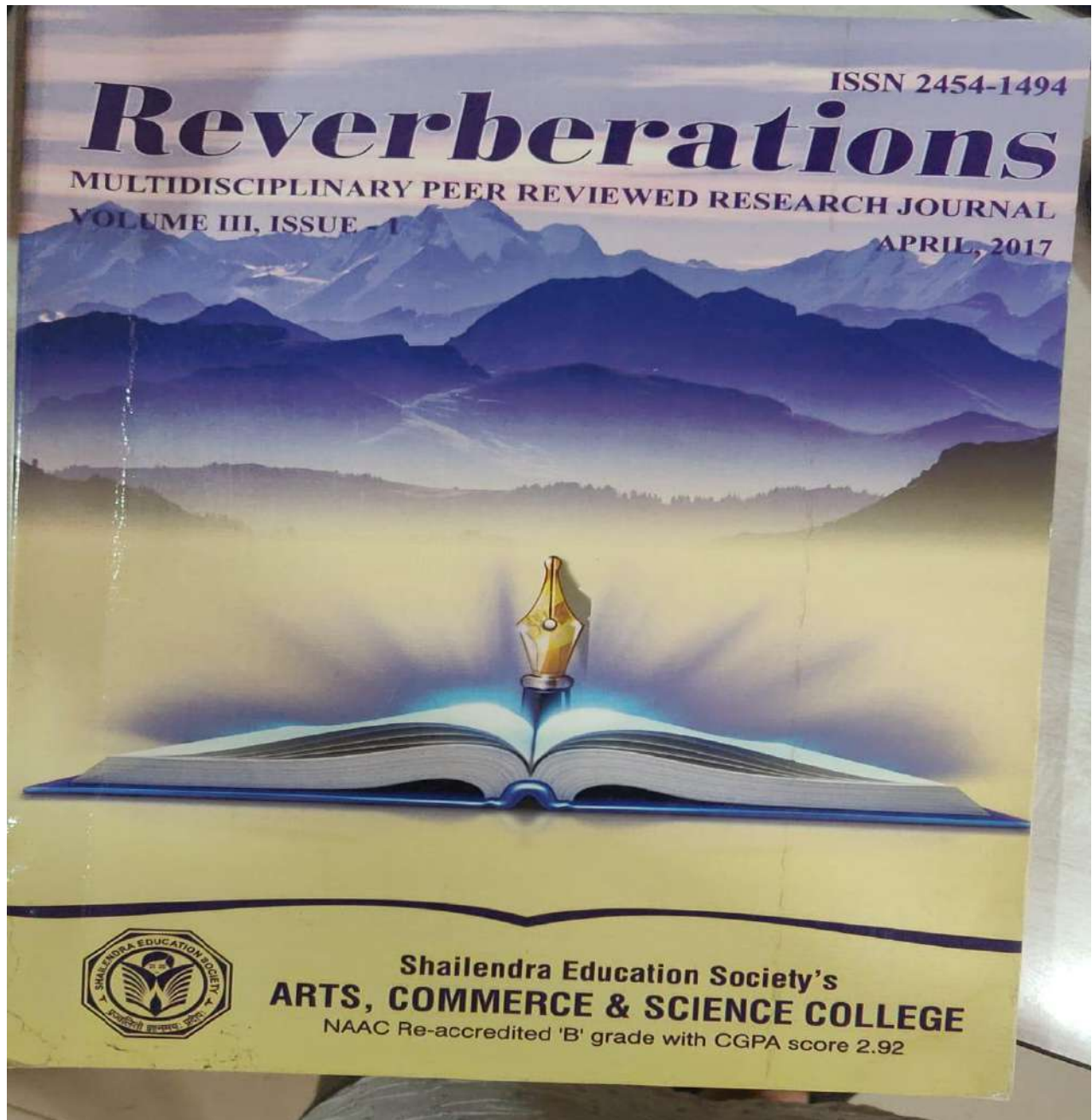
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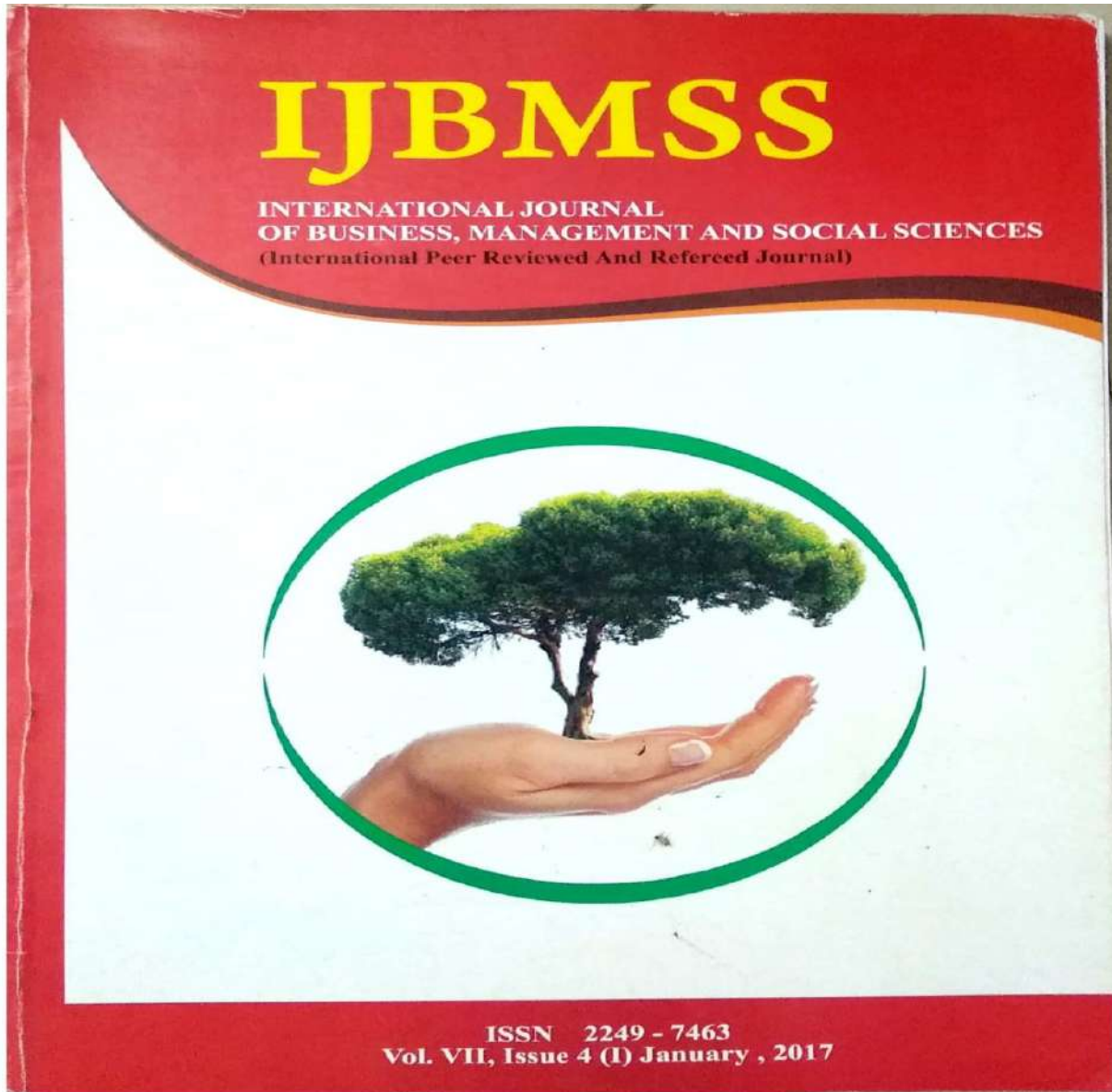
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**A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS WASHING MACHINE IN WESTERN
SUBURB OF MUMBAI**

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Mumbai

Abstract

Today world is the world of change. With passing time; consumers need, expectation, perception, preferences are changing. In this era of change, the profile of Indian market has changed drastically from what it was earlier. To understand the consumer and his behavior is indispensable for the marketer. It is the consumer behavior that propose how individual, groups and organization select, buy, use and dispose of goods, services, ideas or experience to satisfy their needs and wants. Marketers are observing the change meticulously in consumers buying behavior so as to improvise their offering and satisfy the customers. The present study attempts to understand the buying behavior of the consumer towards washing machine in Western Suburb of Mumbai. The study is analytical and descriptive in nature. Primary data were collected through sampling method with a sample size of 110 household respondents from Western Suburb of Mumbai. Of these, 63 were females and 47 were male respondents. The result shows that majority of the consumers consider washing machine as one of the necessary appliance in their home. Necessity, comfort, status and luxury in order are the reasons for the purchase of washing machine. Consumers prefer purchasing washing machine by cash. Female domination is high as compared to male domination for the purchase of washing machine.

Introduction

Washing Machine, basic utilities at home, saves the woman from the labour of washing clothes and helps her to speed up washing clothes. It is a boon to women; especially to working women who have no time for manual laundry and sometimes no access to Dhobis i.e. help for washing clothes. India is the second largest contributor to washing machine market after China among Asian countries. Size of the washing machine market in India is 1367 \$ Million whereas that of China is 8134 \$ Million (Euromonitor International, 2012). In India, washing machines are the second largest contributor to the consumer appliances market after refrigerator (IBEF). Washing machine constitutes only 5 per cent of the consumer durable market in 2007. Demand for washing machines is on rise and in 2011 its market rose to 6 million units. To encourage washing machine market and to make Indian manufacturing competitive, Government has reduced the custom duty from 16% - 30% in 2000 to 7.5% - 10% in 2010 on inputs whereas the final product is being imported at 0 % concessional import duty (IBEF 2013 and CEAMA). Washing machine market in India was not profitable before, but it has grown very fast in the past few years. The reason behind the changes is said to be the changing status of women in India. When Videocon introduced washing machines in Indian market, they were highly priced and seen as a luxury home appliance. But with the entry of MNC companies, the price of washing machines came down making it affordable.

Characteristics of Mumbai Suburb Buyer

The characteristics of the buyer of Mumbai suburb are:

- (a) **Gender:** Family with traditional outlook has male domination in buying decision while family with modern outlook takes collective decision giving freedom to every member to express their opinion.
- (b) **Profession:** Consumers of Mumbai Suburb are engaged in secondary and tertiary activities. They mostly earn salary and wages on regular basis.
- (c) **Financial Position:** There is income disparity in Mumbai suburb which leads to disparity in purchasing power. The purchasing power of high income group is more thereby they can purchase comforts and luxurious goods as compared to middle income group and lower income group.
- (d) **Lifestyle:** Life style symbolizes an individual style and standard of living. Consumers of Mumbai Suburb are aware about technical world and are generally influenced by western culture.
- (f) **Psychological Factors:** Consumers of Mumbai Suburb are generally opened minded. They readily accept innovated products with latest technology.



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Literature Review

Ratika Rastogi and Sonia Chaudhary (2012) in their study stated that brand awareness of consumer durable among male was higher as compared to females. Factors affecting the purchase of products as per the preference were quality, price, special order, discount and after sales service. Consumers bought products when the need arise. Consumers were loyal to the brand as maximum consumers preferred to buy new products of the same brand. Most preferred brand for washing machine was LG.

Suganthi and S. Mohan (2014) in their study interviewed sixty respondents during the month of September to December 2014 and found that 33.33% of consumers preferred washing machine of LG, 25% preferred Samsung, 20% preferred Bosch, 13.33% preferred Whirlpool and 8.34% preferred IFB. 36.67% consumers were influenced by brand loyalty; 20% were influenced by price; 18.33% were influenced by quality; 13.33% were influenced by Guarantee and Warrantee and only 11.67% were influenced by durability. Factors like age, gender, educational qualifications, marital status, occupation and income does not influence the level of satisfaction of consumers.

Rani. J and Dr. K. Maran (2014) in their study found that demographic variables like income and occupation do not have significant relationship with occasion and mode of purchasing washing machine. Most consumers own semi-automatic washing machines which paves way for marketers to convert them into fully automatic. Similarly most of the consumers have top load washing machines which show that customers prefer top load than front load washing machines. Customers prefer to purchase washing machine more during seasonal offer.

Objectives of the study

The present study focuses on the buying behavior of Mumbaikars for washing machine with the following objectives.

1. To study the reason of purchasing washing machine.
2. To study the mode of payment undertaken by Mumbaikars while purchasing washing machine.
3. To study the place of shopping selected by Mumbaikars while purchase washing machine.

Hypothesis

The set of assumptions framed for the purpose of the study are:

1. **H0:** There is significant relationship between income and reasons of purchasing washing machine.
H1: There is no significant relationship between income and reasons of purchasing washing machine.
2. **H0:** There is significance relationship between income and mode of payment of washing machine.
H1: There is no significance relationship between income and mode of payment of washing machine.
3. **H0:** There is significance relationship between gender and place of purchasing washing machine.
H1: There is no significance relationship between gender and place of purchasing washing machine.

Research methodology

Nature, target population, sample size and area of study: The study is analytical and descriptive in nature. Target population is the households owning washing machine in Western Suburb of Mumbai. The sample size is 110 respondents from Western Suburb of Mumbai. The sample is collected along 11 stations of Western Suburban Railway of Mumbai viz. Bandra, Khar Road, Santa Cruz, Vile Parle, Andheri, Jogeshwari, Goregaon, Malad, Kandivali, Borivali, Dahisar.

Sampling technique: Random sampling technique was used for the study. A random sample is selected from different households with different backgrounds. The respondents from the stations are taken on convenience cum judgment basis.

Sources of data and instrument used to collect primary data: The data has been collected from both primary and secondary sources. The primary data is collected from the respondent through direct interview. The secondary data is collected from the textbooks, journals, magazines and newspapers. Pretested well-structured questionnaire is used to collect data.

Statistical tools and techniques: Chi Square test is applied to test the significance of difference between the two independent variables. The hypotheses are tested at 5 percent level of significance.



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Data analysis and results

Testing of hypothesis one

H0: There is significant relationship between income and reasons of purchasing washing machine.

H1: There is no significant relationship between income and reasons of purchasing washing machine.

Table 1: Cross tabulation of Income and Reason of purchasing washing machine

Income (in Rs.)	Reason of Purchase				Total
	Necessary	Comfort	Luxury	Status Goods	
Less than Rs. 1.5 lakh	8	1	1	3	13
Rs.1.5 – Rs.3 lakh	18	7	3	5	33
Rs. 3- Rs. 5 lakh	15	6	2	5	28
Rs. 5 – Rs. 8 lakh	13	5	2	2	22
Rs.8 lakh and above	8	4	1	1	14
Total	62	23	9	16	110

Source: Primary Source

Inference: Table 1 highlights the fact that majority of the respondents have purchased the washing machine as they are of the opinion that it is one of the necessity gadget required in their home. Necessity, comfort, status and luxury in order are the reasons for the purchase of washing machine.

The calculated chi-square test for table 1 is showing **3.63** which is less than the critical table value **21.03** at 12 degree of freedom at 5% level of significance. Hence, the null hypothesis is accepted. Therefore it can be concluded that there is significant relationship between income and reasons of purchasing washing machine.

Testing of hypothesis two

H0: There is significance relationship between income and mode of payment of washing machine.

H1: There is no significance relationship between income and mode of payment of washing machine.

Table 2: Cross tabulation of Income and Mode of Payment

Income (in Rs.)	Mode of Payment			Total
	Cash	Credit Card	Installment / finance scheme	
Less than Rs. 1.5 lakh	2	0	3	5
Rs.1.5 – Rs.3 lakh	28	0	13	41
Rs. 3- Rs. 5 lakh	29	0	8	37
Rs. 5 – Rs. 8 lakh	16	0	4	20
Rs.8 lakh and above	7	0	0	7
Total	82	0	28	110

Source: Primary Source

Inference: Table 2 shows that majority of the respondents have purchased washing machine by paying cash. No respondent have purchased washing machines on credit card. There are few respondents who have purchased washing machine on installment basis or on financial scheme offered by the marketer.

The calculated chi-square test for table 2 is showing **6.98** which is less than the critical table value **15.51** at 8 degree of freedom at 5% level of significance. Hence, the null hypothesis is accepted. Therefore it can be concluded that there is significant relationship between income and mode of payment.

Testing of hypothesis three

1. **H0:** There is significance relationship between gender and place of purchasing washing machine.

H1: There is no significance relationship between gender and place of purchasing washing machine.

Table 3: Cross tabulation of Gender and Place of purchase

Gender	Place of purchase					Total
	Nearby retailer	Known retailer	Multi brand retailer	Mall	Online	
Male	06	03	18	14	06	47
Female	04	10	21	25	03	63
Total	10	13	39	39	09	110

Source: Primary Source



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Inference: Table 3 shows that female dominate the purchase attitude of washing machine. Female prefer visiting multi brand retailer or mall for the purchase of washing machine as both the retailer offer variety of brand and model to choose from. Purchasing online is preferred by males as compared by females. The calculated chi-square test is showing 6.31 which is less than the critical table value 9.49 at 4 degree of freedom at 5% level of significance. Hence, the null hypothesis is accepted. Therefore it can be concluded that there is significant relationship between gender and place of purchasing washing machine.

Limitation and Scope for Further Research

- The study was conducted in Western Suburb of Mumbai only, and the findings of the study may not be applicable to the other cities.
- It was a time consuming activity as less people showed an interest in filling up the questionnaires.
- The sample size is very small and it may not be the representative of the population in general. Hence, there is a wide scope for repeating this research with a more broad-based sample which could possibly lead to a different set of results.

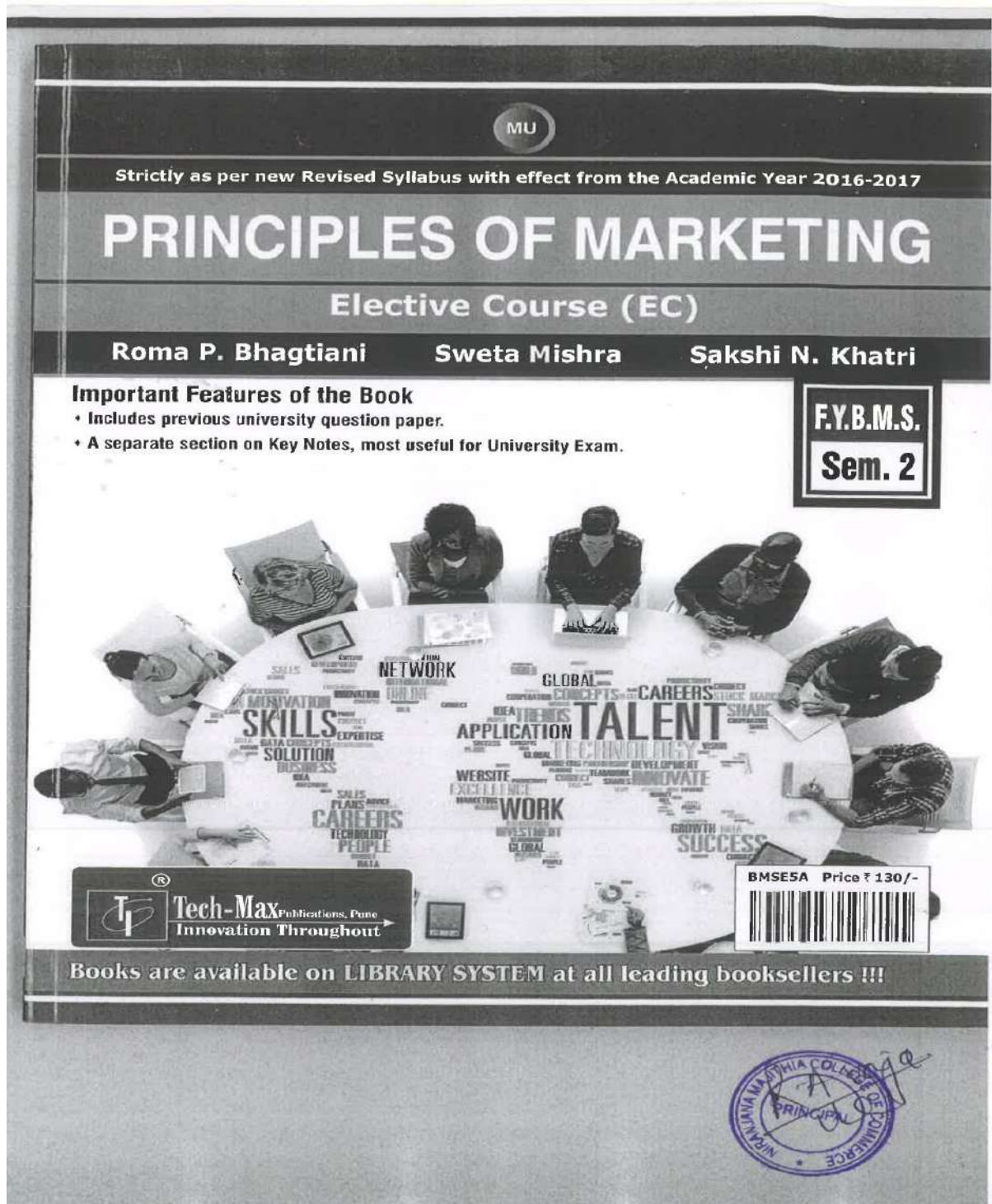
Conclusion:

Marketers need to monitor the change in consumer behavior as consumer is the reason for every business. Studying consumer behavior is an opportunity to the marketer as they can adjust their market offering to satisfy maximum consumer. With the advent of MNCs, competition has increased, impelling every marketer to measure the change in consumer behavior.

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Principles of Marketing

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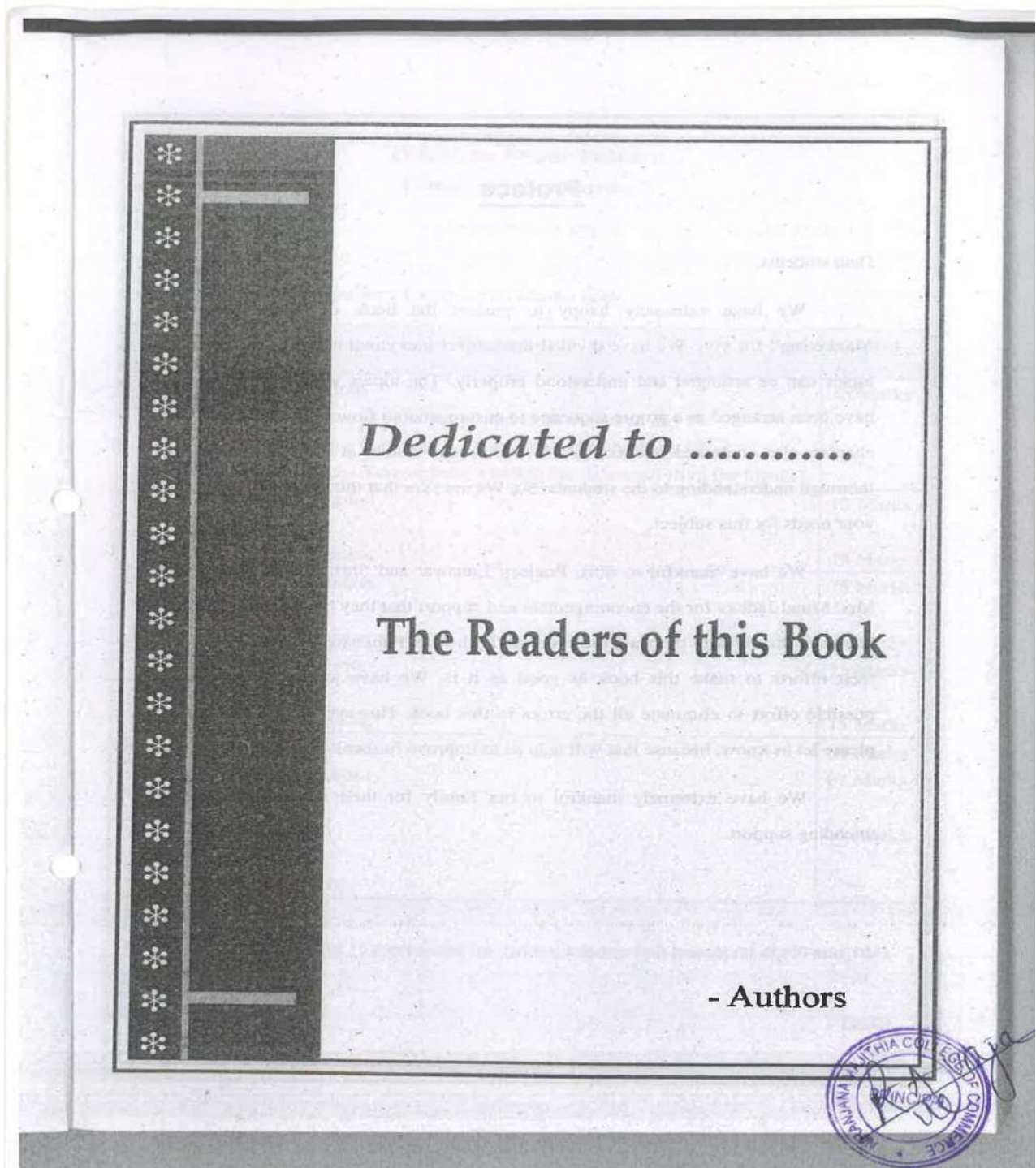
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Preface

Dear students,

We have extremely happy to present the book of “**Principles of Marketing**” for you. We have divided the subject into small chapters so that the topics can be arranged and understood properly. The topics within the chapters have been arranged in a proper sequence to ensure smooth flow of the subject. The chapters also contained relevant case laws and case studies at the end to provide thorough understanding to the students. So, We are sure that this book will cater all your needs for this subject.

We have thankful to Shri. Pradeep Lunawat and Shri. Sachin Shah and Mrs. Minal Jadhav for the encouragement and support that they have extended. We have also thankful to the staff members of Tech-Max Publications and others for their efforts to make this book as good as it is. We have jointly made every possible effort to eliminate all the errors in this book. However if you find any, please let us know, because that will help us to improve further.

We have extremely thankful to our family for their unconditional and unending support.

- Authors

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**Question Paper Pattern
(Theoretical Courses)**

Maximum Marks : 75

Questions to be set : 05

Duration : 2 $\frac{1}{2}$ Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Sr. No.	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Full Length Question OR	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question OR	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question OR	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory questions	08 Marks
Q-5	B) Theory questions	07 Marks
Q-5	OR	
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note : Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks..

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**Revised Syllabus of Courses of Bachelor of Management Studies (BMS)
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with Effect from the Academic Year 2016-2017

Elective Courses (EC)

Principles of Marketing

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Marketing	15
2	Marketing Environment, Research and Consumer Behaviour	15
3	Marketing Mix	15
4	Segmentation, Targeting and Positioning and Trends In Marketing	15
	Total	60

Sr. No.	Modules/ Units
1.	<p>Introduction to Marketing</p> <ul style="list-style-type: none"> • Introduction to Marketing : Definition, features, advantages and scope of marketing. The 4P's and 4C's of marketing. Marketing v/s Selling. Marketing as an activity and function. • Concepts of Marketing : Needs, wants and demands, transactions, transfer and exchanges. • Orientations of a firm : Production concept; Product concept; selling concept and marketing concept, social relationship, Holistic marketing. (Refer chapters 1, 2)
2	<p>Marketing Environment, Research and Consumer Behaviour</p> <ul style="list-style-type: none"> • The micro environment of business : Management structure; Marketing Channels; Markets in which a firm operates; competitors and stakeholders. • Macro environment : Political Factors; Economic Factors; Socio Cultural Factors , Technological Factors (PEST Analysis). • Marketing research : Meaning, features, Importance of marketing research. Types of marketing research: Product research; Sales research; consumer/customer research; production research • MIS : Meaning, features and Importance • Consumer Behaviour : Meaning, feature, importance, factors affecting Consumer Behaviour. (Refer chapters 3, 4, 5)



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Sr. No.	Modules/ Units
3	<p>Marketing Mix</p> <ul style="list-style-type: none"> • Marketing mix : Meaning - elements of Marketing Mix • Product - product mix-product line lifecycle-product planning - New product development-failure of new product-levels of product. • Branding - Packing and packaging - role and importance. • Pricing - objectives- factors influencing pricing policy and Pricing strategy • Physical distribution - meaning - factor affecting channel selection-types of marketing channels. • Physical distribution - meaning - factor affecting channel selection-types of marketing channels • Promotion - meaning and significance of promotion. Promotion. • tools (brief) <p style="text-align: right;">(Refer chapter 6)</p>
4	<p>Segmentation, Targeting and Positioning and Trends In Marketing</p> <ul style="list-style-type: none"> • Segmentation - meaning , importance , basis • Targeting - meaning , types • Positioning - meaning - strategies • New trends in marketing - E-marketing , Internet marketing and marketing using Social network • Social marketing / Relationship marketing <p style="text-align: right;">(Refer chapter 7)</p>

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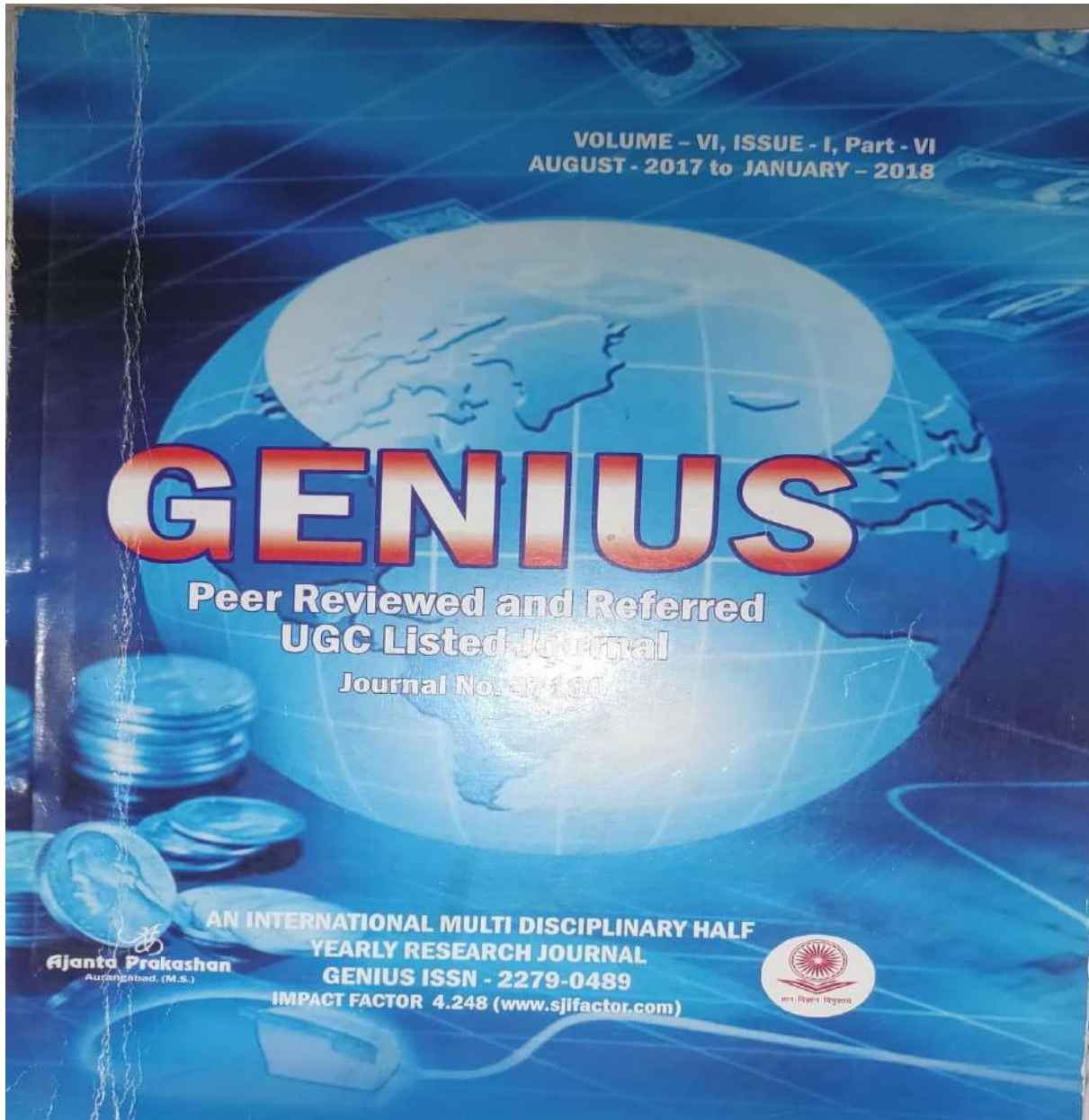
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USE OF DIGITAL TECHNOLOGY IN EDUCATION

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Abstract

Technology plays a vital role in every sphere of life, and education is no exception. The advent of technology has deeply impacted the educational scene. It has made learning easy and interesting. The role of technology in education has been an important question since the potential of computer technology to transform Skinner's teaching modules recognized in the 1960s. It remains an important issue today with debates about the impact of technology on our society, the implications of quick and easy online access to information for knowledge learning and the effect of technology on young people's social, emotional and physical development appeared frequently in the news. It is therefore important to study of what we know about the impact of digital technology on education from what we have learned over the last fifty years. Educational technology can be defined as systematic application of scientific or other organized knowledge to practical task. It is the use of technology to improve education or a systematic process for designing instruction or training used to improve performance. Educational technology is sometimes also known as instructional technology or learning technology.

Keywords: -Technology, educational, computer technology, online, digital, internet

INTRODUCTION: - Education technology is the study and ethical practice of facilitating learning and improving performance by creating, using, and managing appropriate technological processes and resources. Advances in digital technology have opened up many avenues of learning. Technology has made information accessible / transmittable from anywhere and by / to all groups of people. Education has reached most parts of the world and ICT has become an integral part of human life. Education has reached most parts of the world and ICT has become an integral part of human life. It is interesting that technology has advanced rapidly to transform the way students in India consume educational content. And also the use of internet-based smartphones is taking quality learning to students across in India. Education is being imparted to them through flexible and non-intrusive formats. As a result, students of all age groups are discovering the joys of learning and having fun while their studies. There has been a noticeable shift in the perception of parents and teachers view digital learning too. Practitioners in educational technology seek new and effective ways of organizing the teaching and learning process through the best possible application of technological developments. These activities rely upon a body of knowledge for successful and ethical implementation, rather than routine task or isolated technical skills.

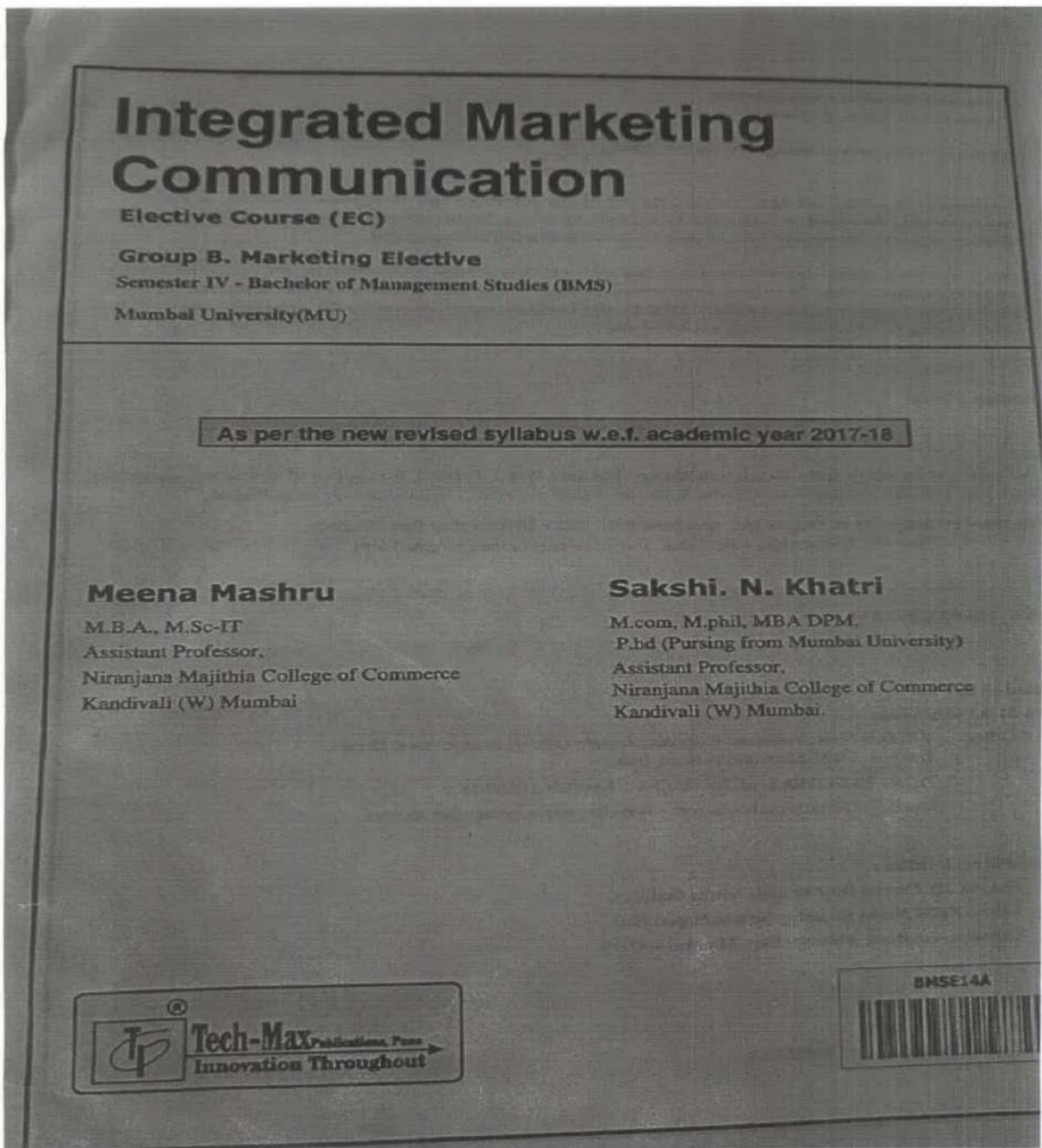
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Evaluations have concluded that the use of technology in the classroom has a positive impact on students' motivation, engagement, higher levels of self-confidence, more positive attitudes toward learning, self-directed learning, peer collaboration, increased attendance rate and fewer disciplinary referrals.

- New Digital Technology in Education by Associate Professor Wan Ng



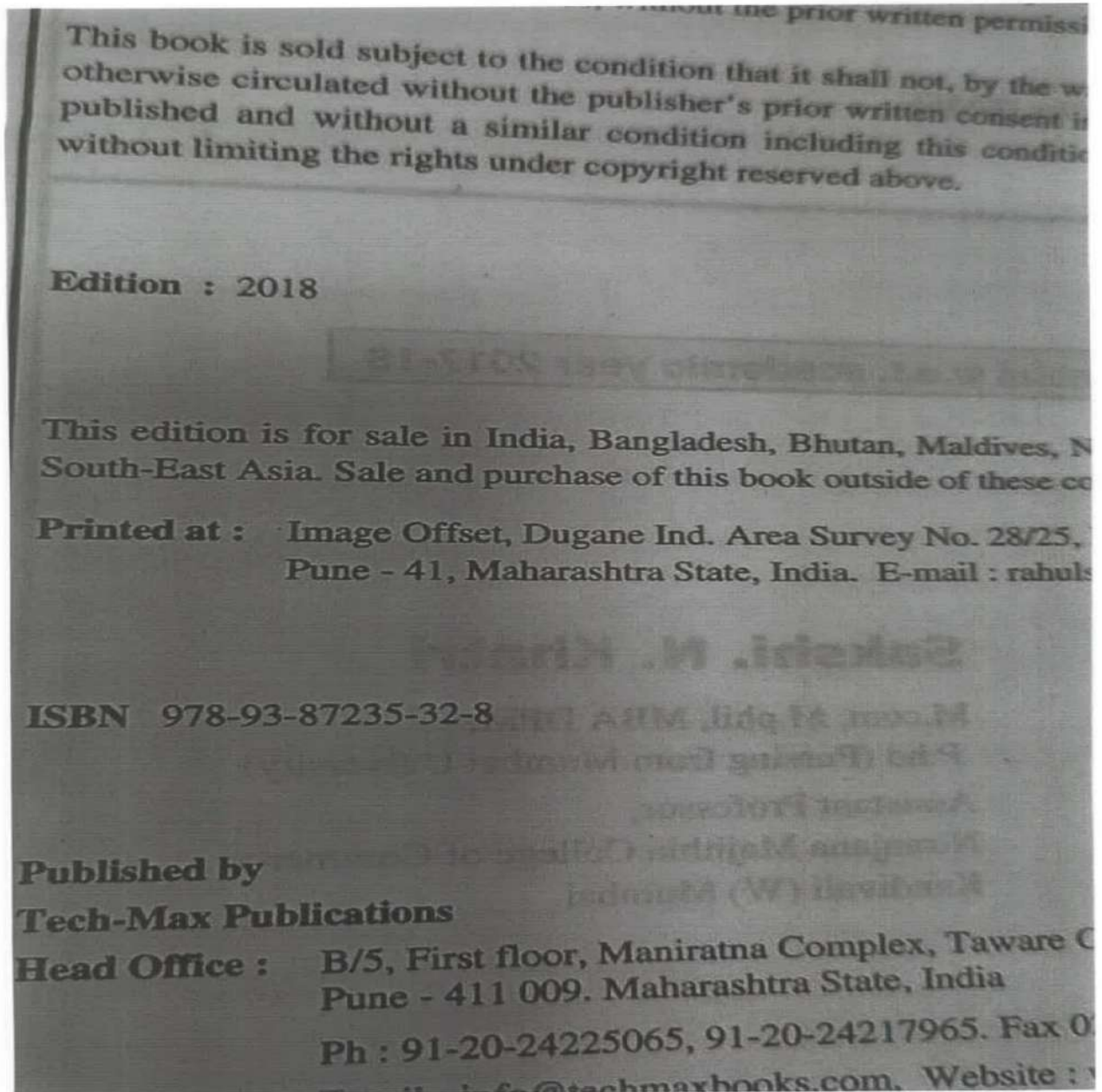
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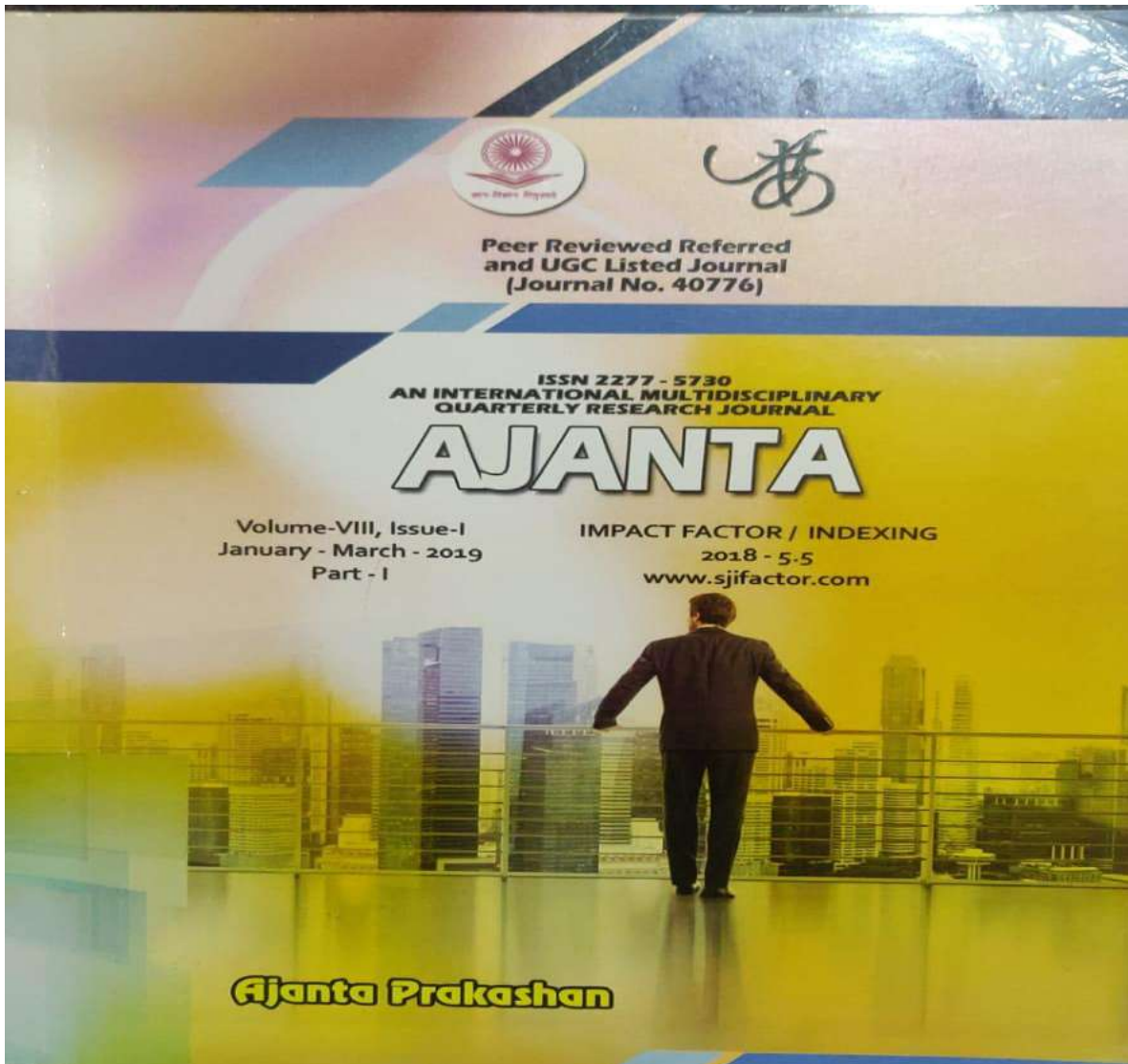
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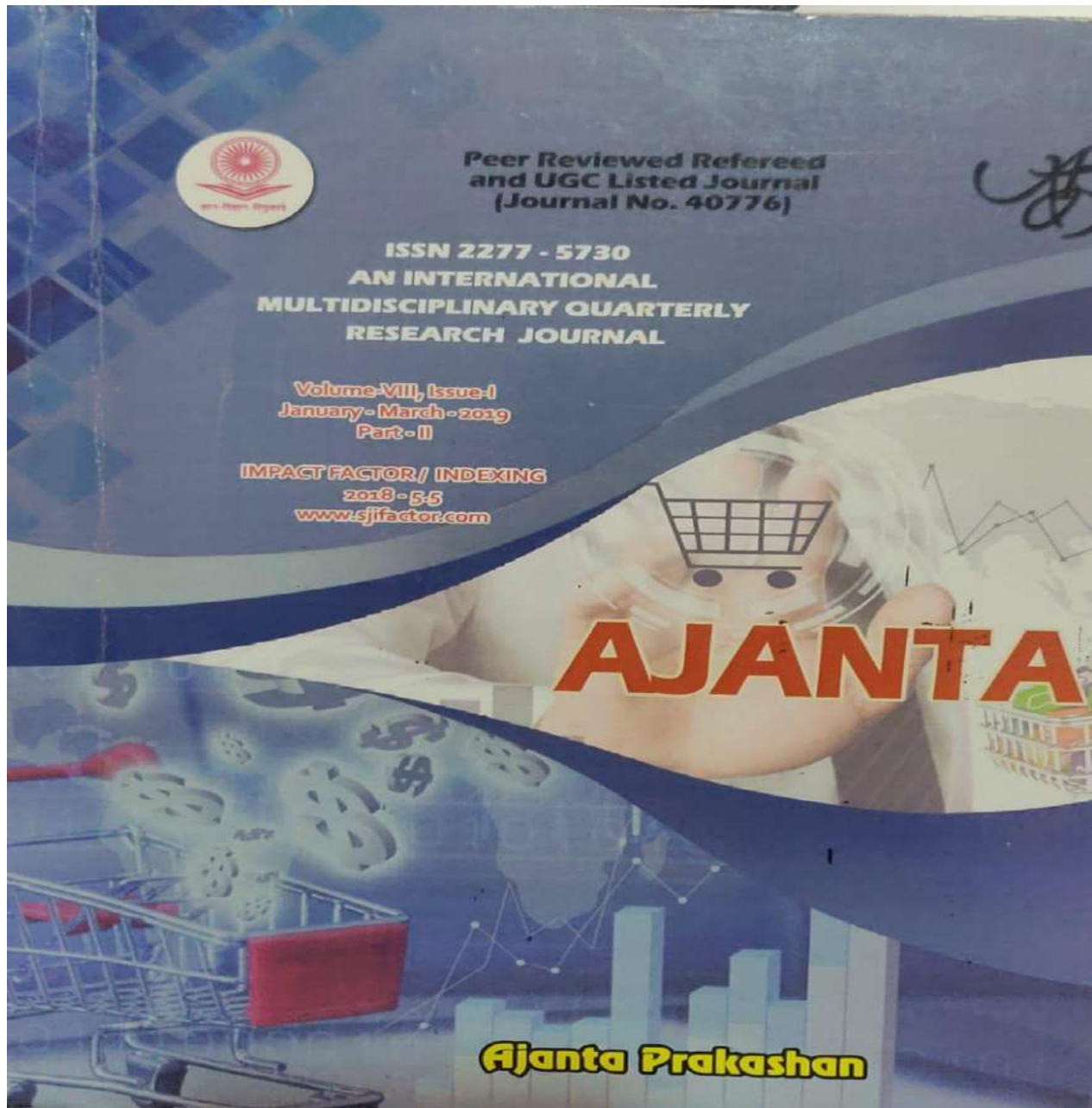
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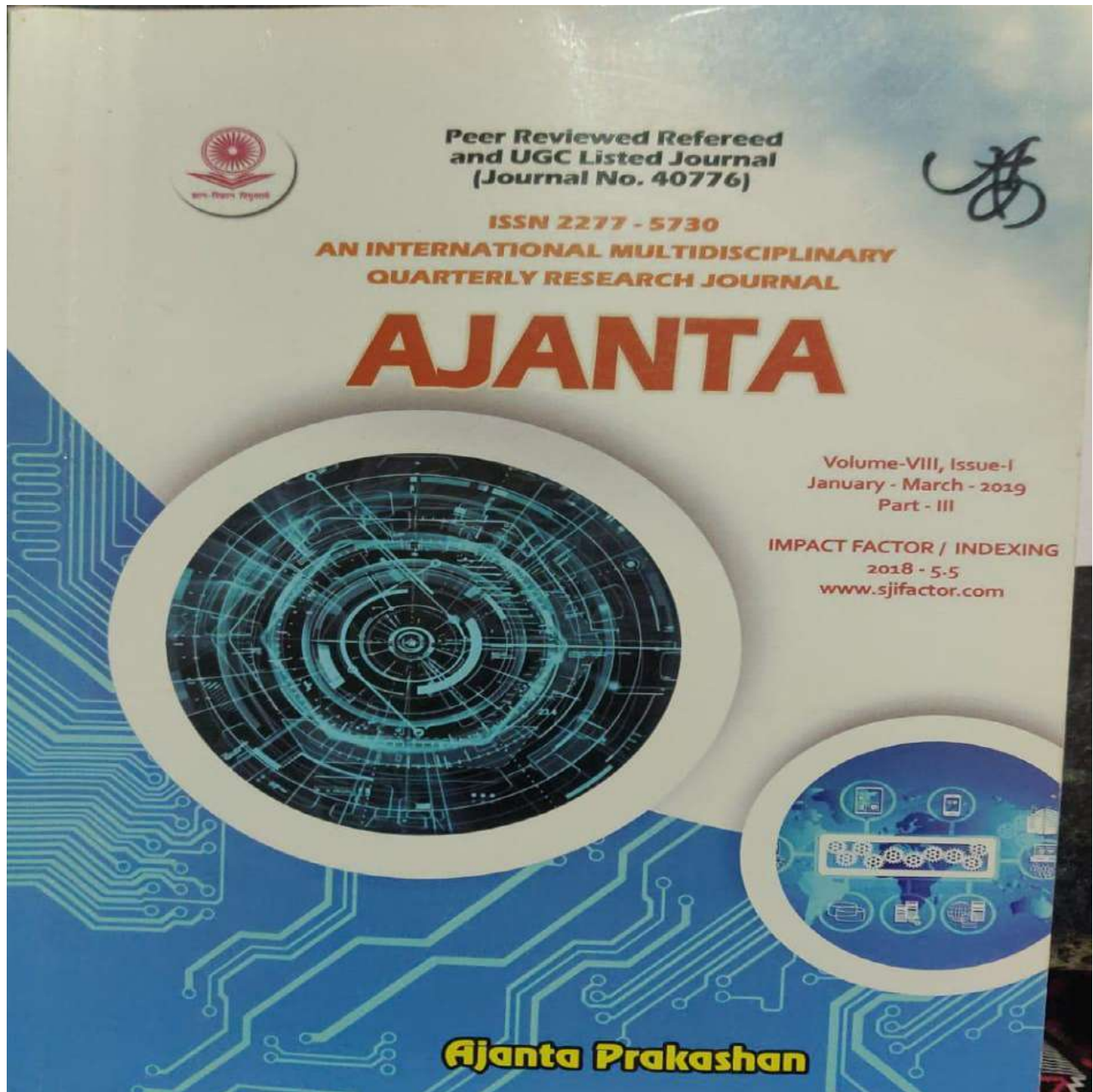
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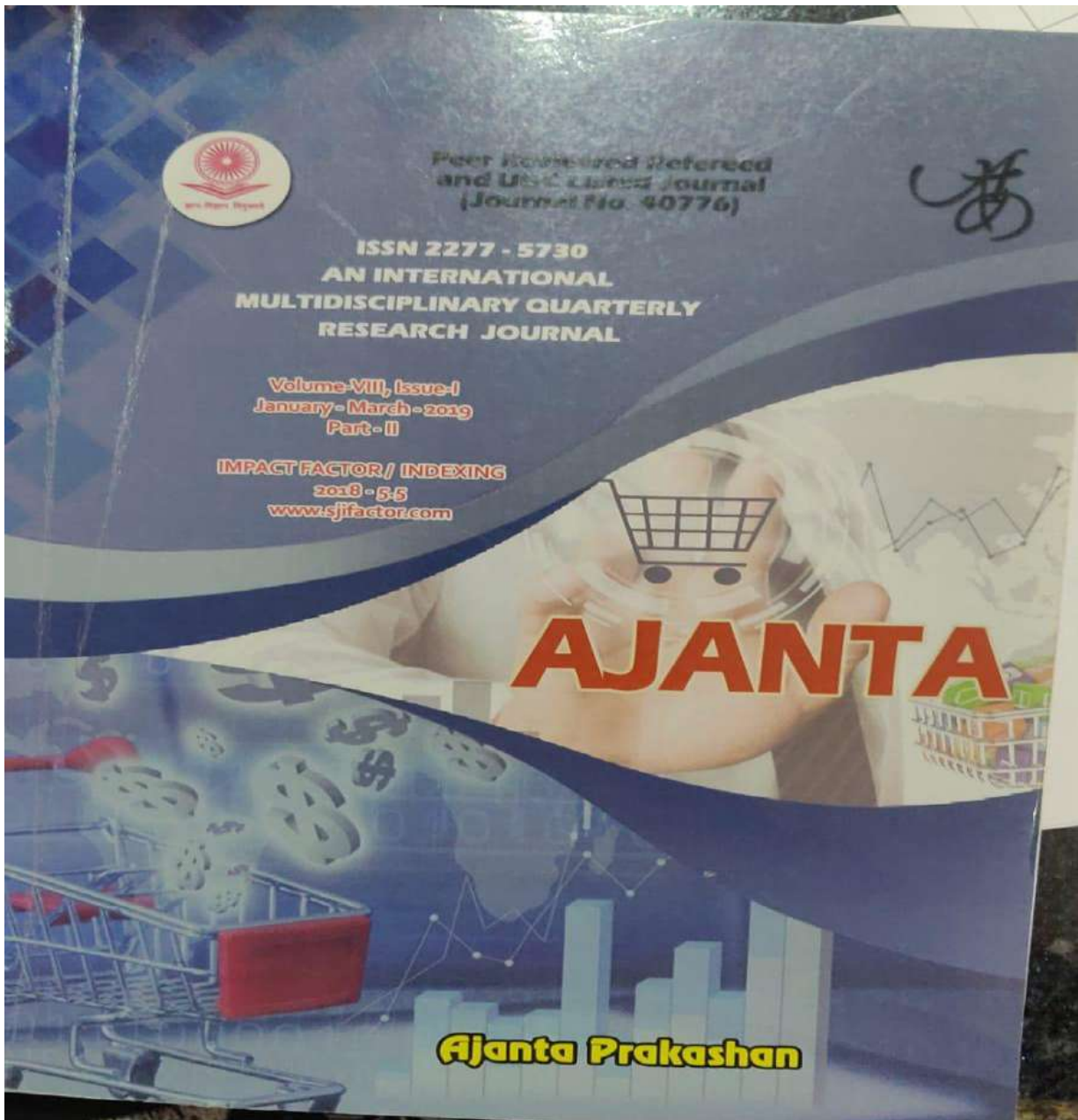
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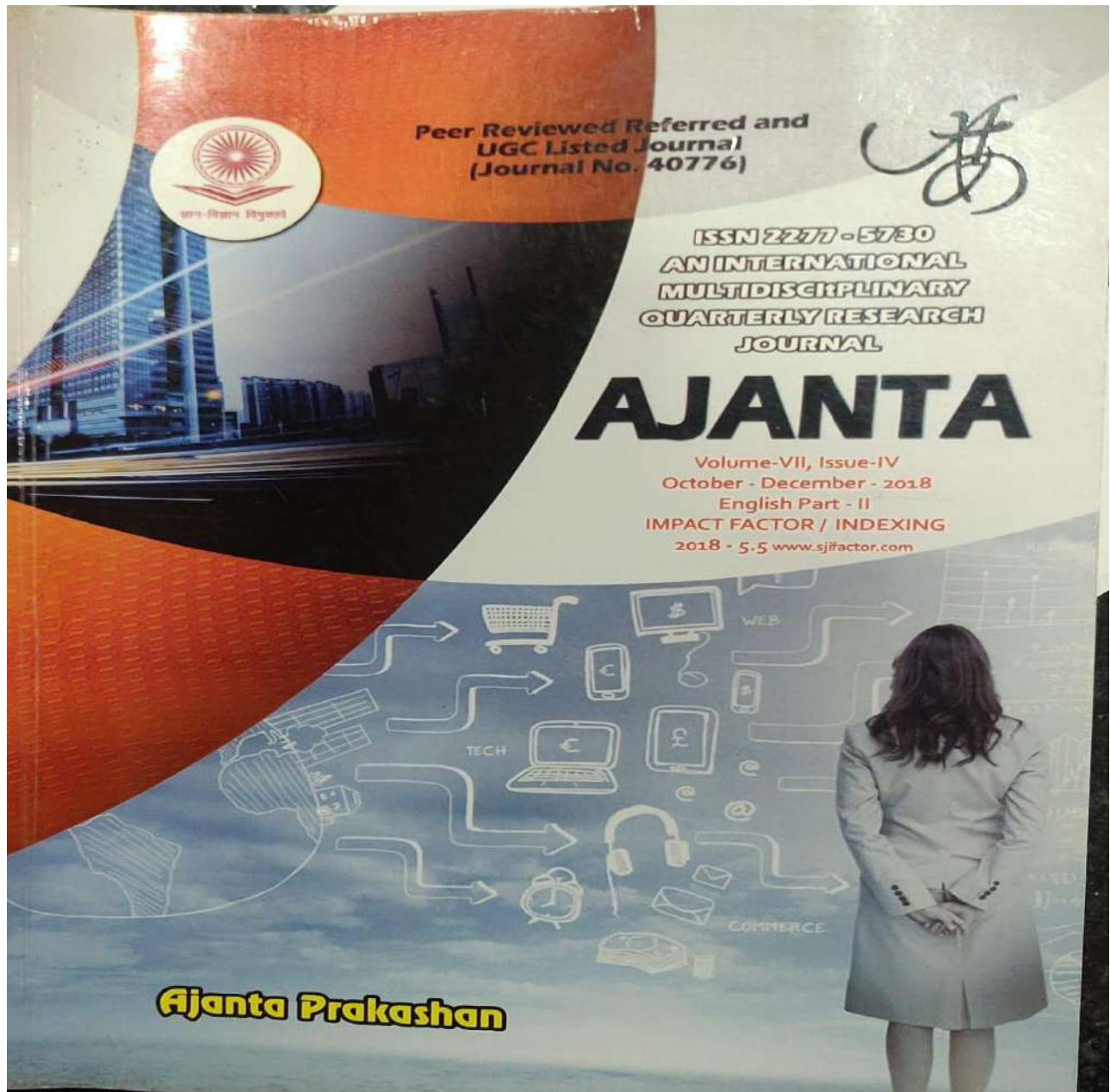
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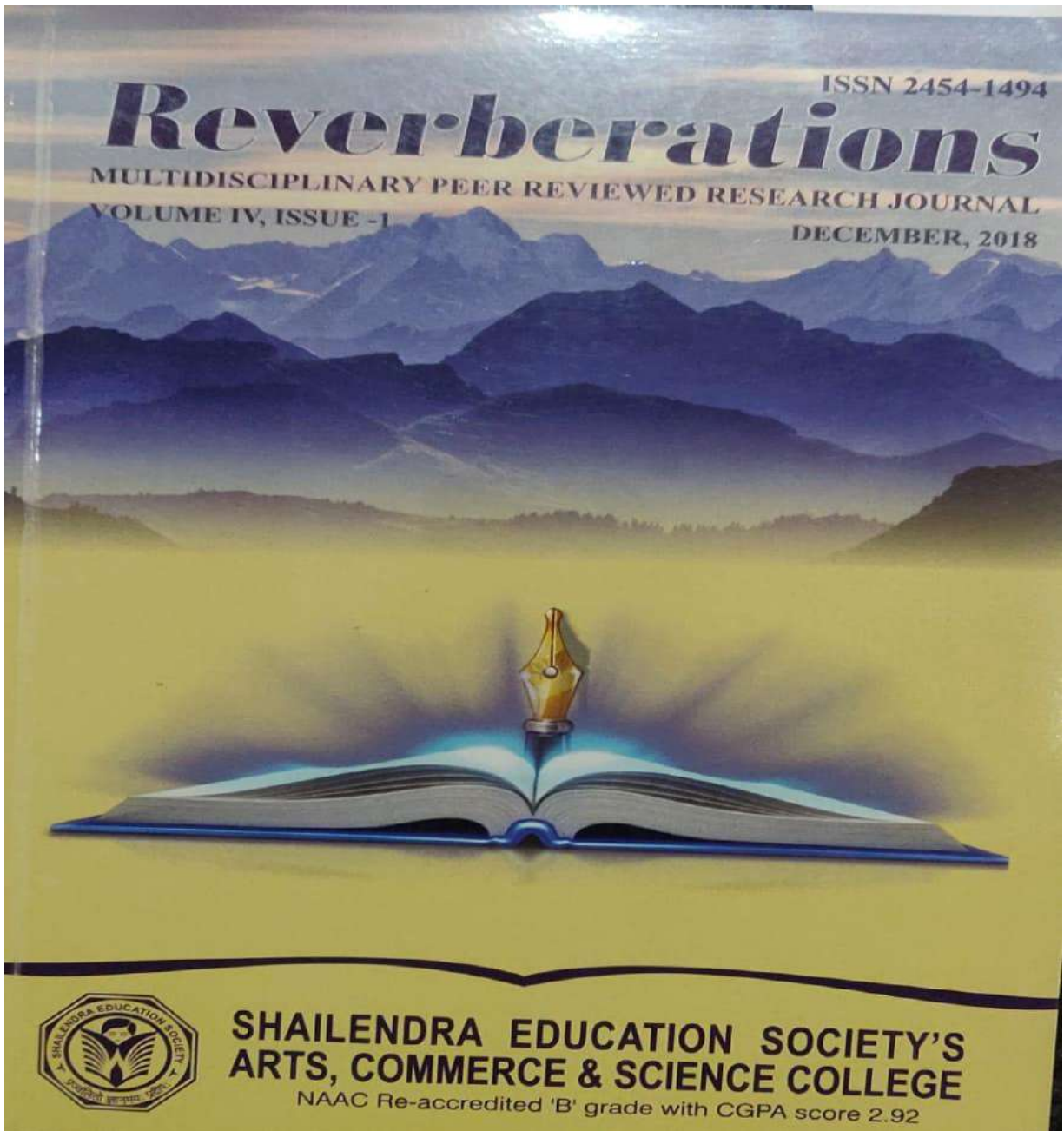
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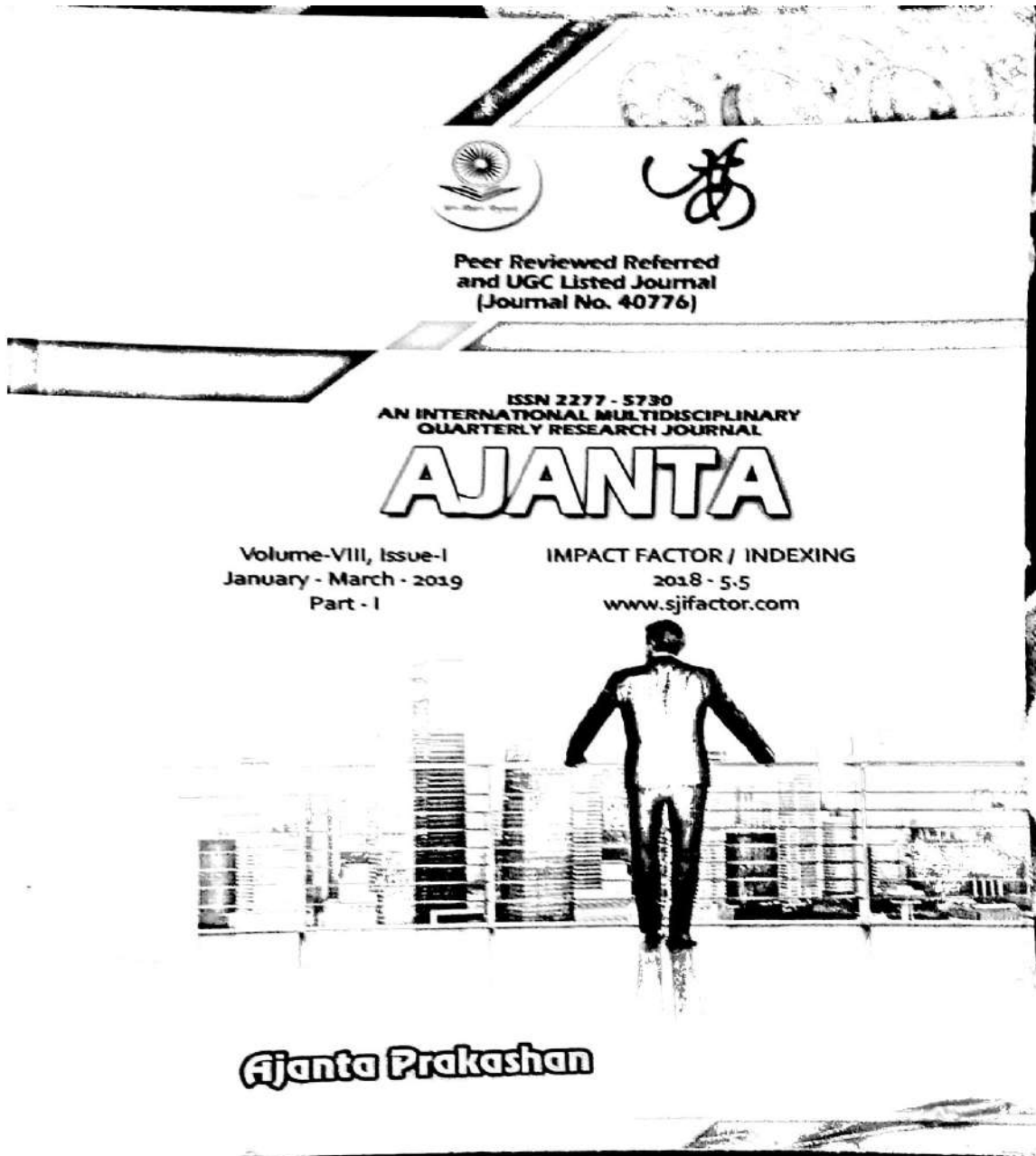
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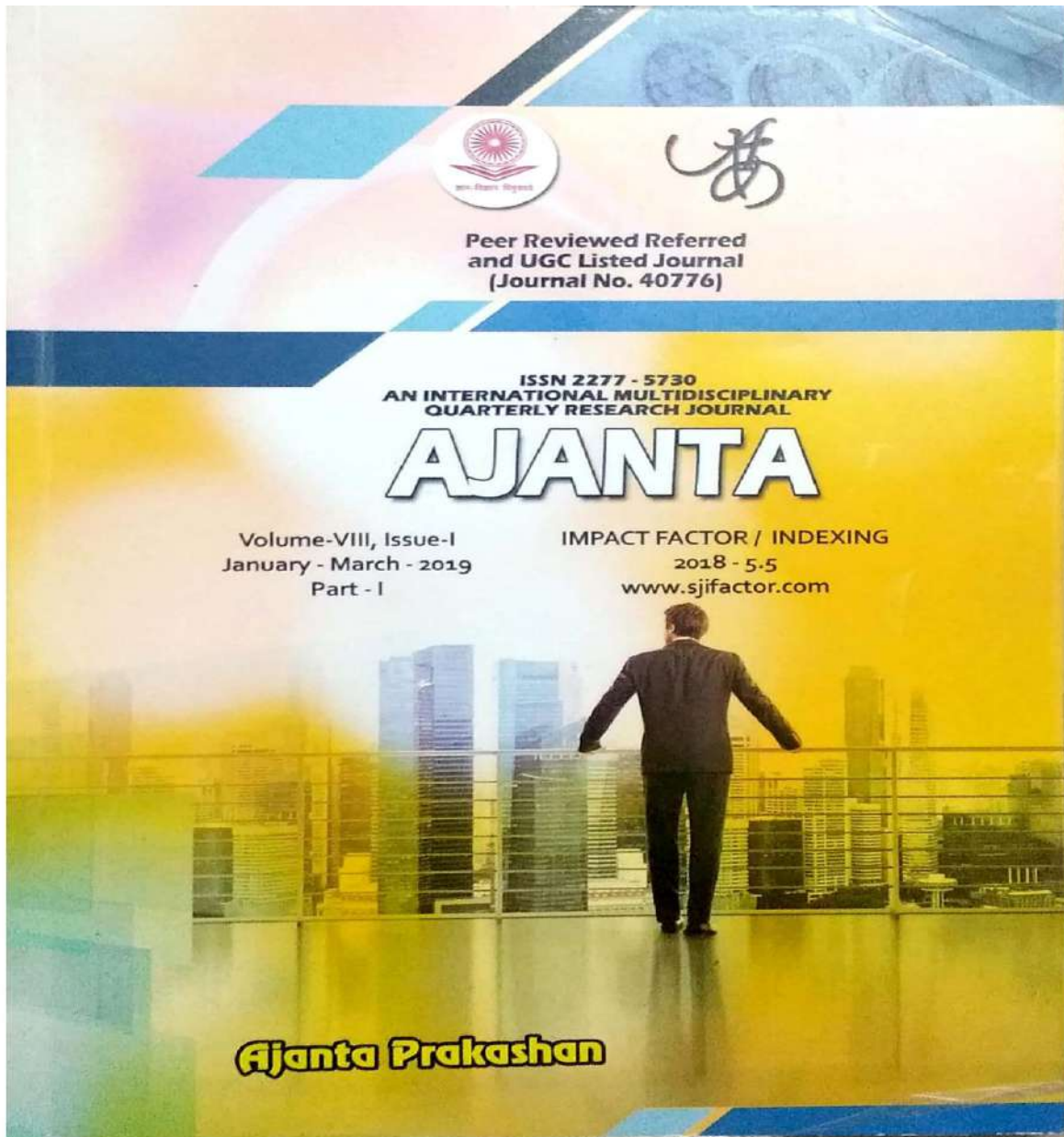


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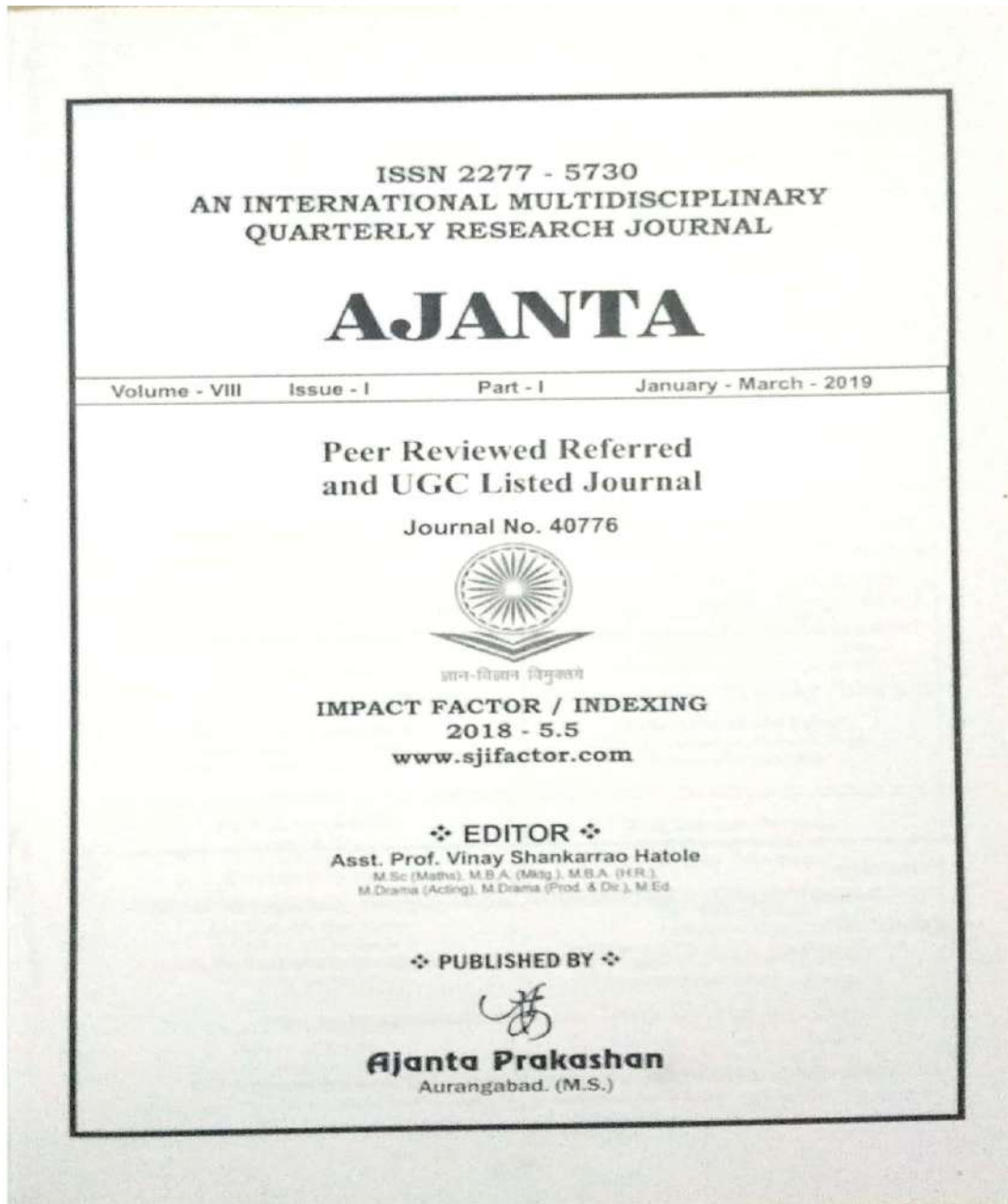


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12. Localisation - Key to LG's Success

Miss. Tapasya V. Joshi

Assistant Professor, Niranjana Majithia College of Commerce.

Abstract

Innovation is vital for organizational success as it helps in gaining competitive advantage. Innovation is the acceptance and execution of new approaches and technologies. LG is one of the leading world-class electronics company based in South Korea. It is known for electrical and telecommunication appliances. With the current development and verge in technology, many companies are facing stiff competition in the industry and LG is not left out. The competition requires every company to come up with a marketing strategy where they can display their ideas, services and products for the satisfaction of the market demands and customers' satisfaction. To beat competition, LG introduce new products, business model, people, and system to maximize efficiency in products and logistics.

The paper focuses on localization strategies adopted by LG. It provides an observed understanding that 'Localization' is the slogan of LG. LG Electronics is achieving localization with all its heart, faith and trust.

Keywords: Innovation, Localisation, LG

1.1 Introduction

Innovation is the development of ideas and processes. Innovation is a crucial element in doing business and surviving in an ever-changing world. Innovation helps in long-term growth of a company. Innovative organizations show innovativeness over a long period of time. Innovativeness is the ability of an organization to accept and support innovative ideas. Such an organization boosts experimentation, creativity and further activities which result in a new product or technology. Research and development is also a central part of innovation. Innovation is the culture of LG as it aims to satisfy and exceed the customer's expectations. LG implemented the localisation approach in foreign markets by understanding the idiosyncrasies of key local markets.

1.2 Localisation

Localisation is the process of adapting a product or content to a specific locale or market.

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"It is the process or service more suitable for a particular country, area, etc."

- Cambridge Dictionary

"Localisation is the practice of adjusting a product's functional properties and characteristics to accommodate the language, cultural, political and legal differences of a foreign market or country".

- Business Dictionary

1.3 Background of LG

South Korea based LG Electronics Inc (LGE) is a technology innovator. Since its inception in 1958, LG Electronics has led the development of electronics industry. In doing so, the company has helped to raise the quality of life of people. The company strives to realize customer satisfaction guided by its '**customer-first approach**' under which '**the customer is the reason and purpose for service**'. Company's unrelenting commitment to challenge and innovation drives it to bring even more comfort and convenience into the lives of people. This ongoing quest exemplifies the pursuit of company's growth.

1.4 Literature Review

Bilal Mustafa Khan (2011) found that corporate identification is affected by the company history, its mission, its philosophy, core values and its culture, which in turn determine the brand platform and positioning. Asian brands, except those from Japan, typically have negative associations. LG's transformation in face of such negative association and its corporate brand management practices can be a reference point for organisations aiming to acquire a trans-border orientation.

Mr. K. W. Kim (2006), president of middle east and Africa region, LGE announced, "The growth associated with the 'Blue Ocean' initiative will not be accomplished in just one or two years, but is a multipronged effort that will firmly reinforce our position among the top three in the electronics industry."

P. R. Bhatt (2003) found that LGE has adopted a differentiation strategy to concentrate on the high end of the entire products segment it enters. It cultivated an image for both technology and quality. Globalisation and innovation were the major strategies of LGE through mergers, acquisition, divestures and alliances. combining institutional and organizational perspectives, this paper illustrates evolutionary paths of strategy and structure of diversified business groups. In the early days of industrialization in Korea, business groups constituted



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internal markets that mitigated in-stitutional inefficiencies. While the ability of mobilizing through internal markets can be applied to a broad spectrum of seemingly unrelated opportunities, running internal markets requires coordination and integration by the group headquarters. The outcome is widely diversified business groups managed by the cooperative M-form structures. The chaebols are a good example in point. In the early course of industrialization, external markets were non-existent or weakly developed in Korea. The ability of building and operating internal markets efficiently was a valuable, rare, and inimitable resource that accounted for remarkable growth of chaebols and significant advances for the Korean economy at large.

With the advancement of institutional and competitive contexts, however, the significance of internal market capabilities declined, and major competition occurred between groups and/or between groups and foreign companies. As a result, the source of competitive advantage shifted toward industry-specific capabilities, and the business portfolio—which was once related in sharing generic resources through internal markets—became unrelated.

As such, most diversified business groups experienced strategy-structure misfit unless they reorganized their organizational arrangements into competitive M-forms or refocused themselves into related businesses using the cooperative M-form structure

By combining institutional and organizational perspectives, this paper illustrates evolutionary paths of strategy and structure of diversified business groups. In the early days of industrialization in Korea, business groups constituted internal markets that mitigated institutional inefficiencies. While the ability of mobilizing through internal markets can be applied to a broad spectrum of seemingly unrelated opportunities, running internal markets requires coordination and integration by the group headquarters. The outcome is widely diversified business groups managed by the cooperative M-form structures. The chaebols are a good example in point. In the early course of industrialization, external markets were non-existent or weakly developed in Korea. The ability of building and operating internal markets efficiently was a valuable, rare, and inimitable resource that accounted for remarkable growth of chaebols and significant advances for the Korean economy at large.

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1.5 Objectives

The objective of the paper is to study the localisation strategy of LG.

1.6 Methodology

This study is based on secondary data sources. Articles published in newspaper, journals, online are collected for the research.

1.7 Observations

1.7.1 Innovation levels of LG

LG is an organization that has consistently come up with inimitable innovations. LG employs its resources on new products that are regularly released to the market.

LG undertakes two levels of innovation - Incremental and Disruptive.

- **Incremental - A change in the technology or a product.**
- **Disruptive - A change in the consumer patterns.**

LG's growth strategy adopted localization to create uncontested market space and making competition irrelevant. LG uses competitive strategies like localisation, building manufacturing facilities, branding and logistics to gain market share. However, LG electronics has developed new technologies and products in the market.

1.7.2 Localization strategy of LG

Localization strategy is a dynamic part of LGs revolutionary global market history. LG Electronics' localization strategy was to maximize management performance by establishing a strategy tailored to each country's specific circumstances and to execute this strategy. The goal of LG Electronics was to grow as a successful local corporation, and not as a foreign corporation that is successful on a local scale.

Localization management strategies of LG

LG Electronics consistently carried out its localization management strategies, which include production localization, R&D localization, product localization, human resources localization, and marketing localization. These strategies are discussed as follows:



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Production localization

- In 1981, LG established Korea's first overseas local production corporation, GSAI (GoldStar America, Inc.(now LGEAI)).
- After the mid-1990s, it expanded its production and sales bases in socialist countries and South & Central America region. It also penetrated major potential markets such as China, CIS, and India.
- LG Electronics acquired production bases in Poland and Russia, which focused mainly on leading products such as air-conditioners, washing machines, monitors, digital TVs, and mobile phones.

R&D localization

LG Electronics operates a global R&D system with 30 research centers all over the world. With this global R&D system, LG Electronics can acquire independent technologies, strengthening common core competencies, and identifying future growth potential. LG Electronics carried out global R&D activities, which included strategic coalition and organized operation of R&D centers.

- LG setup the high-tech R&D outpost, UMI (United Microtek Incorporation) in Silicon Valley, US.
- The European Research Center in Germany.
- Design Research Center in Ireland.
- In December 2004, LG Electronics established a mobile phone R&D center in Villepinte, Paris.

Product localization

'Product Leadership' helped LG to develop locally-specific products based on R&D, to meet local needs. LG Electronics develops locally-specific products not only through localization of products based on their function but also through differentiation of designs that take into account consumption patterns, trends and customers' tastes.

- **Product Localization strategy for Korean Market**
Kimchi is made from fermented cabbage seasoned with garlic and chili. When it's stored inside a normal refrigerator, its pungent odour taints nearby foods. In 1985, LG introduced the kimchi refrigerator, a product specifically designed to address the odor problem.

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- **Product Localization strategy for Swizz Market**

Swarovski refrigerator featured a floral pattern embedded with Swarovski crystals. Swarovski is the brand name for precision cut lead crystal glass products produced by companies owned by Swarovski AG of Switzerland.

- **Product Localization strategy for Iranian Market**

- LG offers a microwave oven with a preset button for reheating shish kebabs which is one of the favorite dishes in the country. As a result, LG commands roughly 40% of the Iranian microwave market.
- Primian refrigerator includes a special compartment for storing dates, the fruit, which is a Middle Eastern staple and spoils easily.

- **Product Localization strategy for Arabian Market**

Qiblah phone comes with embedded compass, direction indication and prayer time alarm, indicates the direction of Mecca to the users when they input their location in about 500 cities worldwide with Arabic-based user interface.

- **Product Localization strategy for Indian Market**

- LG launched products targeting health conscious consumers under the brand name 'Intello'. For example, in 1997, it introduced its Golden Eye Technology TV, which had a light sensitive natural algorithm "eye". The "eye" responded to the changes in lightening in the room, accordingly and adjusted colour sharpness, brightness, contrasting and balance them automatically.
- LG rolled out refrigerators with larger vegetable and water-storage compartments, surge-resistant power supplies and brightly colored exteriors that reflected local preferences. For example, red color for south Indian market and green color for north India markets.
- LG designed products for rural market with brighter, beautiful colors and for urban market they use classic colors, like grey or white, with a metallic finish.
- LG has introduced plastic bodies, instead of metal, for washing machine of coastal areas to guard them against the high corrosive content of salt in the water supply.
- Some of LG's Indian microwaves had dark-colored interiors to hide spices' stains.



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- In 1999, LG introduced a television for cricket fans with a built-in cricket videogame.
- One of LG's televisions offered extra loud sound for those Indians who use their TVs to listen to music as well.
- In 1998, LG developed a television specifically for the rural market named "Sampoorna". It was a boon to those viewers who were comfortable with regional languages but had little or no understanding of English which hurdles them to read instructions printed in English or to operate the product. LG spent close to US\$50,000 in developing a unit with on-screen display options in the regional languages of Hindi, Tamil and Bengali.
- LG priced the model "Sampoorna" with rural affordability at INR14,400 (US\$300).

Human resources localization

LG believed that the local people know the environment and local market trends better than foreigners. Hence, each management system is centered on local workers.

- LG Electronics hired local people of foreign market to carry out functions, such as product development, sales, marketing, and management.
- LG Electronics hired and trained skilled and high-flying local people. They also held training workshops for field-leaders at its headquarters.
- LG Electronics granted considerable powers to the local workers and established an evaluation system which is used for fair compensation.
- LG Electronics encourages its employees to exercise their talents. In 2007, for the first time LG elected 3 local people as directors in order to strengthen locally-focused marketing in the North American and European markets.

Marketing localization

- LG Electronics continued its intensive locally-focused, region-specific marketing.
- It accumulated local market experience through 'on-site promotion'; concentrated its resources on selected regions; and used a 'gradual market expanding strategy' in which successful experiences were implemented in other regions.
- In order to make more effective progress, LG Electronics formed a strategic alliance with local distributors.



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- LG Electronics also increased its corporate brand image by deploying 'sports marketing' which utilizes soccer, cricket, and action sports; and 'cultural marketing' which utilizes karaoke machines, wash bars and commercial electronic display boards.
- LG came out with punch line for home appliance such as "A Richer, Happier life wherever you are". For HD DVR (High definition digital video recording) built-in plasma TV, the company used the "Thrilling moments with HD DVR built-in Plasma TV" advertisement that focused on football fans that missed live football matches. For its air conditioners, LGE's Neo Plasma Plus, had the theme of "LG, caring your health in every way", to protect family members from minute and invisible dust and germs.

1.8 Conclusion

LG Electronics' localization strategy is tailored to each country in its approach; however, there was one absolute rule: to penetrate the minds of local people slowly and silently. The most effective ways of overcoming resistance from the local customers were to reinvest what had been earned; to understand the life and culture of the people; to think as they think; to engage in positive thinking and have endless trust. LG Electronics used these means to earn people's love and trust.

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Criterion III: Research, Innovations and Extension

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**8. A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS
REFRIGERATOR IN WESTERN SUBURB OF MUMBAI**

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Dr. Mahesh Badve, H.O.D., Department of Economics, M.J. College, Jalgaon

Abstract

Refrigerators are one of the most sought after home appliances in Indian middle class homes. Refrigerators are almost used in all households in India due to tropical climate. 90% of India faces hot humid weather for more than 8 months of the year. Refrigerator industry has seen drastic changes in technology, consumer demand and competition. Success factor for the refrigerators market is due to its increased penetration and replacement demand.

The present study attempts to understand the buying behavior of the consumer towards refrigerator in Western Suburb of Mumbai. The study is analytical and descriptive in nature. Primary data were collected through random sampling method with a sample size of 110 household respondents from Western Suburb of Mumbai. The outcome of the research shows that majority of the consumers consider refrigerator as necessary home appliance and make their purchase by cash. Female domination is high as compared to male domination for the purchase of refrigerator.

1.1 Introduction

A refrigerator is a common household appliance for keeping things cold. It is sometimes called a fridge or an icebox. Food and drinks are kept in it to reduce spoilage. The lower temperature of refrigerator lowers the reproduction rate of bacteria and reduces the rate of spoilage. Modern refrigerators are available in various sizes and colours. The demand for refrigerator is particularly high from semi-urban and rural areas where the penetration rates are very low. Exposure to modern media and longer summers allowed refrigeration appliances to penetrate in second-tier and third-tier cities. Demand of refrigerators in India has touched new heights as the standard of living of the masses has improved and the prices of refrigerators have become more affordable.

1.2 Indian Refrigerator market

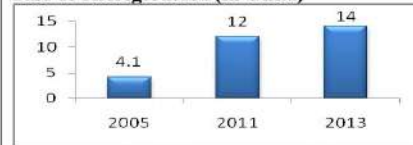
Refrigerator is one of the largest product segments within the Indian consumer durable sector. This segment makes up 18% of the consumer appliances market.

Figure 1: Market Size of Refrigerator



Source: Opportunities and Challenges in Consumer Electronics & Home Appliances in India, 2014

Sale of Refrigerators (in Units)



Source: Productivity & Competitiveness of Light Electrical Industry in India, 2014; India Brand Equity Foundation, August 2013; Opportunities and Challenges in Consumer Electronics & Home Appliances in India, 2014.

Refrigerator market has shown steady growth. Refrigerator market has grown from INR 28.3 billion in 2007 to INR 74.2 billion in 2013. Unit wise, sale of refrigerator has increased from 4.1 million units in 2005 to ~14 million units in 2013.

Figure 2: Segmentation of the refrigerator market in India

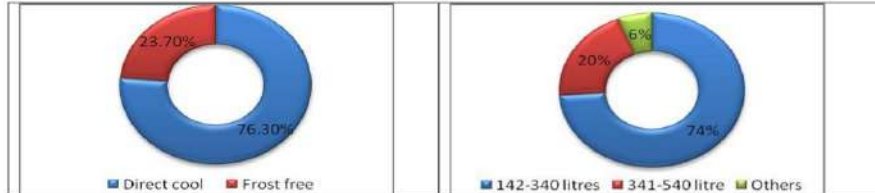
Product wise (in Percent)	Capacity wise (in Percent)
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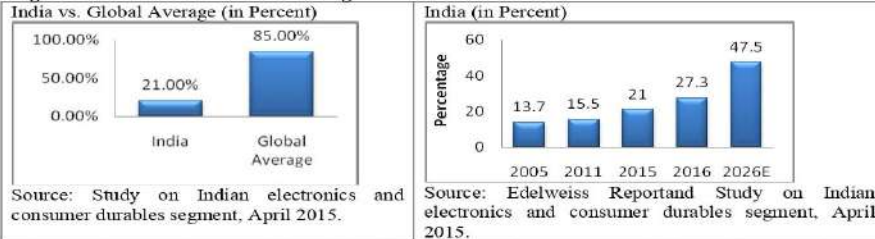


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Source: Opportunities and Challenges in Consumer Electronics & Home Appliances in India, 2014
Frost Free refrigerator are gaining popularity. The market share of direct cool segment is 76.30% and frost free segment is 23.7%. Refrigerators with a capacity range of 142-340 litres dominated the sales representing 74% of total volume sales by replacing refrigerators with 165 litre which were the standard in almost all household few years back. Refrigerators with 341-540-litre capacities are gaining momentum to account for 20% of total fridge volume sales.

Figure 3: Market Penetration of Refrigerator



Source: Study on Indian electronics and consumer durables segment, April 2015.

Source: Edelweiss Report and Study on Indian electronics and consumer durables segment, April 2015.

India remains an underpenetrated market, with sub-par levels as compared to the global average leaving huge scope for Refrigerator marketers. In 2015, market penetration of refrigerator in India was just 21% as against global average penetration of 85%. Penetration of refrigerator in India has increased from 13.7% in 2005 to 27.3% in 2016. It is expected that the penetration of refrigerator will increase to 47.5% by 2026.

Refrigerator is still a higher income segment appliance in India. Even in urban areas only the medium and higher income groups own refrigerators. Penetration level of refrigerator in urban areas is more as compared to rural areas. Refrigerator ownership is as low as 41% in urban areas and very low as 8% in rural areas. Punjab (60%), Himachal Pradesh (38%), Haryana (38%) and Kerala (32%) dominated in terms of refrigerator ownership in rural areas. In urban areas, states like Punjab (97%), Himachal Pradesh (96%) and Haryana (97%) were the leaders.

In 2004-05 and 2009-10, around 90 lakhs households in urban areas and 51 lakhs households in rural areas became new owners of refrigerators. Households which acquired refrigerators for the first time belong to high income groups in both urban and rural areas which show that refrigerator is still a luxury item in India.

1.3 Literature Review

BaxiBelur O. (2011) in their study 'A Comparative study of Consumer Behaviour for Consumer Durables with reference to Urban and Rural areas of Ahmedabad District' found that the urban consumers consider refrigerator as necessary and hence are not waiting for any sales promotional scheme for purchase of refrigerator. There is no significant influence of demographic factors other than income on the buying decision of Television, Refrigerator and Air conditioner in the Rural and Urban area.



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James Chithra (2009) in their study 'The 'women' factor in family purchase decisions - A study with reference to selected durables in Kanyakumari district', found that 'Women' play a dominant role in the purchase of Refrigerator and Washing Machine and husbands dominate the purchase of Television and Two Wheeler, playing an instrumental role for Refrigerator and Washing Machine.

P. Mohanraj, P. Komarasamy and N. Loganathan (2014) in their research 'Brand Loyalty among Refrigerator Users in Erode District' concluded that sex, marital status, educational qualification, occupation, monthly income, type of refrigerators and period of using the refrigerators are having positive correlation with brand loyalty. The consumer satisfaction towards refrigerators is positively associated with their educational qualification, occupation, monthly income, family size and period of using the refrigerator.

KaurShumeet and ChadhaAshita (2014) in their study 'Consumer Behaviour for Durable Goods: A Case Study of Rural Punjab' drew that the number of consumer durables like refrigerators, washing machines, computers, microwave and television are not dependent on the size of the family. Television, air conditioners, refrigerators and washing machines were changed between 6-10 years' time.

SoniNeha and VergheseManoj (2013) in their study 'Impact of Sales Promotion Tools on Consumer's Purchase Decision towards White Good (Refrigerator) at Durg and Bhilai Region of CG, India' found that offer, premium and contest have significant impact on consumer purchase decision whereas price, pack and rebate has insignificant impact.

1.4 Objectives of the study

The present study focuses on the buying behavior of Mumbaiers for refrigerator with the following objectives.

1. To study the purpose of purchasing refrigerator.
2. To study the mode of payment undertaken by Mumbaiers while purchasing refrigerator.
3. To study the place of shopping selected by Mumbaiers while purchase refrigerator.

1.5 Hypothesis

The set of assumptions framed for the purpose of the study are:

1. **H0:** There is no significant relationship between **income and reasons of purchasing** refrigerator.
H1: There is significant relationship between **income and reasons of purchasing** refrigerator.
2. **H0:** There is no significance relationship between **income and mode of payment** of refrigerator.
H1: There is significance relationship between **income and mode of payment** of refrigerator.
3. **H0:** There is no significance relationship between **gender and place of purchasing** refrigerator.
H1: There is significance relationship between **gender and place of purchasing** refrigerator.

1.6 Research methodology

Nature, target population, sample size and area of study: The study is analytical and descriptive in nature. Target population is the households owning refrigerator in Western Suburb of Mumbai. The sample size is 110 respondents from Western Suburb of Mumbai. The sample is collected along 11 stations of Western Suburban Railway of Mumbai viz. Bandra, Khar Road, Santa Cruz, Vile Parle, Andheri, Jogeshwari, Goregaon, Malad, Kandivali, Borivali, Dahisar.

Sampling technique: Random sampling technique was used for the study. A random sample is selected from different households with different backgrounds. The respondents from the stations are taken on convenience cum judgment basis.

Sources of data and instrument used to collect primary data: The data has been collected from both primary and secondary sources. The primary data is collected from the respondent through direct interview. The secondary data is collected from the textbooks, journals, magazines and newspapers. Pretested well-structured questionnaire is used to collect data.

Statistical tools and techniques: Chi Square test is applied to test the significance of difference between the two independent variables. The hypotheses are tested at 5 percent level of significance.

1.7 Data analysis and results

Testing of hypothesis one

H0: There is no significant relationship between **income and reasons of purchasing** refrigerator.

H1: There is significant relationship between **income and reasons of purchasing** refrigerator.



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Table 1: Cross tabulation of Income and Reason of purchasing refrigerator

Income (in Rs.)	Reason of Purchase			Total
	Necessary	Comfort	Luxury	
Less than Rs. 1.5 lakh	8	3	2	13
Rs.1.5 – Rs.3 lakh	14	5	2	21
Rs. 3- Rs. 5 lakh	42	3	5	50
Rs. 5 – Rs. 8 lakh	8	3	7	18
Rs.8 lakh and above	5	1	2	8
Total	77	15	18	110

Source: Primary Source

Inference: Table 1 depicts that majority of the respondent consider refrigerator as necessary home appliances. The calculated chi-square test for table 1 is **15.81** which is more than the critical table value **15.5073** at 8 degree of freedom at 5% level of significance. Hence, the null hypothesis is rejected. Therefore it can be concluded that **there is significant relationship between income and reasons of purchasing refrigerator.**

Testing of hypothesis two

H0: There is no significance relationship between **income** and **mode of payment** of refrigerator.

H1: There is significance relationship between **income** and **mode of payment** of refrigerator.

Table 2: Cross tabulation of Income and Mode of Payment

Income (in Rs.)	Mode of Payment			Total
	Cash	Credit Card	Installment / finance scheme	
Less than Rs. 1.5 lakh	4	0	9	13
Rs.1.5 – Rs.3 lakh	16	1	4	21
Rs. 3- Rs. 5 lakh	34	5	11	50
Rs. 5 – Rs. 8 lakh	13	0	5	18
Rs.8 lakh and above	6	0	2	8
Total	73	6	31	110

Source: Primary Source

Inference: Table 2 depicts that majority of the respondents have purchased refrigerator by paying cash. Credit card payment is not preferred while less respondents purchase refrigerator on installment basis or on financial scheme basis.

The calculated chi- square test for table 2 is 16.13 which is more than the critical table value **15.5073** at 8 degree of freedom at 5% level of significance. Hence, the null hypothesis is rejected. Therefore it can be concluded that **there is significant relationship between income and mode of payment of refrigerator.**

Testing of hypothesis three

H0: There is significance relationship between **gender** and **place of purchasing** refrigerator.

H1: There is no significance relationship between **gender** and **place of purchasing** refrigerator.

Table 3: Cross tabulation of Gender and Place of purchase

Gender	Place of purchase					Total	
	Nearby retailer	Known retailer	Multi brand retailer	Mall	Company Showroom		Online
Male	7	4	9	9	1	6	36
Female	11	8	29	13	2	11	74
Total	18	12	38	22	3	17	110

Source: Primary Source

Inference: Table 3 shows that female dominate the place of purchase decision. Female visits multi brand retailer or mall for their purchase.



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The calculated chi-square test is showing 2.55 which is less than the critical table value 11.0705 at 5 degree of freedom at 5% level of significance. Hence, the null hypothesis is accepted. Therefore it can be concluded that there is no significant relationship between gender and place of purchasing refrigerator.

1.8 Limitation and Scope for Further Research

- The study was conducted in Western Suburb of Mumbai only.
- Findings of the study may not be applicable to the other cities.
- The sample size is very small and it may not be the representative of the population in general. Hence, there is a wide scope for repeating this research with a more broad-based sample which could possibly lead to a different set of results.

1.9 Conclusion

Revolution in Information and Technology has enable consumers to easily access information regarding the product and help them to compare their expectation from the product of various brands. Fulfillment of the expectations leads to purchase of the product. Marketers are trying to fulfill the expectation of the consumers so as to increase the sale.

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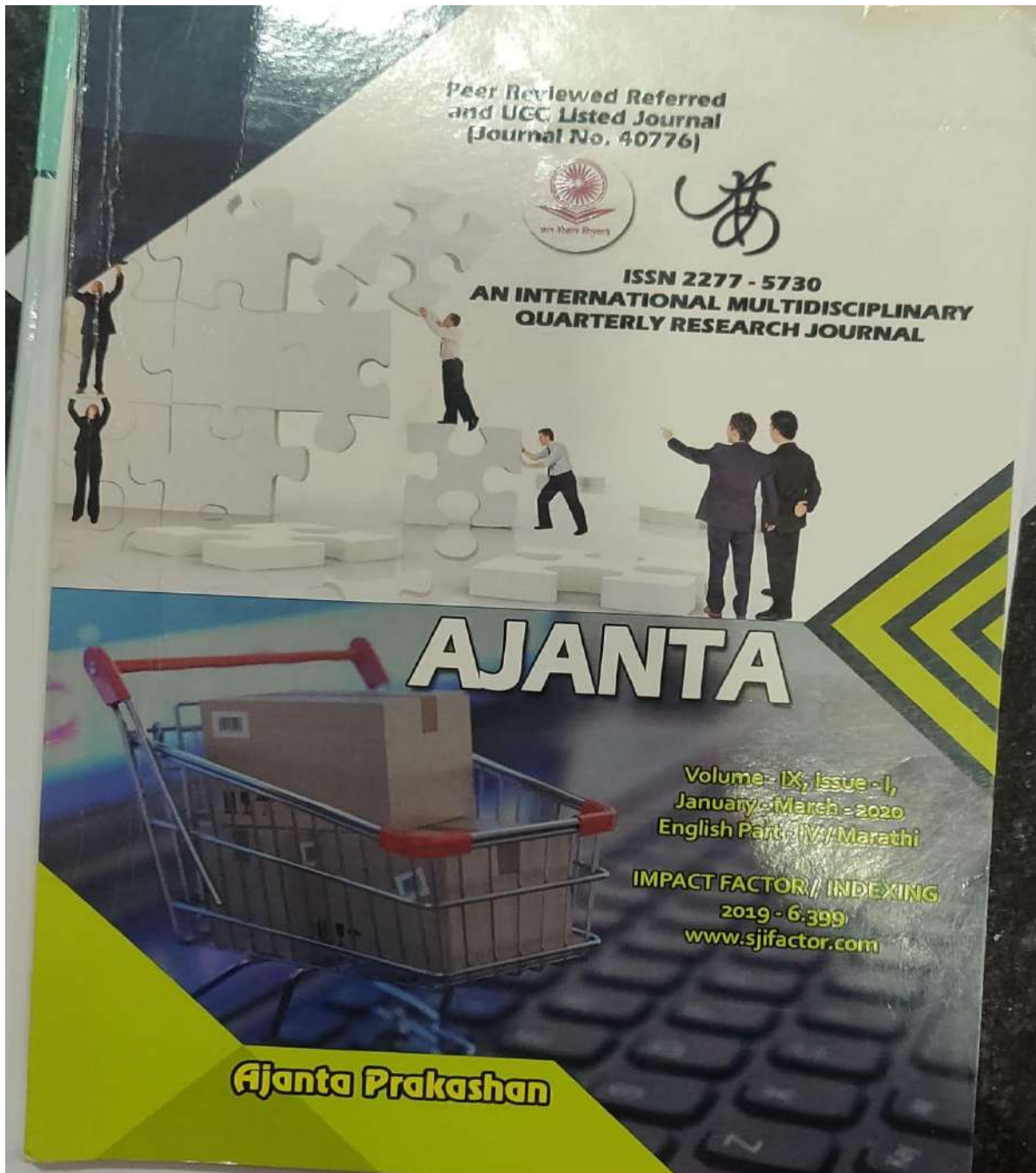
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31. Use of Cloud Computing in Higher Education

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Abstract

From the perspective of Higher Education, the information related to academics in progressively unpredictable domain either examining the computerized data, originating from of an assortment of exercises, either curricular, extra-curricular, managerial or monetary. Education assumes a significant job in keeping up the financial development of a nation. The teaching learning methodology has changed and the learners have become techno-savvy and thus the higher education learning process is changing. The recent technologies used in this environment is the big data and cloud computing. The Higher education institution shares the information on cloud and provides required information to learners online. This paper relates with quality in education with support with cloud computing in relation to educational framework, technologies and challenges.

Keywords: Cloud computing, Higher education, Big data, information, technology

1. Introduction

In today's digital world the framework of Higher education is transforming its effective and leading structure in India. The people want to join the institutions with advance infrastructure. This type of education accommodates global demands related to social and cultural needs. Probably the greatest test that the administration faces in giving training is the absence of foundation and on the off chance that accessible, at that point upkeep of that framework and other issue is Procuring and keeping up a wide scope of equipment and programming require abundant, progressing speculation and the abilities to help them.

Distributed computing can help give those arrangements. It's a system of computing assets that can be accessed from anyplace and that can be shared. In this manner by actualizing distributed computing innovation instruction is given to each understudy and furthermore his participation, class exhibitions and so forth can be adequately kept up without stressing for the infrastructure constraint.



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**Impact of beautification of the railway station and trains through
Corporate Social Responsibility on commuters of Western Railway**

Tapasya Joshi

Abstract

India has uneven development. Indian railways can augment to the development of the nation. Indian Railways has more than 8700 stations. Beautification of the railway station and trains can cast an enormous positive impact on commuters. But, beautification of the railway station and trains require finance. Therefore, railways promote participation of Corporate & PSUs (Sponsoring Entity) through Corporate Social Responsibility.

The present study attempts to understand the influence of beautification of railway stations and trains on the commuters of western railway. The study is analytical and descriptive in nature. Primary data is collected through random sampling method with a sample size of 145 commuters of western railway from Churchgate to Virar. The result shows that majority of the commuters have adored beautification work at the station and on the train and are taking initiative to keep them clean.

Keywords: Beautification, railway station, trains, Corporate Social Responsibility (CSR)

1. Introduction

“The Indian Railways will become the growth engine of the nation’s vikas yatra”.

- Hon. Prime Minister Shri Narendra Modi

Prime Minister of India believes that Indian Railway will fuel the growth and development of Indian economy. Indian Railway has missioned itself to be the engine for progress by being safe, financially viable, environment-friendly and caring for its customers and employees. According to Indian railway report, Indian Railway aspires to

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add 1.5% to India's GDP by building infrastructure to support 40% modal freight share of India's economy.

Indian railway is putting its best foot forward by investing in building infrastructure, sustainability and clean energy, enhancing safety, connecting India by picking up speed, liberalizing freight, improving the ease of doing business for freight customers, customer experience by going digital, safety standards for passengers, governance and transparency, focusing on reducing costs and looking at alternative sources of revenue, launch 'Swachh Rail' and building complaint redressal mechanism.

2. Beautification of Indian Railway Stations

Indian Railway has more than 8700 stations. Railway stations are beautified with attractive paintings, graffiti or local arts across station building and station premises. Vibrant designs and patterns have made stations attractive that catches eyeballs from across a huge distance. These paintings are created by local artists, volunteers and private groups etc.

3. Corporate Social Responsibility in India

Corporate Social Responsibility refers to responsibility of businesses towards the society. CSR is a broad, complex and continually developing concept that comprises a variety of ideas and practices. Businesses undertake CSR as they feel that sustainable growth can be achieved through social progress.

India has been a nation of philanthropy since ancient times. Indian business families have been undertaking the practice of charity since years from their personal savings. They established temples, schools, higher education institutions and other infrastructure of public use. These donations were made from personal savings which did not belong to any stakeholders.



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India is the only country to make CSR mandatory. CSR receive mandate from both Houses of the Indian Parliament and assent of the President of India on 29 August 2013. CSR was introduced to Indian Companies through of the Companies Act, 2013. The idea of CSR is characterised in Condition 135 of the Companies Act. The act states that every company having an annual turnover of Rs.1,000 crore or more, or a net worth of Rs. 500 crore or more, or a net profit of Rs. 5 crore or more in a year should spend at least 2% of its average net profits during the three immediately preceding financial years on Corporate Social Responsibility. The Companies Act, 2013 and the Corporate Social Responsibility (Policy) Rules (The Act) came into effect from 01 April, 2014.

4. Corporate Social Responsibility in Indian Railway

CSR in Indian railway is the great opportunities for the Corporate and PSUs (Sponsoring Entity) to serve the public at large by supplementing the railway's efforts in keeping the railway stations clean, beautified and provide amenities to the passengers as railway stations are used by large number of passengers of all classes and strata.

Railways have identified work which can be done under CSR and is encouraging Corporate and PSUs for sponsoring the work at stations especially falling in their business area.

Objectives of promoting participation from Corporate & PSUs towards CSR are:

1. Execute environmental sustainability works.
2. Creating awareness regarding cleanliness through innovative communicating strategies.
3. Innovative infrastructure.
4. Sanitation Solutions including behavior change.
5. Passenger amenities at Station.

5. Beautification work done through CSR on Western Railway

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1. 21 stations were beautified by volunteers of 'Mumbai First and Making A Difference (MAD) Foundation' under the "Hamara Station - Hamari Shaan" beautification project. Approximately 15,000 volunteers artistically painted staircases, foot over bridges, booking office areas, entrance / exits and platforms on theme based designs. The beautification initiative has been acknowledged across India and appreciated widely including Hon'ble Prime Minister of India and Hon'ble Minister of Railways.
21 Stations that received makeover were Churchgate, Marine Lines, Charni Road, Grant Road, Mumbai Central, Mahalaxmi, Lower Parel, Elphinstone Road, Dadar, Mahim, Bandra, Khar Road, Santacruz, Vile Parle, Andheri, Jogeshwari, Goregaon, Malad, Kandivali, Borivali & Dahisar.
2. Mumbai Division in collaboration with Rotary Club of Bombay Queen has completed the beautification of Matunga Road station. The theme based painting work depicting the diversified role and emergence of women in the Society has been done across the Booking offices, SS office and Foot over Bridges of the station.
3. Asian paints and St+ Art foundation in association with Mumbai Division, completed painting of 81ft x 54ft iconic Mural of Mahatma Gandhi on exterior facade of Churchgate Station Building by Legendary Brazilian street artist Eduardo Kobra under CSR initiative. The mural is an adaption of a photograph of 'Mahatma Gandhi at the Railway station, early 1940s' by Kulwant Roy, which is owned by Aditya Arya Archive and India Photo Archive. The mural of Mahatma Gandhi at Churchgate station aims to use the power of public art to create a dialogue and join people under a positive message of peace.
4. Dahanu Road Station beautification with Warli Art as a "Youth Empowerment Project" has been done by Roshni Foundation and Charitable Trust.
5. A mega-beautification drive has been done at Surat railway station by the Israel-based leading diamond machine manufacturer, Sarin Technologies India Limited



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as part of their CSR activity. All four platforms, walkways, bridges and entrance on both the sides of the station were cleaned, painted and beautified with murals and artwork. Around 60 spots at the railway station including ramps, walls, pillars, walkways, etc, have been painted with beautiful theme based paintings depicting the rich history of Surat and vibrancy of the city's textile and diamond industries.

6. Bardoli station beautified on Swaraj Theme under CSR initiatives by roping NGOs.
7. Nandurbar Station beautified on Warli Art theme under CSR initiatives by roping NGOs.

6. Review of literature

Government of India's¹ press release reveals that Indian Railways has combined cleanliness and creativity by beautify Railway Stations with wall art of paintings and graffiti or local arts. Beautification has been carried out by participation of local artists, volunteers and private groups' etc. Walls of 62 stations in 11 Zonal Railways have been painted with Mithila art painting depicting old mythology.

Timesnews² article highlights that Indian Railways is working on beautification of railway stations and trains to enhance passengers' experience. Railway Stations are being beautified with wall painting and beautiful murals. Railways are modernizing its stations by incorporate state-of-the-art features and services to match airports. In 2018, 22 coaches of the Patna Rajdhani express got decorated with the traditional Madhubani paintings inside and outside the coaches. Over 225 artists painted Madhubani station and the station also won an award. Railways organized in-house station beautification competition where local artists beautified railway stations across the country by beautifying walls of the railway stations with wall art and graffiti. Chandrapur and Ballarshah railway stations won first prize which was of Rs 10 lakh. Madurai (Tamil



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Nadu) got second place and Gandhidham (Gujarat), Kota (Rajasthan) and Secunderabad (Telangana) stations in the third place.

Indian Railway's³ presentation unfolds the varied plans of the Indian Railway and also gives details of their achievement. Under medium term plan, Indian railway provides cleanliness to customer service. Indian Railway increased community partnership towards beautifying stations & improving customer awareness.

Indian Railway's 2017-2019⁴ presentation unfolds that the Railway has planned to increase passenger experience by ensuring that every train journey for Indian citizen is a pleasurable one. Railway has redefined the customer value proposition by positioning key metrics like cleanliness, convenience, punctuality and service orientation. Railway has planned to pull not for profit organizations for beautification drive. Railways also plan to undertake CSR funding for massive awareness and cleanliness campaigns. Indian Railway also aspires to become the epitome of 'Swachh Bharat'.

Pareek Priya⁵ in her article reveals that platforms, some trains and walls of the station are painted in vibrant colours to beautify them. Under the beautification process stations like Indore Junction, Dibrugarh, Chandrapur, Ballarshah, Kota, Gandhidham, Secunderabad have been revamped. Assam's Dibrugarh railway station was painted in breathtaking colors. The walls of Indore Junction railway station were painted in vibrant colors depicting monuments and landmarks. The walls of Indore Junction railway station have murals of queen of Jhansi and national monuments that remind passengers of history and glory of independent India.

7. Objectives of the study

The present study focuses on the impact of CSR on Western railway commuters with the following objectives.

1. To assess the impact of beautification of the railway station and trains on commuters.



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2. To study the behavioral changes (spitting of pan, gutka, tobacco, throwing wrappers and empty bottles) among commuters due to beautification of the railway station and trains on commuters.
3. To evaluate the initiative taken by commuters to clean and maintain the beautification of the railway station and trains.

8. Hypothesis of the study

1. **H0: Fondness for beautification work** has not increased **cleanliness** on the railway station and train.
H1: Fondness for beautification work has increased **cleanliness** on the railway station and train.
2. **H0: Fondness for beautification work** has not influenced commuters to **reduce spitting of pan, gutka and tobacco** on the railway station and train.
H1: Fondness for beautification work has influenced commuters to **reduce spitting of pan, gutka and tobacco** on the railway station and train.
3. **H0: Fondness for beautification work** has not influenced commuters to **reduce throwing of wrappers, bottles and cans** on the railway station and train.
H1: Fondness for beautification work has influenced commuters to **reduce throwing of wrappers, bottles and cans** on the railway station and train.
4. **H0: Fondness for beautification work** has not influenced commuters to **advise other commuters to save the beautification work** on the railway station and train.
H1: Fondness for beautification work has influenced commuters to **advise other commuters to save the beautification work** on the railway station and train.
5. **H0: Depiction of local issues** has not influenced commuters' **fondness for beautification work**.
H1: Depiction of local issues has influenced commuters' **fondness for beautification work**.



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6. **H0: Depiction of culture** has not influenced commuters' fondness for beautification work.
H1: Depiction of culture has influenced commuters' fondness for beautification work.
7. **H0: Themes** has not influenced commuters' fondness for beautification work.
H1: Themes has influenced commuters' fondness for beautification work.
8. **H0: Harmony of art** has not influenced commuters' fondness for beautification work.
H1: Harmony of art has influenced commuters' fondness for beautification work.
9. **H0: Harmony with station colour** has not influenced commuters' fondness for beautification work.
H1: Harmony with station colour has influenced commuters' fondness for beautification work.
10. **H0: Type of art form used** has not influenced commuters' fondness for beautification work.
H1: Type of art form used has influenced commuters' fondness for beautification work.
11. **H0: Quality of work done** has not influenced commuters' fondness for beautification work.
H1: Quality of work done has influenced commuters' fondness for beautification work.
12. **H0: Commuters are not aware of CSR partners of railway for beautification work.**
H1: Commuters are aware of CSR partners of railway for beautification work.

9. Research methodology

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Nature: The study is analytical and descriptive in nature.

Target population: Target population is commuters of Western railway of Mumbai.

Sample size: The sample size is 145 (29 x 5) commuters from Western railway of Mumbai from Churchgate to Virar.

Area of study: The sample is collected along 29 stations of Western Railway of Mumbai viz. Churchgate, Marine Lines, Charni Road, Grant Road, Mumbai Central, Mahalaxmi, Lower Parel, Prabhadevi, Dadar (Western Railway), Matunga Road, Mahim Junction, Bandra, Khar Road, Santacruz, Vile Parle, Andheri, Jogeshwari, Ram Mandir, Goregaon, Malad, Kandivali, Borivali, Dahisar, Mira Road, Bhayander, Naigaon, Vasai Road, Nalla Sopara, Virar.

Sampling technique: Random sampling technique is used for the study. A random sample is selected from different commuters with different backgrounds. The respondents from the stations are taken on convenience cum judgment basis.

Sources of data: The data is collected from both primary and secondary sources. The primary data is collected from the respondent through direct interview. The secondary data is collected from the railway sites, journals and newspapers.

Instrument used to collect primary data: Well-structured questionnaire is used to collect data.

Statistical tools and techniques: Chi Square test is applied to test the significance of difference between the two independent variables. The hypotheses are tested at 5 percent level of significance.



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10. Data analysis and inferences

Table 1: Cross tabulation of fondness for beautification work and its results on commuters of railway station and train

Fondness for beautification work	Level of agreement					Total
	Strongly Disagree	Disagree	Neither disagree or agree	Agree	Strongly Agree	
Increase in cleanliness						
Yes	5	11	30	42	52	140
No	2	0	0	0	3	5
Total	7	11	30	42	55	145
Reduction in spitting of Pan, Gutka, Tobacco						
Yes	8	25	33	25	49	140
No	2	0	0	0	3	5
Total	10	25	33	25	52	145
Reduction in throwing of empty wrappers, bottles and cans						
Yes	7	15	32	45	41	140
No	2	0	1	0	2	5
Total	9	15	33	45	43	145
Advice to other commuters to save the beautification work						
Yes	10	9	34	44	43	140
No	2	0	0	0	3	5
Total	12	9	34	44	46	145

Source: Primary data



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Table 1 reveals that majority of the respondent have adored beautification work undertaken at railway stations and on trains. They strongly agree that beautification work has boosted the cleanliness at station. Commuters have reduced spitting of pan, gutka, tobacco along with throwing of wrappers, bottles and cans. Commuters not only take efforts to keep the beautification intact but also advise other commuters to do the same.

Table 2: Chi square test for fondness for beautification work and its results on commuters of railway station and train

Hypothesis	Chi square value	Degree of freedom	Level of significance	Table value	Result
1. H0: Fondness for beautification work has not increased cleanliness on the railway station and train.	16.90	4	0.05	9.487	Rejected
2. H0: Fondness for beautification work has not influenced commuters to reduce spitting of pan, gutka and tobacco on the railway station and train.	12.03	4	0.05	9.487	Rejected
3. H0: Fondness for beautification work has not influenced commuters to reduce throwing of wrappers, bottles and cans on the railway station and train.	11.87	4	0.05	9.487	Rejected
4. H0: Fondness for beautification work has not influenced commuters to advice other commuters to save the beautification work on the railway station and train.	10.71	4	0.05	9.487	Rejected

Inference:

For Hypothesis 1, 2, 3 and 4, it is observed that chi square value is greater than table value. Hence, null hypothesis is rejected and alternative hypothesis is accepted. Thus, it

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can be inferred that fondness for beautification has enhanced cleanliness on the railway station and train by reducing spitting of pan, gutka, tobacco along with throwing of wrappers, bottles and cans. Also, commuters are advising other commuters to save the beautification work.

Table 3: Cross tabulation of elements of beautification work and its influence on fondness for beautification work

Fondness for beautification work	Level of quality					Total
	Excellent	Good	Average	Bad	Worst	
Depiction of local issues						
Yes	40	74	20	6	0	140
No	0	0	3	0	2	5
Total	40	74	23	6	2	145
Depiction of culture						
Yes	50	60	28	2	0	140
No	0	0	1	2	2	5
Total	50	60	29	4	2	145
Themes						
Yes	55	55	28	2	0	140
No	0	1	0	2	2	5
Total	55	56	28	4	2	145
Harmony of art						
Yes	39	69	24	7	1	140
No	0	2	1	0	2	5
Total	39	71	25	7	3	145
Harmony with station colour						
Yes	47	52	40	1	0	140
No	0	2	1	0	2	5
Total	47	54	41	1	2	145

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Type of art form used						
Yes	46	66	27	0	1	140
No	0	1	1	1	2	5
Total	46	67	28	1	3	145
Quality of work done						
Yes	55	63	19	3	0	140
No	0	2	1	0	2	5
Total	55	65	20	3	2	145

Source: Primary data

Table 3 reveals that majority of the respondent found element of beautification to be good. This gives scope for the railway to come out with more creativity to lure the commuters.

Table 4: Chi square test for elements of beautification work and its influence on fondness for beautification work

Hypothesis	Chi square value	Degree of freedom	Level of significance	Table value	Result
5. H0: Depiction of local issues has not influenced commuters' fondness for beautification work.	66.65	4	0.05	9.487	Rejected
6. H0: Depiction of culture has not influenced commuters' fondness for beautification work.	85.96	4	0.05	9.487	Rejected
7. H0: Themes has not influenced commuters' fondness for beautification work.	85.46	4	0.05	9.487	Rejected
8. H0: Harmony of art has not influenced commuters' fondness for beautification work.	37.76	4	0.05	9.487	Rejected
9. H0: Harmony with station colour has not influenced commuters' fondness for beautification work.	57.85	4	0.05	9.487	Rejected

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10. H0: Type of art form used has not influenced commuters' fondness for beautification work.	66.43	4	0.05	9.487	Rejected
11. H0: Quality of work done has not influenced commuters' fondness for beautification work.	58.24	4	0.05	9.487	Rejected

Inference:

For Hypothesis 5,6,7,8,9,10 and 11, it is observed that chi square value is greater than table value. Hence, null hypothesis is rejected and alternative hypothesis is accepted. Thus, it can be inferred that elements of beautification cast their influence on fondness for beautification by commuters.

Table 5: Awareness of commuters for CSR partners of railway in beautification work

Awareness for CSR partners	No. of respondent
Yes	65
No	80
Total	145

Source: Primary data

Table 5 highlights that majority of the respondent re not aware of beautification partners of railway.

Table 6: Chi square test for awareness of commuters for CSR partners of railway in beautification work

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Hypothesis	Chi square value	Degree of freedom	Level of significance	Table value	Result
12. H0: Commuters are not aware of CSR partners of railway for beautification work.	1.55	1	0.05	3.841	Accepted

Inference:

For hypothesis 12, it is observed that chi square value is less than table value. Hence, null hypothesis is accepted and alternative hypothesis is rejected. Thus, it can be inferred that commuters are not aware of CSR partners of railway in beautification work.

11. Suggestions

- Railways should come out with more creativity to make commuters attracted towards appearance of stations and trains.
- Partners of railways should take up awareness campaign to make commuters about their contribution.

12. Limitation and Scope for Further Research

- The study was conducted on Western railway of Mumbai only and the findings of the study may not be applicable to the other cities.
- The sample size is very small and it may not be the representative of the population in general. Hence, there is a wide scope for repeating this research with a more broad-based sample which could possibly lead to a different set of results.

13. Conclusion

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Commuters are taking an initiative to clean and maintain the beautification of the railway stations and trains. A chain of awareness campaigns are conducted by railways to make commuters aware about the hazards of pollution and appeal is made to keep railway stations and trains clean.

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Title of the Research	"Influence of Cause Related Marketing on Consumer Buying Behaviour With Reference to FMCG Products"
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**“Influence of Cause Related Marketing (CrM) on Consumer Buying
Behaviour with reference to FMCG Products”**

Abstract: Cause related marketing (CrM) is an initiative of the company to not only promote the product but also to bring social awareness among the people regarding various problems faced by the society. By highlighting problems, the company tries to create acuteness of the problem and change in the attitude of the people. Cause related marketing is the best way to sell the product and discharge the social responsibility of the company. This research is a small initiative to find out the association between CrM and the age of the consumer and their buying behaviour. Findings of the research will be helpful to marketers in knowing the effectiveness of cause related marketing. It will also help in exploring new areas of CSR.

Key Words: Cause Related Marketing, Buying Behavior, FMCG Products

1. Introduction

Corporate Social Responsibility is made mandatory in India since 2013 with the passing of Article 135 of company law. Various initiatives like building of school and hospital, charity, environment awareness, population control and consumer awareness, etc. are the different areas of focus. Today marketing is an inevitable part of the company. Effective marketing not only helps in creating awareness but also helps in changing the attitude of consumers. Cause related marketing (CrM) helps in bringing essential positive change in society through media which has a widespread impact on the people of the society.

2. Form of CrM

According to Alan Andreasen, CrM is “A commercial activity by which businesses and charities or causes form a partnership with age other to market an image product or service for mutual benefit”.

Alan Andreasen has proposed three types of CrM model that are discussed below:

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1. **Translation based promotion**-Under this program, one can contribute by buying specific product, registering at a particular website, purchasing from particular retail shop, etc.
2. **Joint issue Promotion**-Under this campaign, company creates awareness amongst the consumers and encourages them to join the drive.
3. **Licensing**- Under this campaigning, non-profit organization gives license to the company to design the product and distribute with the mission with the organizations brand name.

3. Benefits of CrM to the company

- Due to CrM campaign, company's advertisement turnout to be different from other advertisements and thus increases brand awareness.
- Customers who are aware of CrM and want to help society can make purchase of CrM product and also recommend them to others. Thus, new group of customer are added which helps in increasing sales and increase in market share of the company.
- CrM enhances customer loyalty as continuous purchase of product by customers.
- CrM helps to create product differentiation in the market.
- CrM helps to build up the trust of the customer as customer see visible change in the condition of the society.

4. CrM in India

Cause related marketing is an intersection of the corporate philanthropy and sponsorship. The main purpose of all CrM programs is to leverage sales by adopting different promotion campaign.

Cause related marketing is a business effort that is mutually beneficial for companies and non-profit organization through which charity would be done. It includes initiative like volunteer work and event sponsorship. Today, India is facing many problems like gender inequality, scarcity of natural resources, poverty, illiteracy, pollution, religion conflicts, corruption, etc. The use of 'Cause related marketing' as a marketing tool has increased in last few years.

5. Factors influencing success of CrM in India

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1. **Degree of Fit** – There are three degree of fit
 - **Image fit** – It deals with degree to which company and cause supported by company fit together. Tata SaltCrM supports “DeshkoArpan”
 - **Functional fit**–It refers to degree to which functions of the product and cause supported by company fit together. i.eChingsCrM supports “India ke Hunger Ki Bajao”
 - **Geographical fit** – It refers to degree to which area of operation of company and product fit.
2. **Period** - Fairly long time of campaigning increases recall value of the brand and CrM campaign.
3. **Financial Resources**–High financial contribution is appreciated by customer. In India it is mandatory for the company to contribute 2% of net profitfor CSR under section 135 of Indian companies act.
4. **CSR Integration**- Integration between CSR and CrM, helps in building corporate image and product differentiation in the market
5. **Communication** – Simple and transparent communication helps in raising funds which are utilized for the benefit of society.

CrM campaigns differin terms of their scope, design, types of non-profit partners and the nature of the relationships between the companies and their nonprofit partners. There are two forms of associations based on time

1. **Temporary**:Company teams up with the NGO for a short period of time.
2. **Ongoing**:Company teams up with the NGO for longer periods of time but may not be permanent.

6. CrM and FMCG products in India

Fast moving consumer goods are the 4thlargest sector in the Indian economy. It comprises three main segments; namely food and beverages (19%), healthcare (31%) per cent and household and personal care (50%). FMCG market growth was 9.7% in December 2019.

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Table of seven FMCG products along with their CSR program name, area covered and NGO partner is given below:

Table 1: FMCG Brands and CrM Program

Company/ Product	CSR program Name	NGO Partner for CSR	Area covered
P&G	Shikha	Sony Entertainment & CRY	Donated ₹22 crore for children education
	Drishhti	National Association for the Blind	For every packet of Whisper is sold ₹1 will be donated for restoring of blind girls in India
Nihar Shanti Avala	ChhotaKadamPragtikiAur	CRY	2% of proceeding spend on children education
Chings	India ke Hunger Ki Bajao	AkshyaPatra	Information & donation hub
PaperBoat	#FloatABoat	Parivaar Ashram	For every paper Boat image share on social networking sites company contributed ₹20 for children education
ITC	Classmate	TonyBlair Faith Foundation, Janaagraha,AkshayaPatra Foundation	For every four classmate book purchased ₹ 1 will be contributed for primary education of underprivileged students
Tata Tea	Jaago Re	--	Awareness
Nivea	#MomsTouch	Aseema Charitable Trust	When individual share Nivea video on social networking sites each time company will donate 100 gram rice.

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Source - Authors own compilation

7. Need of the Study

India is facing number of social and environmental problems like poverty, increasing environmental and population concern, gender discrimination, illiteracy etc. Government alone is not responsible in bringing solution to such problems. Private sector is equally responsible for solving such problems. Now-a-days, various initiatives has been evolved and implemented by private sector to discharge their social responsibility, one such way is cause related marketing campaign (CrM).

8. Objective of the study

- To study consumer awareness about cause- related marketing.
- To study the impact of cause-related marketing on consumer buying behavior.
- To study the impact of cause-related marketing on corporate image.
- To study the various areas covered in cause-related marketing.

9. Hypothesis of the Study

1. H_0 : There is no association between consumer awareness for cause related marketing and buying behavior.
2. H_0 : There is no association between age and consumer awareness for cause related marketing.

10. Review of Literature

SayedTauqeer and others (2011) research findings shows that CSR related marketing not only helps in penetrate the market but also show an increasing sales and image of the company. CrM helps in earning short term profit. Consumers don't mind switching to cause related brand if they get similar product quality and price.

Marhaba and Osman (2012) in their research found that there is positive relation between belief of consumer on CRM advertisement and product purchase. Consumer level of belief and non-belief influences consumer interpretation of cause claim in CRM advertisement. Marketer can

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reduce disbelief of the consumer by increasing consumer knowledge and awareness of CRM initiative through proper media selection.

Adrienne Steffen and Sabina (2013) in their study found that CRM increases brand recall value. According to research findings 93.9 percent of consumers are able to recall CRM campaign. Consumer compare price and quality of the product and if they find similarity between usual brand and cause related brand, customers don't mind in shifting purchase from usual brand to cost related brand products. Company undertakes CrM to build good corporate image but consumer are of opinion that Company undertakes CrM to earn profit.

Mona Chaudhary & Sneha Ghai (2015) findings reveal that T.V is the best media to create awareness about brand and CSR. Print media is less preferred by youngsters. Brand image, goodwill, NGO partner, area covered and effectiveness of the messages are the few factors that influence consumer buying behavior. Consumer doesn't mind paying bit high if they find cause supported by brand is relevant.

Thamaraiselven Natarajan (2016) research finding is based on 203 articles and research papers published between 1988 to 2016. Cause supported by the company should match with brand image. The NGO should be able to win the trust and confidence of the customers in framing positive attitude toward CrM campaign. Effective CrM helps in increasing market share as customers are ready to support and buy cause related products.

Monaem Ben Lellahom (2017) found that companies are making use of cause related marketing (purpose driven marketing) in order to increase customer loyalty. For customers, personal benefit is primary and that of the society is secondary. While designing campaign, companies have to ensure that there is win-win situation between customers and charity. The purpose of cause related marketing will be achieved when customers feel that there is transparency in how company is distributing funds for the cause. Market need to change marketing practice from conventional to purpose driven marketing which helps in building the foundation for cause related marketing.

Nagaraja (2017) stated that a company needs to make the hidden benefit visible. CrM campaign should communicate to the customers that how company will contribute collected money in

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improving social issues. Such communication strategy helps in creating brand differentiation and provides competitive edge to the company. Consumer support local and national cause as compared to international cause as they find more connected to local cause.

10. Research Methodology of the Study

10.1 Research Area: FMCG products are heavily and repetitively advertised by advertiser and purchased regularly by the consumers. So, seven FMCG brands are selected for the study. Brand selected for the study are P&G, Nihar shanti Avla, Chings, PaperBoat, ITC, Tata Tea, Nivea.

10.2 Data Collection

Primary data is collected through structured questionnaire. Secondary Data is collected through websites, research thesis of the research scholars, newspaper, research articles, research paper, etc.

10.3 Sample Selection: For the research, data is collected from the 100 respondent purchasing FMCG products.

10.4 Testing of Hypothesis: Megastat software is used for testing of hypothesis.

H₀: There is no association between consumer awareness for cause related marketing and buying behavior.

Table 2: Cross table of Awareness and Buying Behaviour of the respondent

Awareness	Shanti Avala		Chings		PaperBoat		Tata Tea		Nivea		P & G		ITC		Total
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	
Maybe	6	8	4	10	2	12	0	14	2	12	0	14	4	10	98
No	2	6	2	6	4	4	0	8	4	4	4	4	4	4	56
Yes	36	42	28	50	38	40	24	54	30	48	10	68	18	60	546
Total	44	56	34	66	44	56	24	76	36	64	14	86	26	74	700

(Source: Primary Data)

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Table 3: Chi-Square Tests

	Chi-square value	Degree of freedom	Level of significance	p-value	Table value
Value	34.19	26	5%	.1303	38.88514
p-value < 0.05 = Reject; p-value > 0.05 = Fail to Reject / chi square value > table value = Reject; chi square value < table value = Fail to Reject					

Decision and conclusion

As P value is greater than 0.05, the null hypothesis is Accepted. So, it is concluded that there is no association between consumer awareness for cause related marketing and buying behavior.

2. H₀: There is no association between Age and Consumer Awareness for CrM

Table 4: Cross table of Age and Buying Behaviour of the respondent

Awareness	Age of the Respondents					Total
	Below 18	18-25	26-35	36-45	46-55	
Yes	40	12	14	2	10	78
No	6	2	0	0	0	8
May be	10	4	0	0	0	14
Total	56	18	14	2	10	100

(Source: Primary Data)

Table 5: Chi-Square Tests

	Chi-square value	Degree of freedom	Level of significance	p-value	Table value
Value	10.14	8	5%	.2555	15.50731
p-value < 0.05 = Reject; p-value > 0.05 = Fail to Reject / chi square value > table value = Reject; chi square value < table value = Fail to Reject					

Decision and conclusion

As P value is greater than 0.05, the null hypothesis is Accepted. So, it is concluded that there is no association between Age and Consumer Buying behaviour for CrM.

11. Findings

Research has been conducted with the objective to find out awareness of CrM, its areas covered and its influence on consumer buying behaviour. The outcome of the research is summarized as below:

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- 78 percentages of respondents are aware that FMCG companies are undertaking CrM and only 8 percentage respondents are not aware about CrM campaign of the company. It means that customers are aware about CrM of the company.
- Buying behaviour of the customer is studied by analyzing three parameters - reasons for purchase, shift of purchase, favourable recommendation. CrM doesn't form base for purchased of FMCG products for 67.8 percentage of respondents
- 73.2% respondents have not shifted their purchase from their previous brand to CrM supported brand even though price and quality are same.
- 63.3 % respondents are ready to recommend CrM products to others.
- Out of seven FMCG product selected for research, four FMCG products namely P&G, Shanti Avala, PaperBoat, ITC is contributing for the education of underprivileged children while Nivea and Chings is contributing for food of poor kids. Data analysis reveals that forty percent of the marketer is contributing for the education of underprivileged children.
- CRM creates positive image of the company in the eye of customers. This objective is proved with the help of review of literature of SayedTaufeer (2011), Adrienne Steffen and Sabina(2013), ThamaraiselvenNatarajan (2016). CrM make society aware about the company's initiative and this helps in creating good image in the mind of the people in the society.
- T.V is the main source of the information for 85 percentage of respondent as they came to know about CrM campaign through T.V.

12. Recommendation and Suggestions

On the basis of the findings of the study, it is strongly recommended that companies take high publicity of CrM initiative as there are people who are not yet aware about their CrM initiative (Nivea, Paper Boat and ITC). Apart from education, other areas recommended for CrM are environment, health and nutrition, gender discrimination. CrM campaign can be made more effective by engaging people who receives benefit of CrM in CrM campaign. Cause supported by company should be for long period of time and social change should be visible to the customers.

13. Conclusion

CrM is a part of CSR, however it is at nascent stage in India. While purchasing FMCG product customers look for functional benefit of the product. In order to capture market share and increase sales revenue, companies are doing something different. CrM is one of the way through which marketer create differentiated brand image and at the same time discharges their social responsibility. CRM campaign is the best strategy for the marketer to inform consumer about companies CSR initiatives without spending separately. It is fact that consumer get attracted and influenced by advertisement and purchase product but CrM campaign do not influence consumer to buy product as people do not shift their purchases. But, it is also a fact that CrM campaign makes consumer aware about social problems and how marketer is discharging their social responsibility. This gives marketer a competitive edge in the market. Tata Tea is the best example for this –“HarSubahsirfutho mat Jaago Re” slogan has created tremendous impact on buyers mind by awakening them for social issues like corruption, poor road condition, role of police and importance of voting. This campaign not only made marketer socially responsible but also consumer to be socially responsible.

14. Future scope of the study

Research finding is based on only seven FMCG products. Another study can be conducted by adding more FMCG product. Due to time and resource constraints, research is conducted only in Mumbai city. CrM is also done by consumer durable company. So, by widening the scope of the study better research is possible.

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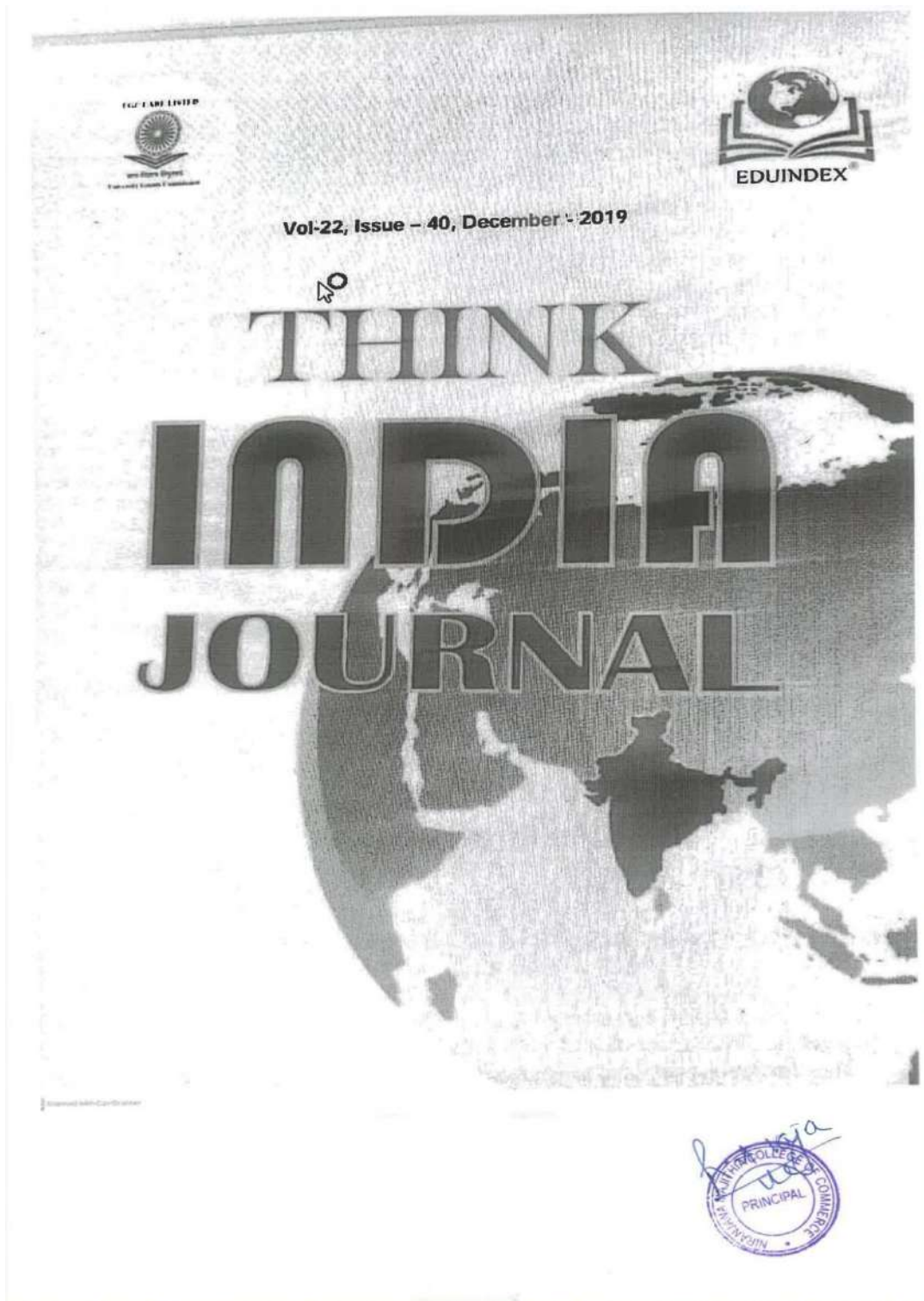
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Criterion III: Research, Innovations and Extension

Study of Cyber Security in Social Media

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Abstract

Social Media are the virtual platform where people share their personal information with their known and unknown friends. Cyber-attacks are a sort of offense that helps the hackers to steal the personal information and can extend from introducing spyware in the network or the nodes. A greater part of current assaults essentially utilizes the social media as a conveyance system that breach users authentication and credentials. This calls for progresses in security conventions to shield against programmers which structure the premise of this examination. In this paper, we will discuss a portion of the threats and security concerns and assaults on Social Media.

Keywords- Social media, security, communication, Cyber attack

Introduction

Social media communication sets up interconnected online networks which is the act of growing potentially social contacts or business by making associations through people, regularly through web-based life, for example, Face book, Twitter, LinkedIn.

Social media is generally two types of network like socioecentric and egocentric. The socioecentric targets on huge gatherings of individuals and evaluates the connections between individuals in a gathering in and considers examples of collaborations and how these examples influence the gathering all in all.

Cyber security is the basic necessity for social networking sites as today the world is totally managing the data and is shared anywhere in various structures. The information in some cases is very delicate and can be abused by anybody. To be sure when organizations and associations share delicate data, they ought to ensure that, it is basic to keep the information safe. Besides when government, military, banking and different associations work with information, it must be taken well consideration. This is the place Cyber security has a spot as a significant factor. Digital security can be basically said as an instrument of securing any data by utilizing most recent advancements so that they can't be utilized by any other individual other than to which individual it belongs to. According to Barnes, the ubiquity of these social media, which are frequently utilized by young people and individuals who don't have protection or security on their psyches, prompts an immense measure of conceivably private data being set on the Internet where others can approach it. It also proceeds to state that connecting with individuals isn't new, however this media for doing it is generally new. The crime on social media is wil increasing very fast.

Security process includes mainly people, technology and processes as it is dynamic and adaptive. People in this process are the users who should be aware of all the risks of cyber threats and must have the proper data backup and other are the security personnel. The process helps people how to react to the threats. Technology are the tools that helps the procedures to work together. [1-3]

Significant Security Area

It tends to stay aware of the changing security dangers. The customary methodology has been to concentrate assets on vital framework segments. Now a day cyber security requires the coordination through a data framework as- Application security which is an unauthorized code which is used to manipulate the content, Network security that detects and responds as per the security policies and tools to the threats, Information security and Operational security.

Security Threats in Social Media

1. Deep Fakes



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Criterion III: Research, Innovations and Extension