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**SDM COLLEGE OF BUSINESS MANAGEMENT
POST GRADUATE CENTRE FOR MANAGEMENT
STUDIES AND RESEARCH, MANGALURU**

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THE POWER OF PERSUASION: ANALYZING THE INFLUENCE OF SOCIAL MEDIA INFLUENCERS ON CLOTHING BRAND IMAGE AND CONSUMER BEHAVIOUR

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ABSTRACT

In today's digitally driven world, social media influencers have emerged as powerful voices shaping consumer perceptions and behaviours, particularly in the realm of fashion and clothing brands. This paper delves into the intricate dynamics between social media influencers, clothing brand image, and consumer behaviour. Through a comprehensive analysis of existing literature, as well as empirical research, this study examines how social media influencers exert influence, the mechanisms through which they shape clothing brand image, and the resulting impact on consumer behaviour. Furthermore, the study investigates the various ways in which consumers engage with influencer-generated content and the subsequent effects on purchase intentions, brand loyalty, and word-of-mouth communication. The study is conducted using questionnaire method in order to collect the responses from the consumers in Mangaluru City. The research findings highlight the significant role of social media influencers in enhancing brand visibility, credibility, and desirability among consumers.

Keywords

social media influencers, clothing brands, brand image, influencer marketing, digital marketing

Introduction

In the digital age, social media has revolutionized the way people communicate, share information, and make purchasing decisions. Among the myriad of content creators on these platforms, social media influencers have emerged as powerful arbiters of taste, style, and consumer behavior. With their ability to cultivate vast followings and engage audiences with curated content, influencers wield significant influence over their followers' preferences and purchasing decisions. This research paper aims to explore the profound impact of social media influencers on the clothing brand image and consumer behavior. Specifically, it seeks to investigate how influencers shape perceptions of clothing brands, influence consumer attitudes towards these brands, and ultimately drive purchasing behavior.

In recent years, the traditional advertising landscape has undergone a dramatic transformation. Consumers are increasingly turning to social media platforms like Instagram, YouTube, and TikTok for product recommendations and style inspiration. Social media influencers, with their authentic and relatable content, have become trusted sources of information in this digital ecosystem. The phenomenon of influencer marketing has become particularly prevalent in the fashion industry. Clothing brands collaborate with influencers to leverage their reach and credibility, effectively outsourcing brand promotion to individuals who resonate with their target audience. By partnering with influencers, brands can tap into their followers' aspirational lifestyles and align their products with the influencer's personal brand.



However, the influence of social media influencers goes beyond mere brand endorsements. Through carefully curated content, influencers shape narratives around clothing brands, imbuing them with certain values, aesthetics, and identities. They create aspirational lifestyles that resonate with their followers, positioning certain brands as symbols of status, exclusivity, or authenticity. Moreover, social media influencers engage in various forms of content creation, including sponsored posts, product reviews, and styling tutorials. These diverse formats allow influencers to showcase clothing brands in different contexts, demonstrating their versatility and suitability for various occasions and lifestyles. Despite the widespread adoption of influencer marketing, questions remain about its effectiveness and ethical implications. Critics argue that influencer content blurs the lines between authentic recommendations and paid promotions, leading to skepticism among consumers. Moreover, concerns have been raised about the transparency of influencer-brand partnerships and the potential for misleading advertising practices.

This research paper aims to address these concerns by critically analyzing the influence of social media influencers on clothing brand image and consumer behavior. By examining existing literature and conducting surveys, we seek to provide insights into the mechanisms through which influencers shape consumer perceptions and purchasing decisions. Ultimately, this research aims to contribute to a deeper understanding of the evolving dynamics between brands, influencers, and consumers in the digital age. By shedding light on the power of persuasion wielded by social media influencers, we hope to inform marketing strategies and foster ethical practices in influencer marketing.

Objectives of the study

This study has been done with the following objectives.

- ❖ To analyze the influence of social media influencers on consumer purchasing behaviour.

- ❖ To investigate the extent of influence that social media influencers have on shaping perceptions of clothing brands and impacting consumer behaviour.
- ❖ To analyze how consumers perceive clothing brands promoted by social media influencers.
- ❖ To assess how clothing brands' images are transformed through influencer marketing.
- ❖ To provide practical recommendations for marketers and brands seeking to leverage social media influencers effectively.

Problem statement

In recent years, the rise of social media influencers has transformed the landscape of advertising and consumer behaviour, particularly within the fashion industry. While influencer marketing has become a ubiquitous strategy for clothing brands to engage with consumers, questions remain about its effectiveness, transparency, and ethical implications. Therefore, the problem this research seeks to address is: Despite the widespread adoption of influencer marketing in the fashion industry, there is a lack of comprehensive understanding regarding the influence of social media influencers on clothing brand image and consumer behaviour. By providing evidence, insights, and recommendations, this research aims to contribute to a deeper understanding of the power of persuasion wielded by social media influencers and its implications for clothing brand image and consumer behaviour.

Hypothesis of the study

Null Hypothesis (H0): There is no significant relationship between social media influencers' content and consumer perceptions of clothing brand image, nor does influencer content significantly impact consumer behaviour.

Alternative Hypothesis (H1): Social media influencers' content significantly influences consumer perceptions of clothing brand image and positively affects consumer behaviour, including



brand preference, product consideration, and purchase decisions.

Scope of the study

Any field of research must have a definite scope. This research focuses on the impact of social media influencers on clothing brand image and consumer behaviour. It encompasses an analysis of influencer effectiveness, transparency, and ethical considerations in the fashion industry. The study examines consumer perceptions, attitudes, and purchasing decisions influenced by influencer content, providing insights for marketers, brands, and policymakers.

Research methodology

The study is based on both Primary & Secondary data. Secondary data are collected from various books, journals, articles, working papers, etc. Primary data are collected through the questionnaire method from Clothing customers in Mangalore City. The primary data collected from the sample respondents on various aspects has been organised in the tabular form. Such organised data has been analysed with the help of different statistical tools like average, percentage, etc. for easy understanding of the data and for drawing meaningful conclusion. The sample size of 120 has been considered for the current study using random sampling method.

Limitation of the study

- The study is limited to selected areas of Mangalore City.
- The sample size and composition of participants may not fully represent the diversity of consumers or influencers within the fashion industry.
- Due to the observational nature of the study, establishing causality between influencer content and consumer behaviour may be challenging.
- The findings of this research may be limited in their generalizability due to the specific

focus on a particular demographic, geographic region, or social media platform. Variations in consumer behaviour and influencer effectiveness across different populations or platforms may not be fully captured.

Literature review

In recent years, the proliferation of social media platforms has facilitated the emergence of social media influencers as powerful agents of persuasion, particularly within the fashion industry. This literature review provides a comprehensive overview of existing research on the influence of social media influencers on clothing brand image and consumer behaviour.

- Influencer marketing has become a prominent strategy for brands to engage with consumers in the digital age. Studies by De Veirman et al. (2017) and Bhattacharjee et al. (2020) highlight the effectiveness of influencer endorsements in enhancing brand awareness, credibility, and purchase intent.
- Social media influencers wield significant influence over their followers through authentic and relatable content. Research by Jin et al. (2019) and Kim and Johnson (2016) explores the mechanisms through which influencers shape consumer perceptions and preferences, emphasizing the importance of authenticity and trust.
- Influencer content plays a pivotal role in shaping the image and identity of clothing brands. Studies by Perez and Stöttinger (2017) and Phua et al. (2017) examine how influencers imbue brands with certain values, aesthetics, and lifestyles, positioning them as aspirational symbols for consumers.
- The influence of social media influencers extends to consumer behaviour and purchase decisions. Research by Muntinga et al. (2011) and Lee et al. (2018) demonstrates that influencer endorsements can influence brand preference, product consideration, and actual purchase behaviour among consumers.

- Ethical considerations in influencer marketing have garnered increasing attention from scholars and practitioners. Studies by Wojdyski and Evans (2016) and Abidin (2018) highlight concerns about transparency, disclosure, and authenticity in influencer-brand partnerships, emphasizing the need for ethical guidelines and regulatory oversight.
- Measuring the effectiveness of influencer marketing campaigns remains a challenge for marketers. Research by Gao et al. (2020) and Chen and Wu (2019) explores various methods for evaluating influencer impact, including engagement metrics, sentiment analysis, and return on investment (ROI) calculations.

While existing research provides valuable insights into the influence of social media influencers on clothing brand image and consumer behaviour, several avenues for future research warrant exploration.

1. Data analysis:

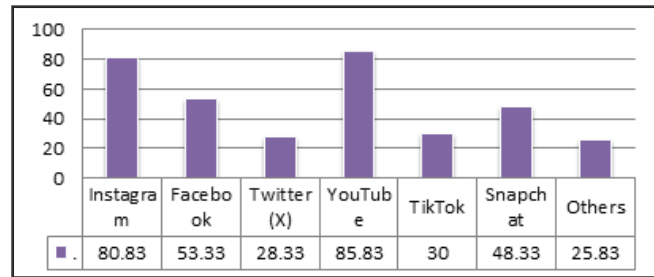
Table 1: Showing the social media platforms respondents use regularly.

Particulars	No of respondents	Percentage (%)
Instagram	97	80.83
Facebook	64	53.33
Twitter (X)	34	28.33
YouTube	103	85.83
TikTok	36	30.00
Snapchat	58	48.33
Others	31	25.83

N=120 MRR=3.525 SOURCE: SURVEY DATA

NOTE: Percentage is not equal to 100 because of multiple responses and multiple response rate is equal to total number of response divided by the number of respondents.

Figure 1: Showing the social media platforms respondents use regularly.



Analysis: The above table and chart depicts that 86 percent of respondents has been using social media platform YouTube regularly, 80 percent use Instagram, 53 percent use Facebook, 48 percent use Snapchat, 30 percent use TikTok, 28 percent use Twitter(X) and 26 percent use other social media platform.

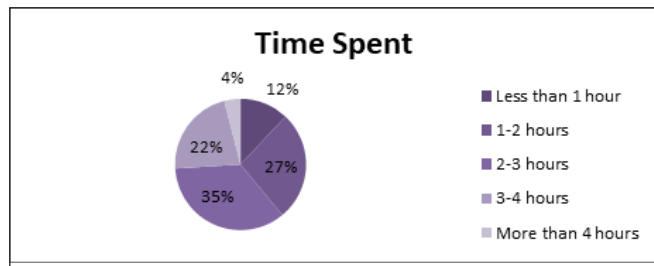
Table 2: Showing on an average how many hours per day respondents spend on social media.

Particulars	No of respondents	Percentage (%)
Less than 1 hour	14	12
1-2 hours	32	27
2-3 hours	42	35
3-4 hours	27	22
More than 4 hours	5	04
Total	120	100

N=120

SOURCE: SURVEY DATA

Figure 2: Showing on an average how many hours per day respondents spend on social media.



Analysis: The above table and chart depicts that 35 percent of respondents on an average spend 2-3 hours per day on social media, 27 percent spend 1-2 hours a day, 22 percent spend 3-4 hours a day, 12 percent spend less than 1 hour a day and 4 percent of the respondents spend more than 4 hours a day.

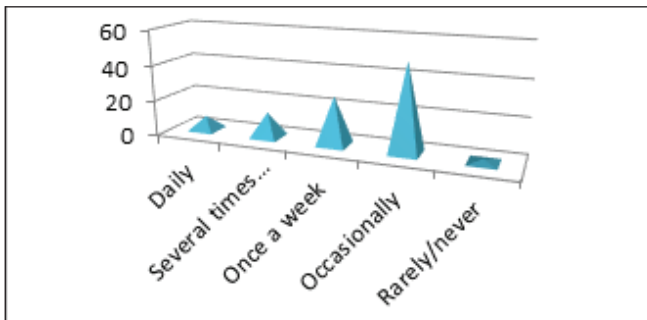
Table 3: Showing how often does respondents follow social media influencers who promote clothing brands

Particulars	No of respondents	Percentage (%)
Daily	09	08
Several times a week	17	14
Once a week	33	27
Occasionally	59	49
Rarely/never	02	02
Total	120	100

N=120

SOURCE: SURVEY DATA

Figure 3: Showing how often does respondents follow social media influencers who promote clothing brands



Analysis: The above table and chart depicts that 49 percent of respondents occasionally follow social media influencers who promote clothing brands, 27 percent follow once a week, 14 percent follow several times a week, 8 percent follow daily and 2 percent rarely/never follow social media influencers who promote clothing brands.

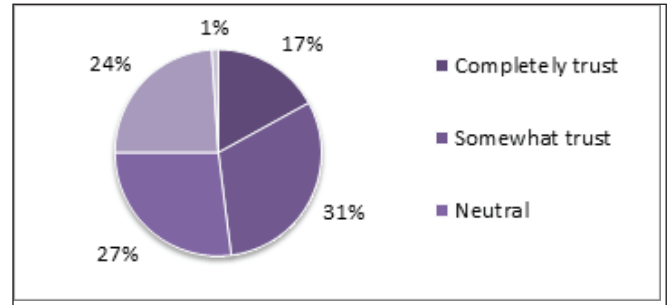
Table 4: Showing to what extent does respondents trust recommendations from social media influencers regarding clothing brands

Particulars	No of respondents	Percentage (%)
Completely trust	21	17
Somewhat trust	37	31
Neutral	32	27
Somewhat distrust	29	24
Completely distrust	01	01
Total	120	100

N= 120

SOURCE: SURVEY DATA

Figure 4: Showing to what extent does respondents trust recommendations from social media influencers regarding clothing brands



Analysis: The above table and chart depicts that 31 percent of respondents somewhat trust recommendations from social media influencers regarding clothing brands, 27 percent are neutral, 24 percent somewhat distrust, 17 percent completely trust and 1 percent of respondents completely distrust recommendations from social media influencers regarding clothing brands.

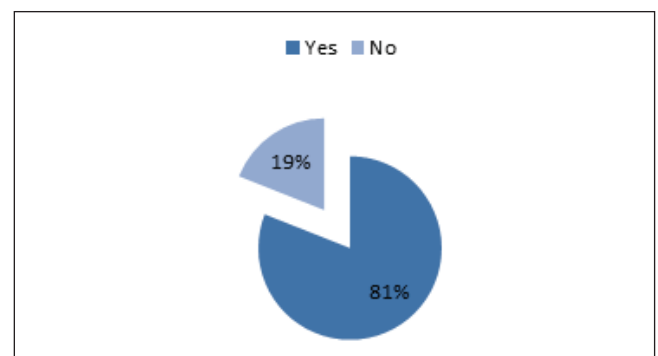
Table 5: Showing whether respondents have ever purchased clothing or accessories based on a recommendation from a social media influencer.

Particulars	No of respondents	Percentage (%)
Yes	97	81
No	23	19
Total	120	100

N=120

SOURCE: SURVEY DATA

Figure 5: Showing whether respondents have ever purchased clothing or accessories based on a recommendation from a social media influencer.



Analysis: The above table and chart depicts that 81 percent of respondents have purchased clothing or accessories based on a recommendation from



a social media influencer and 19 percent have not purchased clothing or accessories based on a recommendation from a social media influencer.

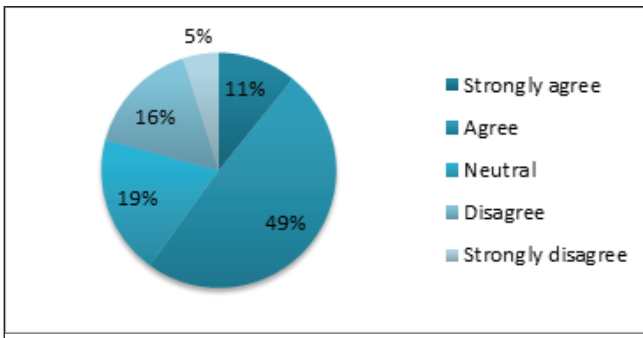
Table 6: Showing whether respondents believe that social media influencers have an impact on the image and perception of clothing brands

Particulars	Observed Frequency (O)	Percentage (%)	χ^2
Strongly agree	13	10.83	5.0417
Agree	59	49.16	50.8333
Neutral	23	19.17	0.0417
Disagree	19	15.83	1.0417
Strongly disagree	6	5.00	13.5
Total	120	100	70.4583

N=120

SOURCE: SURVEY DATA

6: Showing whether respondents believe that social media influencers have an impact on the image and perception of clothing brands



Analysis: For a significance level of 0.05 and 4 degrees of freedom, the critical Chi-Square value is approximately 9.49. Since our calculated Chi-Square value (70.4583) is greater than the critical Chi-Square value (9.49), we reject the null hypothesis. This suggests that there is a significant difference between the observed and expected frequencies, indicating that social media influencers do have an impact on the image and perception of clothing brands according to the respondents.

The above table and chart depicts that 49 percent of respondents agree that social media influencers have an impact on the image and perception of

clothing brands, 19 percent are neutral, 16 percent disagree, 11 percent strongly agree and 5 percent strongly disagree that social media influencers have an impact on the image and perception of clothing brands.

Table 7: Showing factors influencing respondent's perception of a clothing brand promoted by a social media influencer

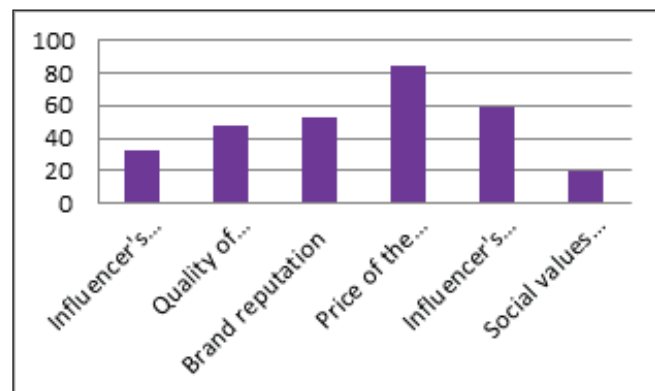
Particulars	No of respondents	Percentage (%)
Influencer's authenticity	39	32.5
Quality of influencer content	58	48.33
Brand reputation	64	53.33
Price of the clothing	102	85.00
Influencer's popularity	71	59.17
Social values promoted by the brand	23	19.17

N=120

MRR=2.975

SOURCE: SURVEY DATA

Figure 7: Showing factors influencing respondent's perception of a clothing brand promoted by a social media influencer



Analysis: The above table and chart depicts that 85 percent of respondents are of the opinion that price of the clothing influences their perception of a clothing brand promoted by a social media influencer, 59 percent as influencer's popularity, 53 percent as brand reputation, 48 percent as quality of influencer content, 33 percent as influencer's authenticity and 19 percent as social values promoted by the brand.

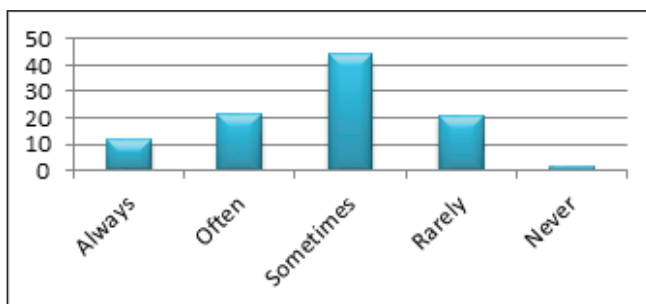
Table 8: Showing how often influencer content influences respondent's decision to consider purchasing clothing from a particular brand.

Particulars	No of respondents	Percentage (%)	χ^2
Always	14	11.67	4.1667
Often	26	21.67	0.1667
Sometimes	53	44.17	35.0417
Rarely	25	20.83	0.0417
Never	02	1.67	20.1667
Total	120	100	59.5833

N=120

SOURCE: SURVEY DATA

Figure 8: Showing how often influencer content influences respondent's decision to consider purchasing clothing from a particular brand.



Analysis: For a significance level of 0.05 and 4 degrees of freedom, the critical Chi-Square value is approximately 9.49. Since our calculated Chi-Square value (59.5833) is greater than the critical Chi-Square value (9.49), we reject the null hypothesis. This suggests that there is a significant difference between the observed and expected frequencies, indicating that influencer content does have an impact on respondents' decision to consider purchasing clothing from a particular brand.

The above table and chart depicts that 44 percent of respondents are of the opinion that, sometimes influencer content influences respondent's decision to consider purchasing clothing from a particular brand, 22 percent as often, 21 percent as rarely, 11 percent as always and 2 percent as influencer content never influences respondent's decision to consider purchasing clothing from a particular brand.

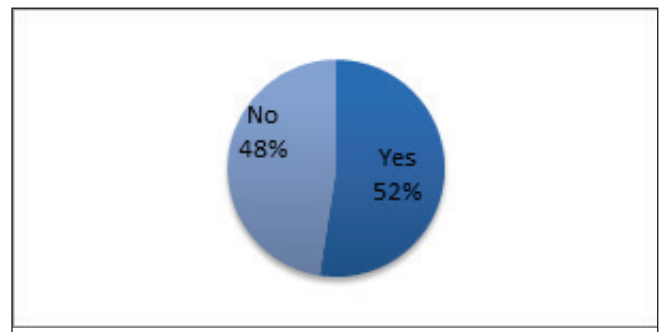
Table 9: Showing whether respondent has ever made a purchase directly after seeing a social media influencer wearing clothing from a specific brand

Particulars	No of respondents	Percentage (%)
Yes	63	52.5
No	57	47.5
Total	120	100

N=120

SOURCE: SURVEY DATA

Figure 9: Showing whether respondent has ever made a purchase directly after seeing a social media influencer wearing clothing from a specific brand



Analysis: The above table and chart depicts that 52 percent of respondents have purchased directly after seeing a social media influencer wearing clothing from a specific brand and 48 percent have not purchased directly after seeing a social media influencer wearing clothing from a specific brand.

Table 10: Showing respondent's opinion on whether social media influencers should disclose when they are being paid to promote a clothing brand

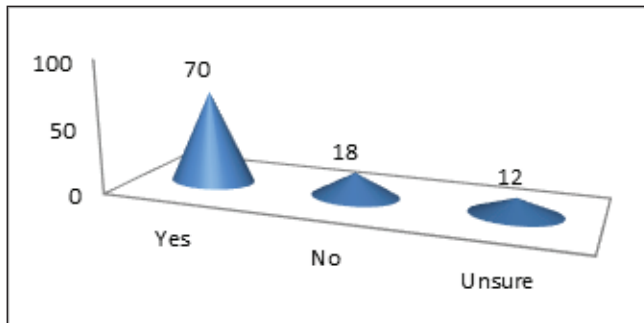
Particulars	No of respondents	Percentage (%)
Yes	84	70
No	21	18
Unsure	15	12
Total	120	100

N=120

SOURCE: SURVEY DATA

Figure 10: Showing respondent's opinion on whether social media influencers should disclose

when they are being paid to promote a clothing brand



Analysis: The above table and chart depicts that 70 percent of respondents are of the opinion that social media influencers should disclose when they are being paid to promote a clothing brand, 18 percent as need not disclose and 12 percent are unsure about it.

Findings:

- ✓ Majority of respondents belong to age group 18-24.
- ✓ Majority of the respondents are Female.
- ✓ Almost all the respondents are from urban location.
- ✓ Most of the respondents have been using social media platform YouTube and Instagram regularly.
- ✓ Most of the respondents on an average spend 2-3 hours per day on social media.
- ✓ Most of the respondents occasionally follow social media influencers who promote clothing brands.
- ✓ Majority of respondents somewhat trust recommendations from social media influencers regarding clothing brands.
- ✓ Majority of respondents have purchased clothing or accessories based on a recommendation from a social media influencer.
- ✓ Many respondents agree that social media influencers have an impact on the image and

perception of clothing brands. Thus we reject the null hypothesis, indicating that social media influencers do have an impact on the image and perception of clothing brands according to the respondents.

- ✓ Majority of the respondents are of the opinion that prices of the clothing influences their perception of a clothing brand promoted by a social media influencer.
- ✓ Most of respondents are of the opinion that, sometimes influencer content influences respondent's decision to consider purchasing clothing from a particular brand. Thus we reject the null hypothesis, indicating that influencer content does have an impact on respondents' decision to consider purchasing clothing from a particular brand.
- ✓ Most of the respondents have purchased directly after seeing a social media influencer wearing clothing from a specific brand.
- ✓ Majority of the respondents are of the opinion that social media influencers should disclose when they are being paid to promote a clothing brand.

Suggestions:

- ✓ Invest in Authenticity: Consumers value authenticity in influencer content. Brands should prioritize authenticity and transparency in influencer partnerships to build trust with their audience and enhance brand credibility.
- ✓ Diversify Influencer Partnerships: Consider collaborating with a diverse range of influencers, including macro and micro-influencers, to reach different segments of the target audience. Micro-influencers often have highly engaged niche audiences, which can lead to more authentic and impactful brand endorsements.
- ✓ Prioritize Engagement Over Follower Count: Rather than focusing solely on the number of followers an influencer has, prioritize engagement metrics such as likes, comments,



and shares. High engagement rates indicate a more active and loyal audience, increasing the likelihood of influencer content resonating with consumers.

- ✓ **Enhance Transparency:** Ensure clear and conspicuous disclosure of paid partnerships between influencers and clothing brands. Transparent communication about sponsored content builds trust with consumers and mitigates the risk of regulatory scrutiny.
- ✓ **Educate Consumers:** Provide consumers with information about influencer marketing practices and the potential for sponsored content on social media platforms.
- ✓ **Regulatory Compliance:** Adhere to relevant advertising regulations and guidelines governing influencer marketing, including disclosure requirements and truth in advertising standards. Compliance with regulatory standards helps maintain consumer trust and credibility within the industry.
- ✓ **Long-Term Relationships:** Foster long-term relationships with influencers based on mutual trust and shared brand values. Continuity in influencer partnerships can lead to deeper brand integration and sustained impact on consumer perceptions and behaviour.

By implementing these suggestions, brands can harness the power of social media influencers effectively to enhance clothing brand image and drive positive consumer behaviour. Additionally, policymakers can develop regulations and guidelines that promote transparency and ethical practices in influencer marketing, benefiting both brands and consumers.

Conclusion:

In conclusion, this research has provided comprehensive insights into the profound influence of social media influencers on clothing brand image and consumer behaviour. Through an analysis of existing literature and empirical data, several key conclusions emerge. Social media influencers wield significant power in shaping consumer perceptions of clothing brands. Their authentic and relatable content resonates with audiences, leading to increased brand awareness, credibility, and purchase intent. Authenticity emerges as a critical factor in influencer marketing effectiveness, with transparent and genuine endorsements garnering greater trust from consumers.

Moreover, influencers play a pivotal role in enhancing brand image and identity, positioning clothing brands as symbols of status and authenticity. Their aspirational lifestyles and curated content shape consumer preferences and drive purchasing decisions across various stages of the buying journey. Ethical considerations, including transparency and disclosure in influencer-brand partnerships, are paramount. Clear and conspicuous disclosure of paid collaborations fosters trust and credibility with consumers, ensuring ethical practices in influencer marketing. Based on the study we reject Null hypothesis, thus indicating Social media influencers' content significantly influences consumer perceptions of clothing brand image and positively affects consumer behaviour, including brand preference, product consideration, and purchase decisions.

In conclusion, by prioritizing authenticity, transparency, and ethical considerations, brands can harness the power of social media influencers effectively to enhance clothing brand image and drive positive consumer behaviour in the dynamic digital landscape of the fashion industry.



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IMPACT OF SOCIAL MEDIA INFLUENCERS ON CONSUMER PURCHASE BEHAVIOUR WITH REFERENCE TO UNDERGRADUATE STUDENTS (GEN Z) IN MANGALORE CITY

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ABSTRACT

Nowadays, influencer marketing has become more popular strategy for brands to reach their target audience and influence the Consumer behaviour. This research paper aims to explore the impact of influencer marketing on consumer behaviour, with a focus on its effectiveness in increasing brand awareness, improving brand perception, and driving sales.

This research paper aims to connect all the factors together with the help of primary and secondary data. The objective is to analyze the link between the average consumer's trust in influencers and the resulting consumer behaviour of the young generation of Mangalore in the age group of 17-22 which is called Gen Z. Primary data will be collected through a structured questionnaire. The observations will be studied and presented in the form of findings. Primary data is collected through Google form. Statistical tools used for this data collection are Simple Percentage analysis.

Keywords

Social media, Young generation, Consumer behaviour, Lifestyle, Gen Z, Influencers.

Introduction

Nowadays, Consumer buys good and services on the basis of recommendations of the people they trust. The influencers and the celebrities are the ones who initiate the feeling of trust in the people following them, due to which many consumers watching the lifestyle of these influencers try to adopt the habits in their routine but they forget about their living standard, their own choices and their basic necessities that is on top of their priority list. Before studying the part of social media influencers on consumer and the choices they make in the online environment, it is important to understand the types of to select the right influencers for product placement. Social media influencers can be classified in many ways.

Influencer marketing involves partnering with individuals who have a large following on social

media platforms to promote a brand or product to their audience. This strategy has become popular due to the growing use of social media and the increasing importance of online reviews and recommendations in consumer decision-making. The purpose of this study is to explore the impact of influencer marketing on consumer behaviour, focusing on its effectiveness in increasing brand awareness, improving brand perception, and driving sales.

Research Gaps

Nowadays, Consumer buys good and services on the basis of recommendations of the people they trust. However, in Indian context, every individual doesn't follow social media influencers on different social media platforms. And due to trust issues, it is not easy for social media influencers to influence



the users. Although social media influencers are gaining the acceptance and popularity in online purchase, still there is a need to analyze which factors makes them an impactful influencer.

Objectives

- To find the impact of creditability and attitude of social media influencers on buying behavior of consumer.
- To identify the category of social media influencers having the most influence on consumers.
- To analyse the effectiveness of influencer marketing in increasing brand awareness among consumers.
- To examine the role of influencer credibility and authenticity in the success of influencer marketing campaigns.

Review of literature

Jarrar Yosra, Awobamise (2020), in their study 'Effectiveness of Influencer Marketing vs Social Media Sponsored Advertising' concluded that influencer marketing is effective in promoting immediate sales but the scope gets slim when it comes to post engagement of the consumers. Findings indicated that sponsored advertisements are more successful than the influencer marketing.

Misshka Gupta (2021), in her article titled 'Impact of Influencer Marketing on Consumer Purchase Behavior during the Pandemic' found that influencer marketing has a significant impact and holds a deepgrounds on the buying decisions of the consumer. It was found helpful for the consumers to get aware of the brands, products and also discounts and offers associated with them. It made them learn about the trends of the market, available options and critical analysis of the product before buying it. The study concluded that influencer marketing showed major impact on consumer purchase behavior during the pandemic.

Rajath Venkatesh, Merin Meleet (2022), in their study 'Influencer Marketing in Recent Trends' established that influencer marketing has a broader reach to consumers than the conventional marketing techniques. The data demonstrated that

the most effective tool for influencing marketing tactics is social media and through their contents, they make consumers attitude favourable towards the brand and product and it also results cost effective technique. Meanwhile, it is being advised to influencers to be cautious while choosing the brand to partner with or a product before recommending it to the audience. Their content must be authentic and upholds integrity.

Jana Gross, Florian von Wangenheim (2022), in their analysis 'Influencer Marketing on Instagram: Empirical Research on Social Media Engagement with Sponsored Posts' implied that the content and SMI's characteristics both explained the engagement of social media users with the sponsored posts. They suggested to execute different advertising appeals according to the SMIs and tested how promising the influencer marketing strategies are and how content characteristics effect the social media engagement. This research adopted a field data approach focusing on sports, lifestyle and health and investigated 64,438 Instagram posts.

Anjali Chopra, Vrushali Avhad, Sonali Jaju (2020), in their article titled 'Influencer Marketing: An Exploratory Study to Identify Antecedents of Consumer Behavior of Millennial' adopted exploratory/qualitative research to understand the concept of influencer marketing by identifying the significant dimensions and sub-dimensions that influences the consumers purchase intentions. The study showed that influencers are used as helpers for building relationships, empathy and maintaining connections with the consumer. They also found that micro influencers and bloggers have wider social media presence.

Chen Lou, Hye Kyung Kim (2019), in their research article 'Fancying the New Rich and famous? Explicating the Roles of Influencer Content, Credibility and Parental mediation in Adolescents' Parasocial Relationship, Materialism, and Purchase Intentions' concluded that Adolescents perceived PSR with influencers is positively related to their materialistic views which in turn correlates with their purchase intentions towards influencer promoted products by adopting a survey approach and disclosed significant correlations.



Research methodology

A Methodology is a way of approaching the problem in order to find out the truth involved in a problem. Certain steps must be taken in certain order and the order of steps undertaken in the study is called Methodology.

Primary data: Primary data are those data which are collected for the first time for a new project or for a special purpose. Data is collected from the respondents through Questionnaire.

Secondary data: Secondary Data is the data which is already collected for some other purpose like published sources that is the journals, magazines, newspaper, brochures, etc. Secondary Data was also collected from various websites.

Sample size: 120 Respondents

Sampling method: Random sampling is used in this paper. As per the researchers the Questionnaire was circulated to different college in Mangalore

Scope of the study:

Any field of research must have a definite scope. This research is concerned whether respondents (Students of UG whom we call as Gen Z) are influenced by social media influencers in Mangalore city only.

Limitation of the study

- The information given by the respondents might be biased because some of them might not be interested in providing correct information.
- Respondents tried to escape some statements. This was one of the most important limitations faced, as it was difficult to analyse and come at a right conclusion.
- Due to time and cost factor, only limited respondents were surveyed.

Data analysis

Table No: 1 Demographic Profile

Age	Frequency	Percent
17 Year	3	2.5
18	36	30

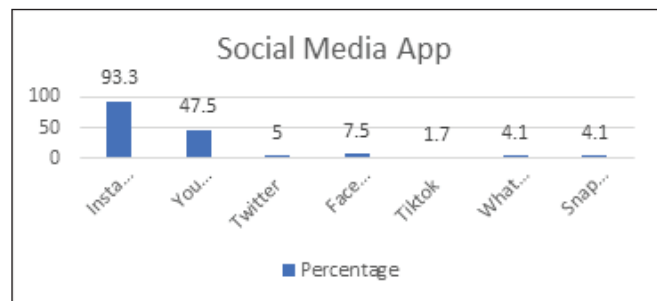
19	26	21.7
20	35	29.2
21	18	15
22	17	15
Gender	Frequency	Percent
Male	63	52.5
Female	57	47.5
Degree year	Frequency	Percent
I year	61	50.8
II year	14	11.7
III Year	45	37.5

Primary Source Data

- Age of the respondents out of 120, are 2.5 percent are 17 years, 30 percent are 18 years, 21.7 percent are 19 years, 29.2 percent are 20 years 15 percent are 21 years and 1.7 percent are 22 years. Majority of the respondents are of age group of 18 years and 20 years
- Out of 120 respondent's 52.5 percent respondents are male and 47.5 percent are female. Majority of the respondents are Male.
- 50.8 percent of the respondents are I year students, 11.7 percent are II year degree students and 37.5 percent are III year students. Majority of the respondents belong to Its year Degree.

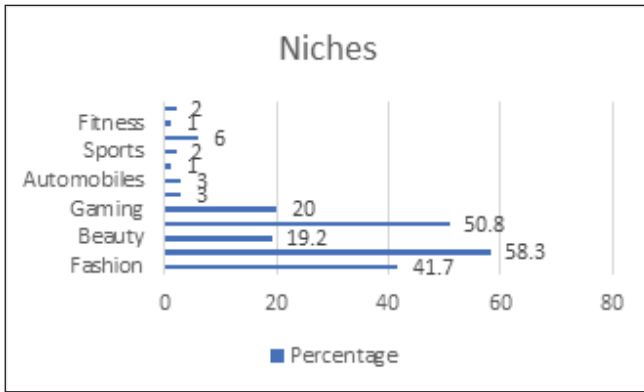
RESULTS

Chart No 1: Social media platforms that the respondents spend more time



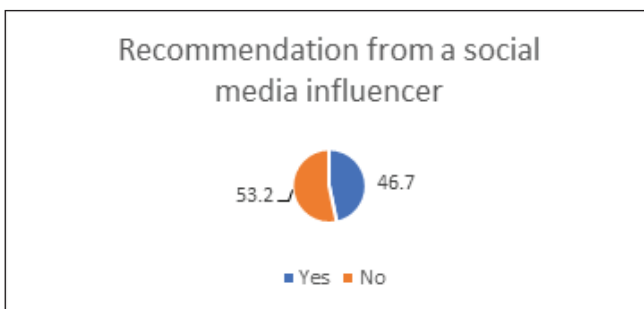
Primary Source Data

Chart No 2: Niches of influencers do you follow the most



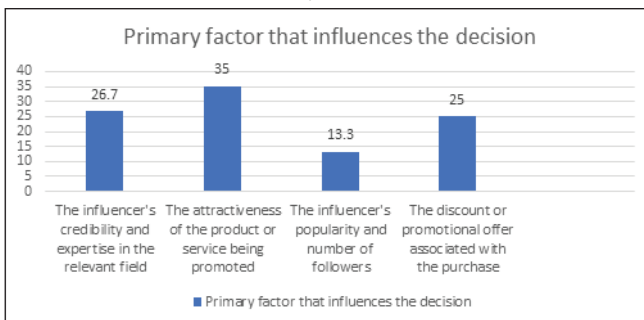
Primary Source Data

Chart No 3: Recommendation from a social media influencer



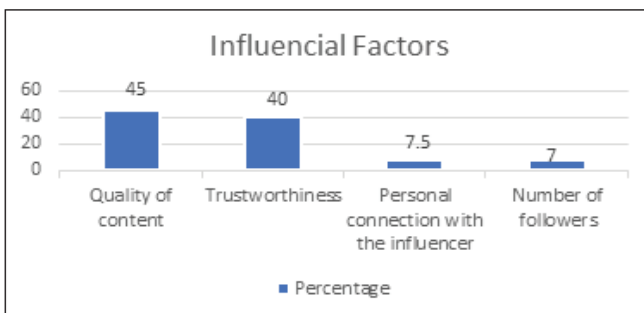
Primary Source Data

Chart No 4: The primary factor that influences the Purchase decision by a social media influencer



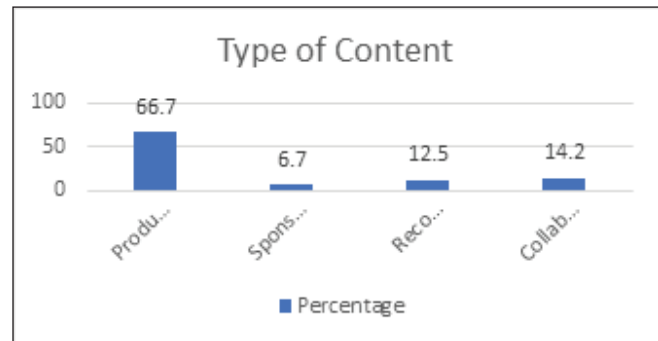
Primary Source Data

Chart No 5: Most influential factor when it comes to social media influencers affecting your purchase decisions



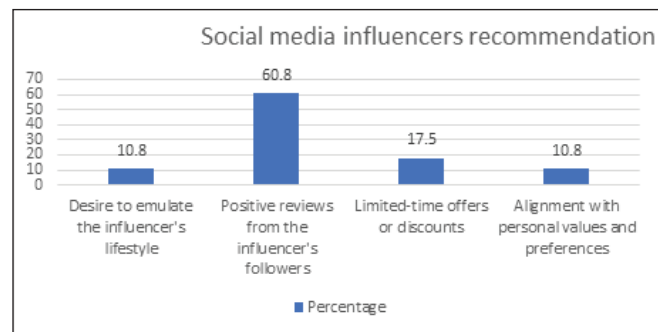
Primary Source Data

Chart No 6: Type of content from social media influencers is most likely to influence your purchase decisions



Primary Source Data

Chart No 7: Social media influencer's recommendation motivates the most to make a purchase.



Primary Source Data

Findings

- Out of 120 respondents 52.5 percent respondents are male and 47.5 percent are female.
- Age of the respondents out of 120, are 2.5 percent are 17 years, 30 percent are 18 years, 21.7 percent are 19 years, 29.2 percent are 20 years 15 percent are 21 years and 1.7 percent are 22 years
- 50.8 percent of the respondents are I year students, 11.7 percent are II-year degree students and 37.5 percent are III-year students.
- Majority of the respondents use Instagram (93.3%) and YouTube (47.5%) as social media platforms.
- Almost Daily the respondents follow social media influencers



- Majority of the respondents follow Food (58.3%), Travel (50.8%), Fashion (41.7%) niches of Influencers the most.
- 53.3 percent respondent don't purchase product or service based on a recommendation from social media influencer, 46.7 percent respondent purchase product or service based on a recommendation from social media influencer.
- 35 percent respondents consider that the attractiveness of the product or service being promoted are the primary factor that influences the decision of the purchase influenced by a social media influencer, 26.7 percent says the influencers credibility and expertise in the relevant field, 25 percent says the discount or promotional offers associated with the purchase and remaining on the influencer's popularity and number of followers.
- Majority (49.2 percent) respondents say they are equally trustworthy on the trustworthiness of social media influencers' recommendations compared to traditional advertisements.
- Majority (45 percent) respondents sometimes, depending on the situation prefer social media influencers who disclose sponsored content explicitly.
- Majority (36.7 percent) respondents always conduct research or seek additional information about a product or service recommended by a social media influencer before making a purchase.
- Majority (45.8 percent) respondents Do believe that social media influencers have a significant impact on consumer purchase behaviour, 30 percent are neutral.
- Majority (52.5percent) respondents support regulations to govern the activities of social media influencers.
- 44.2 percent respondents are likely to make a purchase from a social media influencer they've never heard of before. That means social media influencers are been trusted.
- 45 percent respondents say quality of content is, what is the most influential factor when it comes to social media influencers affecting your purchase decisions, 40 percent says trustworthiness, 7.5 percent says personal connections and number of followers.
- 41.7 percent respondents rarely engage with social media influencer content through likes, comments or shares, 35.8 percent occasionally respond, but contents are viewed.
- 66.7 percent respondents say Product reviews content from social media influencers is most likely to influence your purchase decisions.
- 54.2 percent respondents respond to authenticity of social media influencers' recommendations is somewhat.
- 51.7 percent respondents says that there is some impact on the relatability of a social media influencer have on your purchasing decisions.
- 41.7 percent respondents says that sometimes depending on the situation the social media influencers have a responsibility to disclose when they are being compensated for promoting a product or service.
- 55 percent respondents likely to trust recommendations from micro-influencers (those with fewer followers but a highly engaged audience).
- 52.5 percent respondents says somewhat important is the alignment between a social media influencer's personal brand and the products or services they endorse.
- 54.2 percent respondents have you unfollowed a social media influencer due to their promotion of products or services that you didn't agree with or found unethical.
- 57.5 percents respondents are likely are you to research a product or service after seeing it promoted by a social media influencer.
- 60.8 percent respondents are motivated by the positive reviews from the influencers followers motivates the most to make a purchase based on a social media influencer's recommendation, 17.5 percent are motivated on limited time offers and discounts.

Suggestions

1. Targeted Marketing Campaigns: Businesses can leverage the influence of social media influencers to reach their target audience more effectively. By collaborating with influencers who have followers that match their target



demographic, companies can increase brand visibility and engagement among potential consumers.

2. **Authenticity and Trust:** Social media influencers often have a loyal and engaged following due to the authenticity of their content. Companies should prioritize partnering with influencers who align with their brand values and have built a trustworthy reputation with their audience. Authentic endorsements from influencers can significantly impact consumer trust and purchase decisions.
3. **Engagement and Interaction:** Social media platforms provide opportunities for direct engagement and interaction between influencers and their followers. Businesses can encourage influencers to create interactive content such as polls, Q&A sessions, or live streams to foster genuine connections with consumers. Increased engagement can lead to higher brand affinity and ultimately influence purchase behavior.
4. **User-Generated Content:** Encouraging user-generated content (UGC) can further amplify the impact of social media influencers on consumer purchase behavior. When influencers and consumers share their experiences with a product or service, it creates a sense of community and trust among potential buyers. Companies can leverage UGC by reposting content created by influencers and consumers, thereby extending their reach and influence.
5. **Data Analytics and Measurement:** Utilizing data analytics tools, companies can track and measure the effectiveness of social media influencer campaigns on consumer purchase behavior. Metrics such as engagement rates, click-through rates, and conversion rates can provide valuable insights into the ROI of influencer marketing initiatives. By analyzing this data, businesses can refine their strategies and optimize future campaigns for maximum impact.
6. **Long-Term Relationships:** Building long-term relationships with social media influencers can yield sustained benefits for brands.

Continuously collaborating with influencers who resonate with their target audience allows companies to maintain a consistent presence in the minds of consumers. Long-term partnerships also enable influencers to develop a deeper understanding of the brand, resulting in more authentic and impactful content creation.

7. **Compliance and Transparency:** It's essential for businesses to ensure compliance with relevant regulations and guidelines governing influencer marketing, such as disclosing sponsored content. Transparency builds trust with consumers and enhances the credibility of both the influencer and the brand. Companies should provide clear guidelines to influencers regarding disclosure requirements and ensure adherence to ethical standards in all marketing activities.

Conclusion

Social media is becoming most influencing tools for the marketing strategies for companies. Data shows that influencer marketing gives better reach than traditional marketing tools. Most of the Gen Z customers follow social media and they also follow the different influencers. The influencers are impactful in male as well as female to shape their minds to buy the products. Influencer's endorsement makes positive attitude towards brand which will lead towards purchase intention of consumer. Knowledge, popularity and fan following are few of the indicators which decides the impact of Influencer.

The authenticity and trustworthiness of influencers play a crucial role in their effectiveness as brand ambassadors. Consumers are more likely to trust recommendations from influencers they perceive as genuine and credible. As such, businesses must carefully select influencers whose values align with their brand and cultivate long-term relationships based on mutual trust and authenticity. Research concludes that for reaching to Gen Z influencers can be utilized effectively. This is the cost-effective opportunity for the marketers for effective results.



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SOCIAL MEDIA AND INFLUENCER MARKETING: EXPLORING THE DYNAMICS, IMPACT, AND ETHICAL IMPLICATIONS

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ABSTRACT

This research paper looks at how social media and influencer marketing affect the younger generation. It explores how influencers on platforms like Instagram and YouTube influence what the younger generation supposes, how they bear, and their connection with brands.

The study also examines how digital communication is changing and how influencers play a part in shaping the opinions and conduct of the youth. The paper uses a blend of exploration and practical analysis to explain the strategies that make influencer marketing successful and how it impacts what the younger generation likes and buys. By studying the close relationship between social media and influencers, the exploration aims to give businesses useful perceptivity on how to effectively reach and connect with the ever-changing preferences of the younger generation.

This understanding is pivotal for marketers who want to succeed in the online world and produce strategies that reverberate with influential youth followership.

Keywords

Social media marketing, Influencer, Social media platform, Consumer behaviour, Trends, Brand awareness, Targeted audience

Introduction

Social media marketing is the use of social media platforms to interact with people all across the world. Social media marketing helps brands sell their products not only to a particular part of the world but all across the globe. Social media marketing uses platforms like Instagram, Facebook, WhatsApp, Snapchat, X (formerly known as Twitter), YouTube, etc. To market the product of brands through influencers and celebrities. Social media marketing first started with brands sharing their products through content to generate traffic

on their website. But social media is becoming much more than just a platform for content distribution. Brands nowadays hire influencers and celebrities to promote their brand through social media platforms.

Influencer marketing is a form of social media marketing where brands endorse their products/ sponsor influencers to promote their products through social media. Influencers are people who have a lot of fans following them. They appear as a source of information and middlemen for brands



and fans. This research paper shows us how the younger generation that is the people from the age of 13 – 35 are affected by social media platforms and the brand endorsement happening through social media.

This research mainly focuses on how the younger generation is affected by social media marketing and it also helps brands to understand the consumer behavior of the younger generation while buying things through social media platforms.

Literature review

Abu Bashar et al. (2012) [1] This paper conducts an exploratory study to determine the utility of social media as an advertising tool, and an attempt is made to analyze the extent to which social media makes a difference to consumers. Decide on a purchase. At a time when innovation is winning, business visionaries and marketers alike believe they need to adapt to rapid change and accidental obsolescence. Social media has become a very important part of today's marketing and advertising mix, especially today. Adapting some aspects of online advertising through social media can be an important hub for any business. This is especially important in industries where trends are constantly changing, such as design and crafts.

Gill Appel et al. (2019) [2] This article has displayed nine subjects related to the future of social media because it relates to (and is maybe affected by) marketing. The subjects have suggestions for individuals/consumers, businesses and organizations, additionally public policymakers and governments. These topics, which speak to our considering and a blend of sees from extant research, industry specialists, and popular open talk, are of course not the complete story of what the long-standing time of social media will entail. They are, be that as it may, a set of imperative issues that we believe will be worth considering in both scholarly research and showcasing practices.

Paul Baines et al. (2019) [3] This research focuses on digital marketing and social media marketing as a tool with which to communicate and interact with consumers. As people change how they communicate, the marketing profession has turned

to digital and social media marketing to round, and occasionally replace, traditional marketing channels and conditioning. still, digitization isn't only altering consumers ' prospects of their commerce with associations online but also changing marketing in all forms. Similarly, this research first defines digital and social media marketing and tracks their elaboration. It also moves on to agitating crucial areas of digital marketing dispatches, Internet advertising, hunt marketing, dispatch marketing, social media marketing, content marketing, and mobile marketing

Research objectives

The following are the objectives based on the research we are conducting:

- To analyze the consumer behavior patterns specific to Social media platforms.
- To understand how social media makes the younger generation adapt themselves to recent trends.
- To analyze the content that the influencers affect the marketing strategies in the younger generation.
- A study of how social media advertising impacts teenagers' decision process for purchasing products and their brand adherence.

Limitation of social media marketing

The following are the limitations of Social Media Marketing:-

- Ethical considerations related to user privacy and data protection may limit access to certain types of Social Media data.
- Establishing causal relationships between social media marketing efforts and desired outcomes (e.g. sales, brand awareness) can be difficult due to the presence of confounding variables and external; factors.
- Many younger consumers are skeptical of traditional advertising tactics and may be resistant to overtly promotional content, making it harder to effectively convey marketing messages.

- While younger consumers may have a significant influence over purchasing decisions within their households, they often have limited personal purchasing power, which can affect the effectiveness of Social Media marketing efforts aimed directly at them.

Limitation of the study

- The study is geographically restricted to Urban & Sub-Urban areas of Mangalore, and so the result cannot be extrapolated to other places. Also, the result may differ from place to place.
- Taking time constraints as an important factor sample size of the study was taken as 125.
- The research did not utilize complex or challenging statistical tools.
- Though the Consumer preferences and Trends of Social Media change rapidly we have tried our best to make the research accurate.

Research methodology

This research paper was conducted utilizing Google Forms. The main purpose or aim of the research was to see how the younger generation of people get influenced by social media and adapt to new trends and lifestyles. This research paper helps the brands focus on certain points that the younger generation likes such as garments, accessories, etc. We surveyed 125 people aged 13 to 35. The survey we conducted tells us how the younger generation purchases through social media and influencer marketing. We have used bar graphs and pie charts to show the consumer behavior among the survey participants.

Research findings and discussions

As previously mentioned, consumer behavior across different age groups has been analyzed and summarized through graphs and pie charts for a comprehensive examination. The statistical data and graphical representations are all presented as percentages of the total.

The following figures illustrate the findings obtained from the survey conducted for this research.

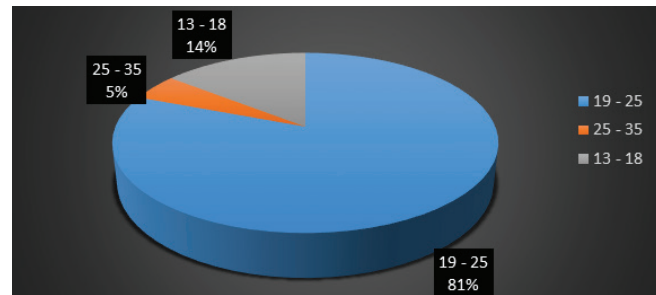


Fig.1 The age of people

Based on demographic criteria, the majority of survey participants are from urban locales. Predominantly, respondents fall within the age bracket of 19-25, comprising approximately 81% of the total, while the remaining 19% is distributed among the other two age groups, with 14% in one group and 5% in the other.

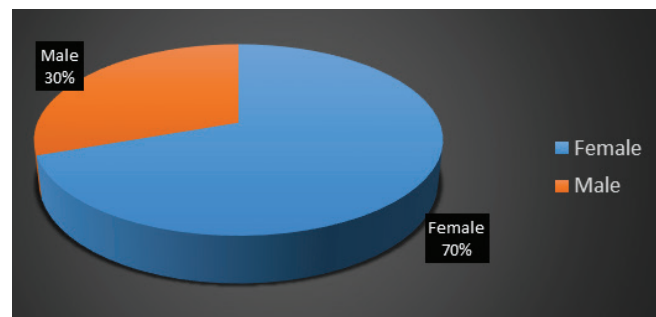


Fig.2 –Gender

Figure 2 depicts the gender distribution of survey participants, indicating that the majority of buyers are female, comprising 70% of the total. Conversely, males constitute 30% of the surveyed population, accounting for 125 individuals.

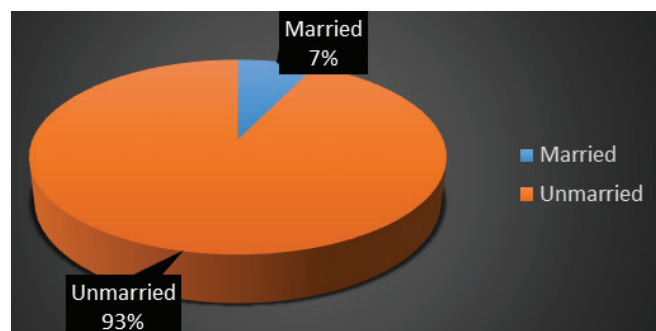


Fig.3- Martial status

According to Figure 3, it is evident that the majority of survey participants are unmarried, with a significant proportion identified as bachelors.

Only a small percentage, approximately 7%, are married, while the remainder are unmarried.

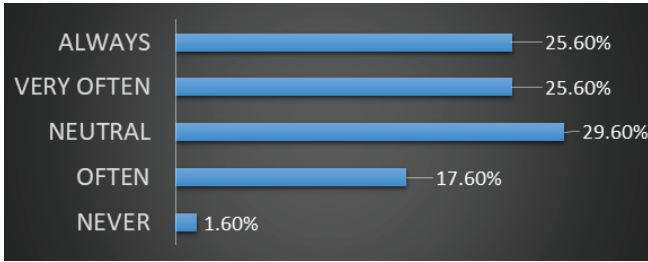


Fig.4 – Usage of Social Media

While the younger generation predominantly engages with social media platforms, it's notable that approximately 30% of individuals do not regularly use social media in their daily lives.

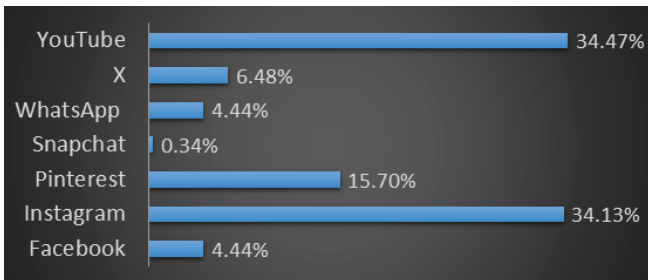


Fig.5 – Social Media Platform

As illustrated in Figure 5 above, it is evident that the most utilized social media platforms are YouTube and Instagram, each accounting for approximately 34% of usage. While other platforms are also utilized, it is noteworthy that influencers and celebrities predominantly leverage YouTube and Instagram to promote products. These platforms, along with Facebook, have significantly advanced social media marketing in India.

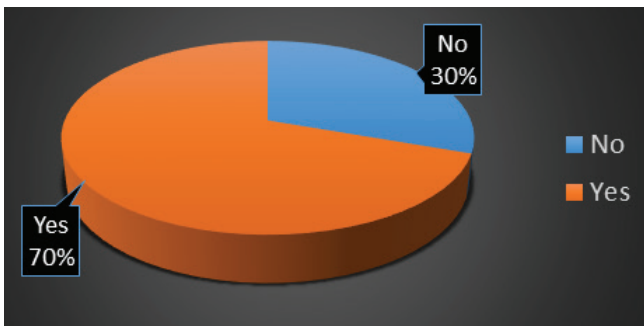


Fig.6 – Purchase Made from Social Media Advertisement

According to Figure 6, it is evident that while 70% of individuals have purchased products from brands through social media advertisements, there remains a significant 30% who exhibit apprehension or lack confidence in purchasing via advertisements on Social Media platforms.

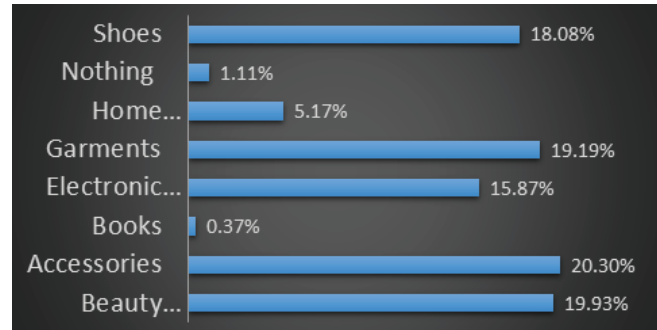


Fig.7 – Products bought after watching Social Media Advertisement

Figure 7 provides insight into the purchasing behavior of individuals following exposure to social media advertisements. The data indicates that the top three products purchased as a result of these advertisements are accessories, beauty products, and garments. However, it's worth noting, as highlighted in Figure 6, that some individuals may lack confidence when it comes to making purchases through social media platforms.

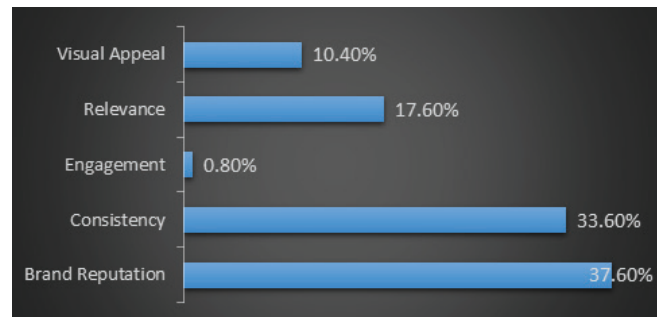


Fig.8- Factors that influence the consumers to follow/unfollow a brand

As illustrated in Figure 8, it's clear that consumers frequently base their buying choices on a brand's reputation. This is especially vital given the widespread existence of counterfeit products from various brands, companies, or individuals attempting to replicate authentic ones. Consumers value consistency not only in a brand's production or manufacturing processes but also in how influencers endorse and market that Brand

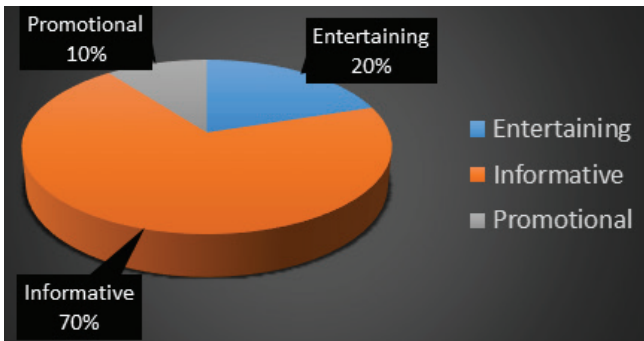


Fig.9 – Content type to Market the product

As indicated in Figure 9 above, it is apparent that the majority of people or consumers prefer influencer content to prioritize informativeness over entertainment and promotional aspects.

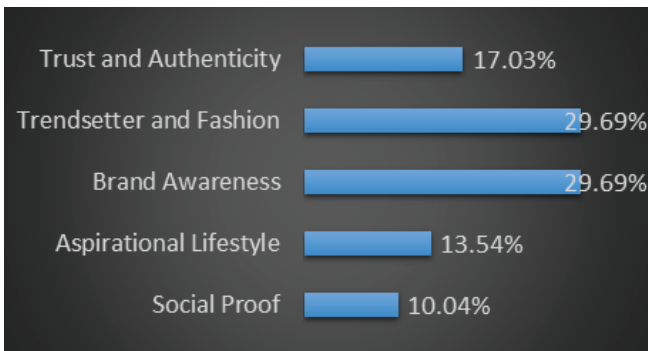


Fig.10 – Role of Influencers in Consumer Decision Making

In social media marketing, influencers play a crucial role, extending beyond merely promoting or creating content. They also influence consumers to purchase products. When given the chance to stay updated on trends or fashion, the average teenager tends to buy products endorsed by influencers, provided the brand maintains a reputable image. As depicted in the above figure, it's evident that fashion and brand awareness are significant considerations for consumers before purchasing a product recommended by influencers.

Discussions

Based on the research findings, several key points emerge to help brands better understand consumer behavior:

- A brand must constantly stay on the cutting edge of current trends and fashion.

- Brands must ensure that their influencers are well-known and influential, particularly among the youth.
- Younger individuals will utilize techniques to boost their reputation and exhibit branded merchandise, which will aid brands in expanding their business.
- To effectively promote and market their products, brands must maintain a consistent presence on all social media platforms.

Recommendations

These are a few recommendations focused on social media marketing:

- Decide which social media channels best fit the target market's demographics, preferences for certain types of content, and marketing objectives.
- Establishing and developing authentic connections with followers is your top priority by regularly engaging with them through messages, comments, and user-generated material.
- Allocate budget for paid advertising campaigns on social media platforms to increase reach, drive traffic, and generate leads.
- Actively listen to customer feedback and sentiment on social media channels

Conclusions

This research paper tells about how the younger generation gets impacted and has a dynamic effect on Social Media Platforms. It tells us how the Younger generation can be impulsive as well as smooth thinkers in buying products through a brand.

Brands are not only meant to advertise their product through one Social Media Platform or one Influencer, they should appoint many influencers to promote the product and have accounts on many other Social Media to market their products.



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A BRIEF STUDY ON LAW RELATING TO CORPORATE GOVERNANCE IN INDIA AND SIGNIFICANCE OF ETHICS IN CORPORATE GOVERNANCE

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ABSTRACT

In any corporate framework, corporate governance plays an important role in establishing strong and stabilised economic structure and contributes for the development of a company in an efficient and effective manner. Well structured corporate governance can enhance the profit of a company along with ethical standards of the company. The Companies Act 2013, has been enacted to emancipate corporate governance in an advanced manner by introducing novel features like corporate social responsibility, independent directors, women directors, etc in the Act. The major focus of the corporate governance is to maintain accountability, responsibility along with transparency and fairness. Ethical qualities and standards are always laid down in any discipline, profession and in company business as well. The companies along with their profit motive should also think off social responsibilities and ethical values because ethical deterioration can put business value at risk. The companies are also abiding by the rules and regulations and the laws governing their establishment and administration.

Keywords

Corporate Governance, Business Ethics, Corporate Social Responsibility, Companies Act.

Aims and Objectives

The main aims and objectives of the study are as follows:

- To know about the law connected to Corporate Governance
- To study on business ethics and its significance in Corporate Governance
- To know the relation between ethics and law in a corporate system

Material and Methods

The study is done through doctrinal method and the materials and tools used for the study is secondary sources like Statutes, textbooks, case analysis, judicial decisions, journals, magazines etc.

1. Introduction

The corporate governance is a mechanism to administer and govern a particular company or corporate entity with certain rules and principles.

Even though profit making is the main motive and aim of any enterprise, corporate governance guides them to be on right path of business with business ethics. There are shareholders, stakeholders including team of investors in every company and confidence of all the members should be there to run a company in a systematic and profitable manner. Business ethics and legal regulations should be maintained in the business of any company. Directors of company are neither the employees nor the owners of the company, they are taken up with the responsibility to run the company in a magnificent manner. To look after audit and accounts of the company, committees will be formulated and corporate governance provisions are incorporated in new Companies Act 2013. Ethics in business provides working direction, operation, and management of a corporate sector. Certain situations may arise in which companies or enterprises may violate environmental rules,



human values etc for the sake of business, but by considering them as moral and ethical responsibility not to violate such fundamental values.

2. Corporate Governance and its Significance

The corporate governance plays a significant role in the business of any company and corporate governance in India mainly focuses on various aspects like protecting minority shareholders, looking after the accountability of the Board of Directors, maintaining corporate social responsibility etc. Corporate governance includes certain implicit and explicit contracts that are entered into between the companies and it also narrates distribution of rights, rewards, and responsibilities of stakeholders. The significance and need of corporate governance have become more prominent because of non-compliance in financial matters, accountability, and management on the part of the directors and officials of the company.

Corporate governance plays an important role in a system of changing relationship structure. Stakeholders of any corporate entity are spread worldwide and to maintain a uniform system of administration, rules and regulations must be implemented accordingly. The company should develop a very good relationship with its stakeholders. Corporate governance also becomes significant in stimulating social responsibility on the part of a company. The companies may be of different disciplines like manufacturing units of textiles, cement production, spare part producers, steel industries, construction companies etc. and need not be necessarily any software company. The activities that are undertaken by such corporate giants or companies may have negative implications on environment, contribution to pollution, human rights violation etc. But such activities are not expected to occur in any company while conducting their business or during its functioning. Protection and preservation of environment, sustainable development, pollution free production system, upholding human values etc are most common things expected from a company by the law and society. To strike the balance between profitability and the ethics can

be made possible through corporate governance. Business, no doubt supplements society with goods, services, employment, and other facilities required and demanded in the society. Profit making is not at all an unethical act but by discarding the societal needs and requirements and by violating the law which is governing and prevailing while pursuing business is both unethical and illegal.

Mismanagement and corruptions are two possible difficulties that may arise in any company. To prevent such mismanagement and corruption, well established corporate governance is very important. However, name and fame earned by a company can be demolished by certain scams and frauds likely to take place in a company may affect the integrity and good will of the company. Scams, frauds, misappropriation of company funds etc may shatter the confidence of the investors and customers of the company. The corporate governance helps to save the company from such financial crisis and ethical damage that may arise in the company. Corporate governance must be strong and it can maintain investors' confidence in the matter of financial credibility to raise capital required for company's growth in an effective and efficient manner.

Very significant part of a company is its process of mergers, acquisitions, takeovers etc. During such process, creation of confusion, ethical issues, with the stakeholders are common in nature. To find solution to such issues, corporate governance helps the company and leads to take up appropriate decisions. Corporate governance in a company ensures success and economic growth of the worldwide.

The governance should be transparent enough regarding accounts and audits of the company because the investors focus on the growth rate and shares of the company and the status of profitability of it. The companies dealing with Foreign Investors, joint ventures, Overseas Corporate Bodies etc., including Foreign Direct Investment, need to have strong corporate governance with policy details.

3. Law Governing Corporate Governance

The concept of corporate governance has



come up in 1990's and it as initially framed by Industry Association on Confederation of Indian Institute. Narayana Murthy Committee and Naresh Chandra Committee also have taken up the task of adopting the system of corporate governance and working accordingly in the companies. The major efforts are made by the Securities and Exchange Board of India (SEBI) and the Ministry of Corporate Affairs, Government of India. The Mandatory Corporate Governance Voluntary Guidelines has been introduced in 2009 and Board of Directors, audit committees etc should follow the guidelines without any lapse.

To bring the changes in Companies Act 1956, the Act was amended in 2013 and adopted the features of corporate governance. The Institution of Company Secretaries of India also follows the system of corporate governance and the corporate social responsibility as per Section 118 of the Companies Act 2013.

In a corporate entity, openness and accuracy of data and information as per the rules and regulations governing the corporate sector is very important. Transparency and the accountability is the hallmark of the progress of a company. Regulations of Securities and Exchange Board of India (SEBI), Ministry of Corporate affairs, Companies Act 2013 etc. are prominent rule making and regulatory bodies of corporate sector in India.

The Securities and Exchange Board of India is a significant body in India to regulate malpractices likely to happen in the financial market and it also ensures protection to the investors in the security market. This authority has been established on 12th April, 1992 with the objective to regulate the activities of stock exchange and financial market. SEBI has developed the norms of corporate governance for the companies.

To strengthen the corporate governance, there are certain amendments are made in Clause 35B and Clause 49 of the Listing Agreement. During listing under stock exchange, companies and the stock exchange execute a document called listing agreement. Clause 35B provides for shareholders the option of e-voting on all proposed or passed

general meetings. If facility for e-voting is not utilised by them, they can opt for postal ballot voting. It helps to strengthen the Corporate Governance norms in India in special reference to the listed companies. As per amendment to Clause 49 of the Listing Agreement it helps to strengthen the Corporate Governance framework for Listed companies in India by revising the provisions related to independent directors and their stock options. It gave importance to ethics and law in the corporate sector. Listing agreement ensures the company with good governance.

The Companies Act, 2013 has been enacted on August 29th, 2013 which provides for a major overhaul in the Corporate Governance norms for all companies. The focus and objective of the Act is overhauling corporate governance. On 27th March 2014, a notification has been made about the corporate governance of the companies. The rules made under the Companies Act is made applicable to both the listed and unlisted companies.

Under the Companies Act, prospectus must be properly maintained and there must be disclosure of annual report of the company so that transparency and trust of stakeholders can be managed systematically. Under Companies Act, the audit committee does the function of review of ethics code along with other audit and accounts related works.

Ethics and law are closely connected and interlinked because, whatever is legal are usually considered as ethical in nature. But there are situations and instances wherein, all ethical matters are not legalised. For example, evasion of tax by any individual or by company is considered as both illegal and unethical, but avoidance of tax is done through legal way even though it is not ethical. Illegal acts are no doubt prohibited by law and considered as offence under the law. So, maintaining business ethics through corporate governance can enhance legal rules and regulations too.

4. Significance of Ethics in Corporate Governance

Ethics symbolises character, morality, and ideologies in the social system. Ethical and moral



values in business provides for legal sanctity and it denotes that business is free from fraud, scams, bribery, providing harmful goods to customers etc. The company shall conduct business with ethics to achieve prudence, to protect the interest of the business community, to keep its commitment towards society, to achieve the goals and fulfil the expectations of the stakeholders, to protect the reputation of the company etc.

Business ethics is nothing but rules of business conduct and ethical behaviour dictated by the society as well as social policies. Ethics in a company operates through conscience and the corporate ethics and societal ethics work through the system of scrutiny both internally and externally, both must be reinforced by mechanisms for enforcement. To maintain ethics in a company or establishment, there must be good corporate governance. The corporate governance under the Companies Act 2013 plays a vital role in the matter of Board of Directors, their composition, number of directors in a public and private company, existence of women directors, resident director, independent director, different committees under the Companies Act like audit committee, stakeholders' relationship committee, internal audit etc. It also highlights on corporate social responsibility, its policy and committee. The corporate social responsibility has ethical and moral significance because the company extends its helping hand to the under privileged and poor people in the projects and works undertaken by the government. During the crisis or pandemic if a company comes forward to assist the government in providing the resources to the needy and helping in social and economic upliftment of the people who are in sufferings, it can contribute to the company's ethical standards.

To comply all legal rules and regulations Board of Directors are necessary in a company. Section 149 of the Companies Act 2013, narrates that minimum three Board of Directors are to be there in a public company and minimum two in a private company is the mandatory requirement. In the newly amended Act mandatory appointment of women directors is prescribed to the listed company, unlisted company, and public company with paid up share capital of Rs. 100 crores or more

with the turnover of Rs. 300 crores or more. There must be a resident director in a every company who is residing in India not less than 182 days in a year. Appointment of independent directors is mandatory to the company and they play a prime role in resolving the issues of shareholders and investors.

In the company's code of conduct, the Board sets out code of ethics and business ethics for all directors and members of the company and staffs. Under Companies Act the concept of whistleblower mechanism. It deals with vigilance mechanism to the directors and the employees of the company specifically concerned to the unethical behaviour, fraud, or violation of ethical code.

Ethical and moral liability arises for a corporate sector or company when there arises violation of the confidence and expectations of the stakeholders. Ethics in business is measured with the conception of right or wrong or the actions are moral or immoral. Business with ethics in a company is expected by the public and society and it also enhances quality of relations among employees, shareholders, improves profitability, protects employees from the unjust actions of the employers, etc. Ethical problems arise in a company because of selfish nature, pressure of increasing the profit, conflict between personal values and business goals etc.

In global level, there is growing concerns on our planet and environment and sustainable development. If the companies, corporate entities, themselves equip social and environmental concerns and the companies present their environmental credentials, it would represent their ethical standards and moral value of the company. The corporate governance can look after such matters and along with profitability, company can also enhance the value by concentrating on charity, environmental protection, social and public welfare and internal ethical codes and standards.

Board room is a place from where the business ethics begins and some times the responsibility of maintaining ethical codes and standards are shifted to the system itself and they formulate ethical codes for the company. In India there are major ethical



problems that are arising in a company is political and administrative issues. Need of political support for a company may make them inevitable to accept political pressure and administrative malpractices also contributes to ethical trouble inside the company.

The very fundamental concept of ethics arises in the establishment of a company with trust and confidence. During 19th Century, the limited liability companies are established with the concept of trust and stewardship. But the power when shifted from the owners to the hands of directors regarding the administration and look after of the company, ethical principles also has taken the turn. Later in 1970's profit became the major motive by over taking ethical significance. There arises a question as to how the companies maintain ethics and policies relating to ethics in the company. For that, companies implement ethical behaviour inside the company by publishing inhouse code of ethics and the members are strictly instructed to follow the same.

There may arise certain situations to force any manager or employee, or director of a company to take up unethical way of conducting business. The matter of promotion system, budget pressure, competitions etc in the company may find someone to step in the path of unethical business yet it is not healthy to go in such deviated path.

5. Instances of Failure of Corporate Governance

If the corporate governance fails in a company there will be lot of repercussions by it. There is possibility of tax evasion by the company which leads to penal actions and the reputation of the company shatters. Sometimes, malpractice occurs inside the company and it affects the stakeholders and investors of the company. If ethical standards are not

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high, there is possibility of failure of corporate governance like lack of transparency, conflict of interests between the board and the management, lack of risk management system, corruption, and fraud etc. All these may result in loss of employment, financial loss and total damage to the reputation of the company. Sathyam scandal occurred in 2009 is the biggest example where Indian company failed in corporate governance system in which Ramalinga Raju cheated the investors through IT sector. In 1990's Harshad Mehta issue is one of the best example for failure of corporate governance and he has deceived many investors in stock exchange sector specifically on Bombay Stock Exchange (BSE Sensex). Even Kingfisher Airlines also experience poor corporate governance and failed. One more stock market related failure is Ketan Parekh case in which he has collected lot of amounts from the promoters of different companies in the name of insider trading and totally created trouble and scam. Saradh Chit Fund case also a result of failure of corporate governance in which Saradh group issued debentures by violating SEBI rules completely and created a scam. Other than theses many other scams and failure of corporate governance have taken place worldwide. So, corporate governance must be strong enough to combat such problems and uphold business ethics in the administration and management of company.

6. CONCLUSION

By the detailed study on the topic, it is very much evident that, even though profit making and economic excellence is the main concern of any business establishment or enterprise, social responsibility, business ethics, morality in conducting business is must. Following rules and regulations, bye-laws and other policy procedures are also very significant part of a corporate business. Company also a person but artificial person and it must follow ethics and strong corporate governance can build powerful and efficient company.



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EFFECT OF FINANCIAL LITERACY ON RETIREMENT PLANNING

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ABSTRACT

Individuals who fail to plan for retirement are at risk of outliving their savings, facing financial hardships in their later years, and becoming a burden on their families and society. Therefore, it is crucial for individuals to engage in retirement planning activities, such as saving for retirement, investing in retirement accounts, and developing retirement income strategies. According to the World Health Organization (WHO), the Global population aged 60 years and above will increase to 2 billion by 2050. Retirement planning is crucial to help individuals achieve their desired standard of living and financial security in their golden years. However, despite the importance of retirement planning, many people still struggle to plan and save for retirement. One significant factor that influences retirement planning is financial literacy, which refers to the knowledge and skills required to make informed and effective financial decisions. Financial literacy has gained increased attention in recent years due to its impact on various aspects of personal finance, including retirement planning. Several studies have demonstrated the relationship between financial literacy and retirement planning. Financial literacy is a multifaceted concept that encompasses knowledge, behaviour, and attitudes towards financial management. Financial knowledge refers to an individual's understanding of financial concepts and principles, such as budgeting, saving, investing, and managing debt. Financial behaviour, on the other hand, refers to the actions individuals take based on their financial knowledge, such as budgeting, saving, investing, and debt management. Financial attitude encompasses an individual's beliefs, values, and emotions towards financial matters, such as their attitudes towards risk, debt, and financial security.

Keywords

Retirement planning, financial literacy, financial attitude.

Introduction

The new financial era imposes a much heavier burden on workers and their households to become financially literate – to learn how to process economic information and make informed decisions about household finances. Apart from financial literacy, other factors that influence

retirement planning include financial inclusion and gender. Financial inclusion refers to the access to affordable and appropriate financial services and products, such as savings accounts, loans, and insurance. Gender also plays a role in retirement planning, as women tend to have lower retirement savings than men due to various factors such as



lower earnings, longer life expectancy, and career interruptions. Financial inclusion has been found to play a critical role in enhancing retirement planning outcomes by providing access to financial products and services that facilitate retirement planning.

Gender has also been identified as a factor that influences retirement planning outcomes. Women tend to have lower retirement savings than men due to various factors, such as lower earnings, longer life expectancy, and career interruptions. Studies have shown that women are less likely to engage in retirement planning activities than men, highlighting the need for targeted interventions to improve retirement planning outcomes for women. Researchers have started to examine financial literacy and the implications of a lack of basic skills and economic knowledge for household financial decisions.

Significance of the study

The study's significance lies in its contribution to the body of knowledge on retirement planning and financial literacy. The findings of the study will provide insights into the factors that influence retirement planning and how financial literacy can be improved to enhance retirement planning outcomes. The study will also be beneficial to policymakers, financial institutions, and financial education providers, as it will inform policies and programs aimed at improving financial literacy and retirement planning outcomes. Additionally, the study will provide a basis for future research on retirement planning and financial literacy. Despite the extensive research on financial literacy and retirement planning, there are still several gaps in the literature that need to be addressed. One of the primary gaps in the literature that need to be addressed. One of the primary gaps is the lack of research on the specific strategies that individuals use to plan for retirement. Although many studies have examined the relationship between financial literacy and retirement planning, few have investigated the specific strategies that individuals use to prepare for retirement. Another gap in the literature is the limited focus on the role of financial education in retirement planning. Although

financial education has been shown to improve financial literacy levels, there is a lack of research on the effectiveness of financial education programs in improving retirement planning outcomes. Additionally, most of the existing research has been conducted in developed countries, primarily in North America and Europe, with limited research on retirement planning in developing countries.

Need of the study

There is a need for more research on the intersection of financial literacy, gender, and retirement planning. Although some studies have investigated the gender differences in retirement planning outcomes, there is a lack of research on how financial literacy levels differ between men and women and how this impacts retirement planning outcomes. This study aims to investigate the effect of financial literacy on retirement planning. Specifically, it explores the relationship between financial literacy and retirement planning, the factors that influence financial literacy, and the strategies that can be used to improve financial literacy and retirement planning. These comprise property-related traits, occupation, gender, marital status, financial inclusion, attitude, behaviour, and knowledge. It emphasizes the moderating role of gender on retirement planning with a focus on the independent variables of financial knowledge, financial behaviour, financial attitude, financial inclusion, and gender. The dependent variable is the intention to engage in retirement planning strategies. The purpose of the study is to provide insights on the variables that affect retirement planning and suggest ways to boost financial literacy and hence improve retirement planning prospects.

Literature review

Loveth (2023) The study examined the early retirement and post-retirement adjustment needs of teachers at Secondary 1 in Rivers State. The study was driven by two null hypotheses. A sample research design was applied to the study. The study population included all teachers from High School 1, for a total of 7,000. A stratified randomized sampling technique was employed in the study. A fluid online survey calculator was used to determine



the sample size of 346 high school teachers retiring in the study. The data collection instrument was a self-organized questionnaire called the Pre-Retirement and Post-Retirement Adjustment Needs Scale. It was validated by two experts. The reliability of the instrument was determined by the Cronbach Alpha method and reached a reliability score of $r=0.82$. The investigator personally administered the device to the respondents, while the t-test was used to test null hypotheses at a significant alpha level of 0.05 using SPSS. The results showed that there is no significant difference in the retirement needs of teachers in upper secondary education in Rivers State by gender, and there is no meaningful difference in the post-retirement adjustment needs of upper secondary teachers in Rivers State by gender. Based on the results, the researcher recommended that teachers should always be eligible for an adjustment before and after retirement needs in mind in active services, and also teachers should self-regulate with little savings taking into account post-retirement needs in one activity among others.

Karim et al., (2023) The study examines the relationship between socio-economic, financial and psychological factors and teachers' financial preparation for retirement. Retirement is something that everyone will have to deal with. Retirement has a huge impact not only on themselves but also on the families and the community around them. Teachers are not excluded from this phenomenon, so they must be very conscious of financial retirement arrangements. The study used a self-administered survey approach to collect data and sample from the study is comprised of 410 secondary school teachers from Selangor, Malaysia, who were selected by random sampling. The data was analysed using multiple regression analysis via IBM SPSS Release 26. The results showed that the squared R value is 0.332, which means that socio-economic, financial and psychological factors simultaneously influence the financial readiness of teachers for retirement. In addition, the results also showed that financial literacy contributes greatly to the financial preparedness of teachers for retirement. Given that financial literacy is an important contribution to financial readiness for retirement, various

efforts should be made to educate teachers on financial readiness for retirement. This study can help teachers become aware and open their eyes, and indirectly, teachers will begin to plan their retirement financial arrangements. However, in the present study, the researcher focused exclusively on teachers. As a result, prospective researchers must select a broader range of respondents, given the importance of financial literacy in retirement planning for all groups.

Bingzheng et al., (2023) the study Examine the numerous empirical data that demonstrate the relationship between objective financial literacy and retirement planning, they have limited understanding of the role that subjective financial knowledge plays in people's retirement planning. This study examines how the financial literacy confidence bias of individuals influences their retirement planning behaviours using survey data from China. According to the difference between respondents' subjective and objective financial literacy from survey data, they provide measures of individuals' over-confidence in financial literacy and lack of confidence for empirical analysis. The findings document the crucial role of financial literacy assessment in retirement planning. They find that individuals' over-confidence (lack of confidence) in financial literacy significantly (demote) their retirement planning behaviours.

Daniel et al., (2023) explore the appropriateness of employee savings attitudes to retirement planning and satisfaction. The study focuses on a number of variables associated with financial planning for retirement. It deals with the relationship between people's financial knowledge, especially with regard to retirement. It points out the consequences and importance of financial literacy. He also examined the factors that play an essential role when people are trained in financial planning. The sample approach is used to gather primary data from 200 respondents. The raw data has been classified in Excel and analysed in "SPSS version 26". The results show that the relationship between planning and literacy is an important outcome of financial awareness and planning. Teaching over multiple resources such as workshops, seminars,



correspondence are significantly assist employees to save for retirement. As a result, financial literacy plays an important role in post-retirement planning for employees. Research can provide insight into the relationship between attitudes towards retirement pension planning and the financial literacy function. It is essential that all workers begin to consider retirement planning early in life. This paper is an academic contribution which makes it possible to understand the relevance of the attitude of employee savings retirement planning and satisfaction of highly qualified workers in the industrial district of Pune, Maharashtra.

Mustafa et al. (2023) examined financial planning for retirement as essential to ensure that people have enough money to live their desired way of life in retirement. In developed countries, independent entrepreneurs plan their financial retirement to a large extent. However, in Malaysia, the percentage of self-employed people preoccupied with financial planning for retirement is lower than in other countries. The purpose of this research is to identify the relationship between financial attitude, financial literacy and health literacy From the Self-employed to Sustainable Financial Retirement Planning in Malaysia, learn about the moderation of the role of financial advisors. The study used modelization of structural equations. The data were collected using a survey questionnaire and analysed using the SMART PLS 3.3 methodology. The total sample size was 416 self-employed persons in northern Malaysia. The results showed that financial behaviour and financial literacy have a significant impact on retirement planning. In addition, the role of financial advisers moderates the relationship between financial attitude – financial planning for retirement – and financial literacy – financial planning for retirement. The results of the study will address the retirement planning needs of the self-employed by including the financial planning determinants necessary for a well-planned retirement.

Objectives of the study

1. To examine the impact of financial literacy on retirement planning.
2. To identify the role of gender on retirement

planning.

Research methodology

The nature of the current study is exploratory in nature and follows the exploratory research design. An exploratory research design is typically used to investigate a new topic or phenomenon and gather information that can be used to develop hypotheses and research questions for future studies. The goal of exploratory research is to gain a better understanding of a topic or problem, often through qualitative methods such as interviews, focus groups, and surveys. In the context of the present study, an exploratory research design may involve conducting surveys or interviews with individuals to better understand the relationship between financial literacy and retirement planning. The results of this study can be used to develop more specific research questions and hypotheses for future studies.

Data analysis and interpretation

Table 1: Correlation between Two Variables

	IR	FK	FB	FA	FI
Pearson correlation IR	1	0.286	0.268	0.293	0.163
FK		1	0.279	0.155	0.256
FB		0.279	1	0.176	0.267
FA		0.155	0.176	1	0.125
FI		0.256	0.267	1.25	1
Sig. (1-tailed) IR		0	0	0	0.01
FK	0		0	0.013	0
FB	0	0		0.006	0
FA	0	0.013	0.006		0.037
FI	0.01	0	0	0.037	0
N IR	205	205	205	205	205
FK	205	205	205	205	205
FB	205	205	205	205	205
FA	205	205	205	205	205
FI	205	205	205	205	205

Source: Primary Survey



The correlation table presents the correlation portions between the variables under study. The Pearson correlation measure is used to measure the strength and direction of the direct relationship between two variables. The values of the correlation measure range from -1 to 1, with a value of 0 indicating no correlation, 1 indicating a perfect positive correlation, and -1 indicating a perfect negative correlation.

Table 2: Role of Gender in Retirement Planning

G	N	Mean	Std. deviation	Std. Error Mean
IR Female	81	8.4	2.119	0.235
male	124	7.73	2.328	0.209
FK Female	81	11.21	1.104	0.123
Male	124	10.69	1.17	0.105

Source: Primary Survey

The group statistics table presents descriptive statistics for two groups, Female and Male, on five variables: IR, FK, FB, FA, and FI.

For Intention for retirement, the mean score for the Female group is 8.40 with a standard deviation of 2.119, while the mean score for the Male group is 7.73 with a standard deviation of 2.328. This suggests that, on average, the Female group scores higher on this variable compared to the Male group. For Financial Knowledge, the mean score for the Female group is 11.21 with a standard deviation of 1.104, while the mean score for the Male group is 10.69 with a standard deviation of 1.170. This suggests that, on average, the Female group scores higher on this variable compared to the Male group.

Findings

The study found that gender plays a role in retirement planning, with women being less likely to engage in retirement planning than men. This may be attributed to various factors, including lower levels of financial literacy, lower incomes, and career interruptions due to family responsibilities. These findings suggest that there is a need for targeted financial education and support

for women to ensure that they are adequately prepared for retirement. The findings of this study emphasize the importance of financial literacy and planning for retirement. By improving financial education and providing targeted support to women and younger individuals, it may be possible to increase retirement planning rates and ensure that individuals are adequately prepared for their financial future.

Conclusion

Financial literacy is an essential aspect of personal finance and retirement planning. The ability to manage one's finances effectively, make informed decisions, and understand financial products and services is crucial to achieving financial security in retirement. Several studies have examined the effect of financial literacy on retirement planning, and this paper aims to contribute to the literature by providing a comprehensive analysis of the relationship between financial literacy and retirement planning. The research study aimed to investigate the factors associated with the intention to engage in retirement planning strategies. The study found that financial knowledge, financial behaviour, and financial attitude are positively associated with intention to engage in retirement planning strategies. On the other hand, financial inclusion did not show a significant association with intention to engage in retirement planning strategies. Additionally, the study found that there is a significant difference in the mean scores of males and females regarding intention to engage in retirement planning strategies, with females showing a higher intention to engage in retirement planning strategies compared to males. The study analysed data from a survey of 205 participants to examine the effect of financial literacy on retirement planning. The survey included questions on financial literacy, retirement planning, and demographic information. The data were analysed using descriptive statistics, correlation analysis, regression analysis, and an independent sample t-test. The findings of the study suggest that financial literacy is positively correlated with retirement planning. The regression analysis revealed that financial literacy has a significant positive effect



on retirement planning. The study also found that women were more likely to plan for retirement than men, although they had lower financial literacy scores. The results of the t-test indicated that there were significant differences in financial literacy between men and women, with men having higher financial literacy scores than women.

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ATTITUDE OF STUDENT TEACHERS TOWARDS ENTREPRENEURSHIP EDUCATION IN KERALA

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ABSTRACT

Anybody interested in starting a business can learn organised lessons from the collection of lessons known as entrepreneurship education. Students from diverse socioeconomic situations can develop unique abilities and skills and think beyond the box with the help of entrepreneurship education. By providing the abilities, information, and skills required for a successful entrepreneurial journey across the educational system at all levels, the goal is to educate students for a career in entrepreneurship. There aren't many well-known entrepreneurial success stories from Kerala. This is a result of the lack of recognition of entrepreneurship as a desirable career choice. Early entrepreneurship education is essential since it has the power to influence young people's attitudes, abilities, and culture.. Additionally, teachers should receive specialised training to enable them to impart this information and abilities through hands-on learning experiences. It is the duty of student teachers to introduce the next generation to entrepreneurial culture, and it is in this context that the study was conducted to ascertain the attitude of the would be teachers regarding entrepreneurship education. The sample for study comprises 250 student teachers of Trivandrum and Kollam District. The major tool used was an attitude scale . According to the study's findings, the majority of student teachers are still unfamiliar with entrepreneurship education. As a result, it is critical to provide aspiring teachers with guidance on how to foster an entrepreneurial culture, skill set, and attitude in order to facilitate more fruitful learning.

Keywords

Entrepreneurship education , Entrepreneurial attitudes, Entrepreneurship, Student teacher

Introduction

The modern world's future lies in entrepreneurship .Being an entrepreneur is a social phenomenon that arises from interpersonal interactions rather than being innate in a person. It takes practice as a manager, a variety of abilities, and an understanding of business to be a successful entrepreneur. Entrepreneurship reflects a ray of hope for the unemployed to earn a living and maintain a dignified life and also for the economic development of the country. These days, entrepreneurship is thought of as the "Pioneer ship" of business. Any nation's history of early industrial growth, trade, and innovation is mostly the history of its entrepreneurs. Being an entrepreneur is a constant process of creativity, transformation, and vision. It involves putting forth a lot of effort and passion in order to develop and put into practice original concepts and inventive solutions. Important components include the ability to form a venture team that is effective, the willingness to take calculated risks with time, money, or career, the ability to creatively organise resources, the fundamental skill of creating a strong business plan, and, most importantly, the vision to see opportunity where others see chaos, contradiction, and confusion. The



impact of entrepreneurship on economic progress is well acknowledged. Entrepreneurs are born, not bred, according to some early studies. Colleges and business institutions are ill-equipped to instruct people in becoming more innovative. Because they view entrepreneurship as being extremely unpredictable and risky, people generally hesitate to pursue it. Recent research, however, indicates that entrepreneurship education and training can help to foster entrepreneurship.

Entrepreneurship in India: The milieu

India hopes to reach 5 trillion in GDP by 2025 and 10 trillion in GDP by 2030 as it commemorates 75 years of independence with the 75-week Azadi Ka Amrit Mahotsav, which is led by the Atma Nirbhar Bharat. In addition to a slowing global economy, we are acting in the context of accelerating technical, geopolitical, social, and environmental changes as we commemorate this Amrit Kaal of creating India 2.0. The capacities of our people, particularly those in the working age range (15–64 years old), will be a major determinant of our nation's prosperity and our capacity to accomplish these objectives. Out of 1.41 billion people, this represents more than 65%. India is in a unique position to benefit from the demographic dividend that this working-age population brings, provided that they work effectively and increase the GDP of the country. According to a 2020 study findings, India would need to produce at least 90 million new non-farm employment by 2030 in order to accommodate the 30 million workers who may shift from farm work to more productive non-farm industries and the 60 million new workers who, given present demographic trends, will enter the workforce. SMEs are responsible for the creation of two out of every three jobs globally. In numerous emerging nations, businesses employing fewer than 100 people account for over 50% of all new jobs created in the private sector. Accounting for more than 90% of all businesses, SMEs also comprise the great majority of economic entities. Small and medium-sized enterprises (SMEs) play a crucial role in the economy and society by creating jobs, lowering poverty, and reducing inequality. The Union and State governments in the nation have made the development of start-ups and SME's a

top focus in recent years. National initiatives like the Atal Invention Mission, MUDRA Banks, Start-up India, Made in India, and Atma Nirbhar Bharat App Innovation Challenge have made funding, mentorship, and invention easier. The nation has also witnessed an increase in private and corporate sector programmes aimed at enhancing innovation, early-stage start-up incubation, and acceleration. Furthermore, the country's well-established ecosystem driven by technology has created a favourable environment for the growth of new business endeavours. The country's entrepreneurial ecosystem has grown rapidly thanks to these initiatives, which have also made doing business easier and attracted better angel, venture capital, and private equity investments. The idea that having an entrepreneurial endeavour is safer, less secure, and less socially acceptable than having a steady employment is no longer widely held. Taking centre stage in the micro-economies, even in rural India, it is acknowledged as a key solution to alleviate unemployment and the demand for dignified lives. Entrepreneurship has the ability to stimulate local markets and economies by allowing communities to investigate novel prospects, concepts, and inventions. It is a very powerful tool for economic expansion. Although there is a growing trend towards entrepreneurship, there is still a lack of educational support for this emerging field. In order to foster this entrepreneurial spirit on a systemic level, India must increase its investments in human capital development and provide its citizens with the training and tools they need to become successful entrepreneurs

Entrepreneurship Education: a pressing need

People no longer believe that a solid career is preferable to an entrepreneurial endeavour because they see the latter as riskier, unstable, and less socially acceptable. In the micro-economies, even in rural India, it is acknowledged as a key means of addressing unemployment and the demand for respectable livelihoods. One of the key factors that moulds a person's mindset and ambitions to realise their professional goals is entrepreneurship education. Entrepreneurship has the ability to stimulate local markets and economies by allowing communities to investigate



novel prospects, concepts, and inventions. It is a very powerful tool for economic expansion. The tendency towards entrepreneurship is growing, but there is still a long way to go before there is adequate educational support for it. India has to invest more in the development of its human capital and provide them with the required training and skills in entrepreneurship in order to provide systemic enablement to this adventurous spirit. Studies indicate that formal education and entrepreneurship are positively correlated, despite the claim that entrepreneurship cannot be taught in a classroom. One of the key factors that moulds someone's mindset and makes them want to achieve their career goals is entrepreneurship education. With programmes intended to increase students' knowledge and experience in entrepreneurship, Higher Educational Institutions play a crucial role in addressing this supply-side of the entrepreneurial ecosystem. A benchmarking analysis reveals a significant global trend towards enhancing entrepreneurial competencies in higher education across the globe. The moment has come for Indian HEIs to shift from producing graduates who are job-hunting to producing prosperous entrepreneurs who boost the nation's economy. But higher education institutions need to understand that entrepreneurship education is more than just teaching standard management courses like marketing, finance, and strategy in a classroom. Children often have a maker inclination to construct, test, and operate things, especially in STEM education programmes. They require hands-on learning opportunities like maker spaces, mentorship groups, and innovation laboratories in addition to entrepreneurship education. These materials aid in the instillation of abilities including design thinking, idea generation, experiential learning, interdisciplinary approach, peer cooperation, resource sharing, prototyping, and testing. More significantly, students learn how to question the current quo and detect and seize possibilities. By providing internal incubators and accelerators, which have the ability to turn students' ideas into viable businesses that can be financially exploited, these abilities might be further directed by enabling students to bring their ideas to reality.

Establishing connections with the local sector will also allow HEIs to proactively investigate, develop, and nurture industry-relevant goods, services, and solutions that can both expedite time to market and satisfy industry demands. When a student discovers a proven business idea, educators who teach entrepreneurship have the power to change things. Students still gain from having an entrepreneurial mentality, even if the bulk of their design concepts are untested and never put to market. It will continue to be a useful set of skills that they can use in their practice and vocation. These abilities help them become entrepreneurs leading their teams and organisations even after they join an established business. They also promote their agility and reactivity.

Anybody interested in starting a business can learn organised lessons from the collection of lessons known as entrepreneurship education. Students from diverse socioeconomic situations can develop unique abilities and skills and think beyond the box with the help of entrepreneurship education. Opportunities are created, social fairness is upheld, confidence is ingrained, and the economy is stimulated. Beginning in elementary school and continuing through all educational levels, including adult education, entrepreneurship education is a lifelong process.

Need and Significance of the study

Entrepreneurship education includes all activities aiming to foster entrepreneurial mindsets, attitudes and skills and covering a range of aspects such as idea generation, start-up, growth and innovation. Teachers who teach entrepreneurship have the ability to influence students who come up with a successful business idea. Students gain from having an entrepreneurial perspective even if the majority of their design ideas are not approved and do not reach the market. It will always be a useful skill set that they can use in their practice and career. These abilities enable them to remain flexible and adaptable even after joining an established business, transforming them into entrepreneurs who manage teams and organisations. The environment that fosters innovation and the quality of education are key factors in producing



a critical mass of growth-oriented, creative entrepreneurs. An entrepreneurial culture generates wealth and pushes ideas even farther, while education lays the groundwork for creativity and establishes a value system. Kerala is largely a wage economy. Because government employment has a certain social standing, young people want to work for it. These habits won't change unless their educational system finds a solution. Young people with entrepreneurial talents often move to faraway regions or choose other job alternatives because of the low degree of legitimacy. For the economy to shift from a traditional to a knowledge economy, this scenario needs to alter. By providing the abilities, information, and skills required for a successful entrepreneurial journey across the educational system at all levels, the goal is to educate students for a career in entrepreneurship. Extensive research on entrepreneurship and related fields has highlighted the importance of education in fostering an entrepreneurial mindset, culture, and skill set. Additionally, teachers should receive specialised training to enable them to impart this information and abilities through hands-on learning experiences. It is the duty of student teachers to introduce the next generation to entrepreneurial culture, and it is in this context that the study was conducted to ascertain the attitude of the 'would be' teachers regarding entrepreneurship education. In the light of this background and the need for the study, the investigator's opening queries are

- 1) What is the level of attitude of student teachers towards Entrepreneurship education?
- 2) Does gender has any effect on the attitude of student teachers towards Entrepreneurship education?
- 3) Does locale makes any significant differences in the attitude of student teachers towards Entrepreneurship education?
- 4) Does the stream of study generate differences in attitude of student teachers towards Entrepreneurship education?

In order to arrive at the solution of the above research questions, the investigator selected and

designed the present study.

Objectives of the study

- 1) To find out the level of attitude of student teachers towards entrepreneurship education.
- 2) To compare the attitude of the subsamples based on gender, locale and stream of study.

Methodology

The study intends to find out the attitude of student teachers towards Entrepreneurship education. Hence Survey method was conducted on a random sample of 250 student teachers from Kollam & Thiruvananthapuram Districts, Kerala. The tool used were an Attitude scale to collect the data required. Three aspects of Entrepreneurship attitudes—cognitive, affective, and behavioral—were measured by the Likert-type attitude scale that was created specifically for this purpose. The ideas, perceptions, and information students have about Entrepreneurship and Entrepreneurship education that influence their attitudes and behaviours are referred to as the cognitive component. The emotional component is with how someone feels about Entrepreneurship and Entrepreneurship education; in other words, it's about how they perceive something's relevance or attractiveness and, ultimately, whether they end up like it or not. The behavioural component deals with deeds, outward reactions, and readiness to react or accept something. Content validity was used to assess the validity of the Attitude scale. The assessment of many subject matter experts and test specialists is the basis of content validity. The Attitude scale of student teachers towards Entrepreneurship Education consists of 25 items. The items are designed with student teachers entrepreneurial attitudes in mind. The student teachers' entrepreneurial attitude is evaluated on a five-point rating scale that goes from 1 for "strongly disagree" to 5 for "strongly agree" for positive responses, and from 1 for "strongly agree" to 5 for "strongly disagree" for negative responses.

Analysis and Interpretation of the Data

In this part of the analysis, an attempt is made to study the attitude of the student teachers under



study towards Entrepreneurship education. The data collected by using the attitude scale were subjected to statistical treatment and the details of the analysis are presented under the following sub-headings:

Level of Attitude of Student Teachers towards Entrepreneurship education

The total Sample (N=250) was classified into three groups i.e. High, Medium and Low groups using the arithmetic mean and standard deviation calculated. The student teachers who scores were above ($M + \sigma$) were classified as 'High attitude group'. The students whose scores lie below ($M - \sigma$) were classified as 'Low attitude group'. The students whose scores lie between ($M + \sigma$) and ($M - \sigma$) were classified as medium or average attitude. The details in this regard are presented in the table

Table1: Level of attitude of student teachers towards Entrepreneurship education

Level	Number	Percentage
High Attitude Group		
Above ($M + \sigma$)	29	11.6
Medium Attitude Group Between ($M + \sigma$) & ($M - \sigma$)	71	28.2
Low Attitude Group Below ($M - \sigma$)	150	60.2
Total	250	100

It is clear from the table that majority of the student teachers under study (60.2%) possess 'Low attitude' towards Entrepreneurship education and 28.2 percent of the student teachers belong to the "medium" or average attitude group. Only a small

proportion fall in the 'High Attitude' group' (11.6). This observation indicates that student teachers with the exception of a few possess a low attitude towards Entrepreneurship education which needs to be nurtured.

Table2: Level of attitude of student teachers towards Entrepreneurship education with respect to Subsamples

Sub samples	Category	N	Response		
			High	Average	Low
Gender	Male	93	9	37	54
	Female	157	6	21	73
Locale	Rural	130	10	42	48
	Urban	120	5	16	79
Stream of Study	Arts	115	4	18	78
	Science	135	11	40	49

The data reveals that majority of student teachers have low attitude regarding Entrepreneurship and Entrepreneurship education. Scores are better for male, rural and science stream students when compared with their counter parts.

Comparison of the attitude of the subsamples based on gender, locale and stream of study Comparison of the attitude scores of the subsamples based on gender, locale and stream of study was done to find out if there is any significant difference between the groups compared with respect to their attitude towards entrepreneurship and entrepreneurship education. The comparison was done by applying the two-tailed test of significance of difference between means. The details of comparison with regard to the various groups are presented in the Table: 3

Table: 3 Comparison of the attitude of the subsamples based on gender, locale and stream of study

Sub samples Compared	Categories	N	Mean	S.D	t-value	Level of Significance (0.05)
Gender	Male	93	54.90	1.11	15.55	Significant
	Female	157	57.96	1.37		
Locale	Rural	130	53.12	1.113	11.95	Significant
	Urban	120	54.81	1.120		
Stream of Study	Arts	115	55.03	1.35	11.67	Significant
	Science	135	57.12	1.48		



The results indicate that there is significant difference between the groups compared with respect to their attitude towards Entrepreneurship and Entrepreneurship education. The table:3 indicates that 't' value(15.55)is significant at 0.01 level. Therefore there is significant difference in the attitude of male and female student teachers towards entrepreneurship and entrepreneurship education and the difference is in favour of male student teachers. The 't' value 11.95 with respect locale indicates a significant difference between the attitude of rural and urban student teachers and is in favour urban student teachers. The 't' value 11.67 with respect to discipline of study indicates that there is significant difference between the attitude of arts and science stream students and is in favour of science stream students.

Discussion of results and Conclusion

In order to predict the future prosperity of a nation, entrepreneurs play a critical role. An entrepreneur is a person who advances multiple factors that collectively boost economic growth, such as promoting cutting-edge technology, providing chances for youth, reducing poverty, and improving society. Even though entrepreneurship is primarily a private sector phenomenon, government support of an entrepreneurial ecosystem that fosters

growth is vital. This calls for the creation of an entrepreneurial culture through raising awareness of the sector's importance in generating new jobs, igniting innovations, and decreasing poverty; mainstreaming entrepreneurship in higher education; offering specialized training support; investigating credit guarantees and banking support; and offering professional assistance. All of these steps should be taken to promote entrepreneurship as a career option starting in elementary school. The educational system opens people's eyes to different employment options and broadens their perspectives. It also gives them cognitive tools that help them recognise and seize possibilities for entrepreneurship. A key instrument in fostering an entrepreneurial culture in a community is entrepreneurship education. In conclusion, entrepreneurship education has the potential to enhance the perception of entrepreneurs and emphasize their social responsibility, in addition to fostering an entrepreneurial mindset and preference. To this purpose, the curriculum itself needs to include facilities for entrepreneurship and for expanding knowledge and skills for the good of society. At the higher education level, an interdisciplinary and trans disciplinary approach can be more advantageous, and teachers should receive more training to achieve this goal.

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CUSTOMER PRACTICES ON BANKING SERVICES WITH SPECIAL REFERENCE TO DIGITALISATION IN BANKING AT MANGALURU CITY

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ABSTRACT

The concept of digitalization has been playing a significant role in all sectors of the economy and banking sector is not exception to it. Digitalization has become decisive for Indian Banking sector, which plays major role in providing better services to customers. The main purpose of the study is to know the customers practice towards accessibility and affordability of digitalization in banking. Through a structured questionnaire a survey is conducted in and around Mangaluru city. The research found that main challenge for accessibility is safety and security of technology and sometimes customer failed to adopt digitalization because of unavailability of the service. The study recommends that there is need by banks to invest more on robust reliable systems to reduce incidents of failed transactions and transactional errors in ATMs, Mobile banking and POS terminals, need to come up with an application that can be used to enhance digital banking, facilitation of ICT skills so that technology can be embraced.

Keywords

Digitalization, banking service, customer satisfaction

Introduction

Digitalization has become innate part of our life, without which we feel world is nothing. In the fast moving world digitalization is playing a prominent role.. Digitization is the process of converting data into digital format. All most all the sectors of the economy depends on digitalization for their growth and banking sector is not exception to it. The countries which are easily adapting to it are performing exceptionally well compared to those countries which are lagging behind in adopting digitalization.

The banking sector which is called as the sector of development of all other sectors, because of the financial assistance it provides for other sectors and thereby encouraging capital formation. Even though India is one of the fastest developing countries in the world, it is lagging behind in the

implementation of digitalization to banking sector. The banking sector is going through dramatic changes as a consequence of changing customer behavior, increasing expectations, innovative use and adoption of new technologies. This research paper is an attempt made to analyze the customer experience towards the Digitalization in banking and to gain a new perspective in that area. There are various digital experience banking services which are provided by the banks to its customers some of them are- National Electronic Fund Transfer, Real Time Gross Settlement, Debit and Credit Cards, Mobile Banking, Inter Bank Mobile Payment System etc. Digitalization in banking sector is very helpful in financial inclusion and helps the economy to grow faster with the development of all other sectors. Some of the significances



of digitalizing in banking sectors are- Increases efficiency, Fast and furious, vast coverage, Improves the quality, less human error, Environment friendly, Increases Investment and Less cost.

Literature review

Joseph et al. (1999) examined the influence of internet transactions. In this regard, banks are going to utilize the delivery of banking services. They found primary internet facilities for customer's transactions this method will dimensions of e-banking service quality such as reduce paper work, and will give quick response to customer convenience and accuracy, feedback and complaint while they remain in their office or at home.

Web Mols (1999) acknowledged that the internet banking is an Marketing Association shows that banks are falling behind innovative distribution channel that offers less waiting time other industries with respect to innovation within their and a higher spatial convenience than traditional branch Internet channel

Brno-Britz (2006). Banking with significantly lower cost structure than traditional delivery channels. Internet banking reduces not the main advantage regarding E-banking is that it's only operational cost to the bank but also leads to higher availability 24 hours a day and 7 days a week. Customer's levels of customer satisfaction and retention. As a result perception and life style plays an important role in growth of internet banking is very attractive to banks and consumers, Internet banking system

Hasan (2002) found that online banking has come out experienced by the global financial industry". They further as a significant strategy for banks to attract and retain argued that this new technological development may result customers.

Mookerji (1998) observed that internet banking is fast becoming popular in India for payment of utility bills or for cash withdrawals/deposit.

Objectives of the study

1. To investigate the influence of digital banking on customer practices.

2. To assess accessibility and affordability of digital banking.
3. To determine adaptability and affordability of digital banking influence customer satisfaction.

Research Methodology

The study was based on primary and secondary data. Primary data was collected by mean of structured questionnaire .Closed ended question were taken in this research for better tabulation and data interpretation, keeping in view related objectives of the research .The population infinity and enhance, sample selected was 66 respondent by convenience sample techniques. Survey method had been used through direct communication with respondent .The data analyzed with the help of simple percentage.

Finding and discussion

Influence of digital banking on customer satisfaction:

Particulars	Factors	Percentage
Knowledge about IT	Yes	59.7
	No	40.3
Understanding of digital banking	Cashless payment system	67.7
	Use of technology in bank	16.9
Mode of technology frequently used	ATM	50
	Online payment option	37.9
	Mobile money	16.2
Purpose of using digital banking	Accessibility	18.2
	Affordability	10.6
	Speed of transactions	71.2
Speed of digital banking	Good	43.3
	Moderate	49.3
	Bad (Mean value 3.53, S.D=1.11)	7.4

Digital banking was used because they are considered fast, 71.2 percent of respondents use



digital banking for its speed. ATM is used by almost all the respondents. Speed of operations, ease of use and accessibility are the strong predator of customer practices.

Accessibility of Digital Banking: The second objective of the study is to determine customer experience towards accessibility of digital banking.

Most accessible mode of technology	Mobile banking	55.2
	ATM	31.3
	E-banking	11.9
	POS terminals	1.6
Accessibility of the bank	I can bank anytime anywhere	31.8
	I can easily transact and pay bills	30.3
	I hardly visit branch for service	31.3
Challenges for accessibility	Distance between digital outlet	7.6
	Challenges in use of technology	18.2
	Safety and security	65.2
	Expenses incurred in digital banking	9.1

The findings as presented by Table 1.2 clearly say that the customers had an idea of what accessibility was. The study revealed that mobile banking was the most accessible form of digital banking as indicated by 55.2percent. This was followed by 31.3 percent who were of the view that ATMs were the most accessible. POS terminals were considered not to be very fast and respondents are not much aware about it. Majority of the respondents were faced challenges with safety and security, this is represented by 65.2 percent. Only a small percentage indicated that they faced challenges related to expenses incurred in digital banking and digital outlet distance. From these findings it was deduced that challenges caused safety and security were the major barriers towards accessibility.

Adaptability and affordability of digital banking: The third objective of the study is to determine customer experience towards adaptability and affordability of digital banking.

Ease of adapting digital banking	Yes	71.6
	No	11.9
	May be	16.4
Reliability of digital banking	Slightly reliable	52.2
	Very reliable	43.3
	Not reliable	4.5
Failure to adapt digital banking	Yes	37.3
	No	62.7
Reasons for failure	Long queue	10.3
	Machine breakdown	12.8
	Service not available	66.7
	Complicated system	10.3
Ease of adapting digital technology	Easy online banking	49.3
	Convenient ATM	14.9
	Reduced fees	6
	No need of carrying cash	29.8
Failure of transaction due to high transaction cost	Yes	24.4
	No	74.6
Most affordable form of digital banking	E banking	9
	Mobile banking	37.3
	Fund transfer	1.5
	ATM	17.9
	All the above	34.3
Extent of affordability importance in day to day digital banking transaction (Mean=3.39, SD=1.06)	Small extent	10.7
	Moderate extent	54.5
	Large extent	34.8
Efficiency and Effectiveness of using digital banking (Mean = 4.21, SD=1.38)	Strongly agree	21.2
	Agree	45.5
	Neutral	24.2
	Disagree	9.1

This study implies that majority easily adapted to technology. There was need to establish how reliable the digital channels were. Study implied



that digital banking channels are very reliable thus customer can easily adapt to their use. At the same time major part of the customer experienced failed to adapt digital banking. Non availability of the service is major reason for the failure. Online banking was the easy mode to adapt digital banking according to customer experience. Mobile banking was the easiest way of adapting digital channel. Major part of the respondents agreed that they can run bank account effectively and efficiently by using digital technology.

Recommendations and conclusion

To reduce the failure of transactions banks need to take special concern and can think about investing on robust reliable system, this can avoid

errors in ATM, internet banking, POS terminal. In order to boost the operations, availability and accessibility of digital banking, banks should come up with an application to enhance digital banking. Banks should invest on ICT skills in collaboration with various institutions. Government should think about coming up with new software which will provide 100 percent safety and security for financial transactions. With the increasing usage of smartphones, digitization of banking sector is inevitable to catch up the increasing expectations of the world. It indeed reduced human errors and increased convenience. But the fact that cyber threats are on the rise, banks must be very careful and should be prepared to handle cyber-attacks.

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AN INSIGHT INTO DIGITAL MARKETING

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ABSTRACT

This research paper outlines a framework for studying digital marketing, emphasizing the methods used in the process, as well as its efficacy and the influence of various technology tools and social media platforms. We have arranged the research techniques about the elements and reviewed the literature in the broadly defined field of digital marketing using the framework. The objective of the research study is to evaluate the efficacy of various social media platforms and digital media marketing techniques. This paper primarily examines the value of digital marketing, the distinctions between it and offline marketing, and the impact of social media and technology tools on the efficacy of digital advertising strategies. The purpose of publishing this study report is to assist small businesses in recognizing the value of social media marketing over traditional advertising tactics and incorporating digital advertising into their business models.

Keywords

Technology, social media, strategy etc

I. Introduction

Internet, social media, mobile apps, and other digital communications technologies have become part of everyday life for billions of people around the world. Digital marketing is the process of advertising of products or services of companies using digital technologies available on internet including mobile phones, display advertising, and any other digital medium like google and facebook ads etc (13). Social media usage has become an integral element to the lives of many people across the world. Consumers are spending more and

more time on the internet researching goods and services, talking to other customers about their experiences, and interacting with businesses (7). In response to this shift in customer behavior, businesses have made digital and social media a crucial part of their business marketing strategies. All marketing initiatives that make use of a computer, smartphone, or the internet are included in the category of digital marketing. Enterprises utilize digital platforms like search engines, social media, email, and more websites to establish



connections with both present and potential clientele (3). Utilizing a variety of digital platforms and strategies to engage with consumers where they spend a significant amount of time online is known as digital marketing. The practice of drawing in new clients for a business using specific banner advertising, articles, videos, photographs, flash animation, platforms for displaying ads, website redesigns, etc. is known as digital marketing. Marketing campaigns and informational materials aim to attract customers to a certain website that a firm owns. In order to attract important audiences, this content is specifically shown on the website's home page or main page (1).

II. Objectives of the study

1. To understand the insight of the digital marketing.
2. To know the consumers preference on digital marketing

III. Digital marketing tools

1. Website

Since it directs visitors to your website, which should successfully convert potential consumers, your website is the most effective digital advertising technique. Using top SEO tactics and tools, providing a positive user experience, and maximizing the analytics results that different analytical businesses present are all components of website design that drive conversions. Without good SEO, a website won't rank highly in search results on a Search Engine Results Page (SERP) and won't get many clicks from search engines like Google, Bing, and others. Because you need to send as much traffic as possible to your website in order to make direct purchases, these clicks are essential to your digital marketing efforts (8).

2. Google Search Console / Google web master:

Google search console is a software tool, offered by Google as a free of cost service for public to monitor your website and optimize organic results, crawl issues, sitemaps, mobile usability and backlinks. It's wide utilized by associate exponentially diversifying cluster of Marketing professionals, Website Designers, App Developers,

SEO specialists, and business entrepreneurs. Google webmaster tool is also called a Google search console. Google has changed the Google webmaster tool to Google search console. It is a free software tool by using these tools you can manage technical part of your website. For usage of this leading-edge tool, you need to add your website and verify ownership of your website domain on Google search console (5).

3. Content marketing

In content marketing, the business focuses on reaching, engaging, and connecting with consumers via content. This content, which includes videos, blog posts, infographics, and banners provides informational values to users. Marketing associates target specific informations to be conveyed to users through content. These contents are uploaded on social media platforms like Instagram, facebook, youtube etc. The chosen content must be beneficial and relavent and authentic. People would want to create a original and high quality content that makes users want to share it with their friends, families, co-workers, and other people in their social network. The goal of content marketing as a digital media strategy is to provide valuable information to target audience, increase traffic, and generate conversions. From a technical standpoint, content marketing also focuses on optimizing content for search engines to improve keyword visibility in search results. Content marketing is a smart digital marketing strategy to use as it connects more users to a particular product and converts visitors into customers through funnel buying (11).

4. Email marketing

Email marketing focuses on retaining the already existing customers, as well as gaining new. It's an exceptional technique for generating brand awareness, keeping the company on the top of the mind, and encouraging repeated purchases. email marketing is developing and refining the ad campaigns, as well as growing the audience. email marketing also focuses on providing users with valuable information otherwise, people wouldn't stay subscribed. One of the benefits of this strategy is that you can also segment the audience and personalize the email campaigns. For example,



businesses may create a campaign for users that purchased a certain product or visited a particular webpage. The main objective of email marketing as a digital marketing initiative is to stay at the top of mind for potential customers, and provide current clients with beneficial information, like relevant industry news, and personalized content, like product coupons, that keep them coming back(12). Its impressive return emphasizes the potential of this Internet marketing strategy for increasing business's revenue, brand awareness, or client retention rates. It also shows that users like weekly promotional emails for businesses that want to generate more leads, as well as more revenue, email marketing is a go-to online marketing strategy (10).

5. Social media marketing

Social media marketing focuses on building brand awareness and increasing conversions. A social media marketing campaign can feature one or several social media platforms, depending on the target audience and their platform preferences. A few of the most popular platforms for this Internet marketing strategy includes Facebook, Twitter, Instagram, Pinterest, LinkedIn. In addition to marketing the company on social media, this strategy often focuses on advertising too (1). The core goal of social media marketing is to increase brand awareness and conversions, as well as build and maintain your company's reputation. That is why social media marketing focuses on creating informational and promotional content, plus interacting with users on the various platforms (7).

6. Voice search optimization

With voice search optimization, company optimizes existing and new website content for voice search. The intention is to earn the website the featured snippets or position zero spot in Google search results. The various voice assistants, from Siri to Amazon Echo, use the featured snippet to respond to voice searches. So, if a user asks, "find a sushi restaurant near me?" Amazon Echo or Siri would reply with the featured snippet. As search queries differ when using voice, versus text, voice search optimization is important (9). If someone's a local business, this strategy is even more effective as many users rely on their mobile devices and

voice search to find a restaurant, salon, or grocery stores or to do essential chores The goal of voice search optimization is to earn the featured snippet for keywords relevant to the target audience and business. The company increases its online visibility to consumers and expands its target base which can lead to store visits, product purchases, and more.

7. Video marketing

With the use of video marketing, the company increases its reach, grows its revenue, and expands its customer base. This method focuses on creating informational and valuable videos for its target audience (10). A few types of videos for video marketing are such as Instructional, announcement, behind the scenes, events and more. you're working to build brand awareness among your target audience irrespective of your video content. This brand awareness leads to conversion of potential customers. Video marketing focuses on improving brand awareness, conversion rates, and generating of company revenue through displaying ads of other business associates. It accomplishes these goals by creating valuable, high-quality content for users. It's also an excellent addition to email marketing and content marketing, which both benefit from using videos (6).

8. Pay-per-click marketing

Pay-per-click, or PPC, is a form of digital marketing in which you pay a fee every time someone clicks on your digital ads. So, instead of paying a set amount to constantly run targeted ads on online marketing channels, you only pay for the ads individuals interact with (5). How and when people see your ad is a bit more complicated. One of the most common types of PPC is search engine advertising, and because Google is the most popular search engine, many businesses use Google Ads for this purpose. When a spot is available on a search engine results page, also known as a SERP, the engine fills the spot with what is essentially an instant auction. An algorithm prioritizes each available ad based on a number of factors, including:

Ad quality

Keyword : Relevance, Landing page quality, Bid amount



9. Google analytics

Google Analytics is a very important digital marketing tool. It allows you to measure the results of individual campaigns in real-time, compare the data to previous periods. Google Analytics allows you to track many important metrics, covering all aspects (4). You can monitor the effectiveness of your online marketing strategies, onsite content, user experience, and device functionality. All these statistics show you what is working well, and what isn't. After identifying the problems of your site business organization may implement the solution to the business model. Google Analytics allows you the information needed to improve your website. Google Analytics is implemented with "page tags", in this case, called the Google Analytics Tracking Code, which is a snippet of JavaScript code that the website owner adds to every page of the website

10. Mobile marketing

Mobile marketing is a digital marketing strategy that allows you to engage with your target audience on their mobile devices, such as smartphones and tablets (3). This can be via SMS and MMS messages, social media notifications, mobile app alerts, and more. It's crucial to ensure that all content is optimized for mobile devices. According to the Pew Research Center, 85% of Americans own a smartphone, so your marketing efforts can go a long way when you create content for computer and mobile screens.

IV. The Benefits of digital marketing

Digital marketing has become prominent largely because it reaches such a wide audience of people. However, it also offers a number of other advantages that can boost your marketing efforts. These are a few of the benefits of digital marketing.

1. A broad geographic reach

When you post an ad online, people can see it no matter where they are (provided you haven't limited your ad geographically). This makes it easy to grow your business's market reach and connect with a larger audience across different digital channels (5).

2. Cost efficiency

Digital marketing not only reaches a broader audience than traditional marketing but also carries a lower cost. Overhead costs for newspaper ads, television spots, and other traditional marketing opportunities can be high. They also give you less control over whether your target audiences will see those messages in the first place (7).

With digital marketing, you can create just 1 content piece that draws visitors to your blog as long as it's active. You can create an email marketing campaign that delivers messages to targeted customer lists on a schedule, and it's easy to change that schedule or the content if you need to do so (4).

When you add it all up, digital marketing gives you much more flexibility and customer contact for your ad spend.

3. Quantifiable results

To know whether your marketing strategy works, you have to find out how many customers it attracts and how much revenue it ultimately drives. But how do you do that with a non-digital marketing strategy?

There's always the traditional option of asking each customer, "How did you find us?"

Unfortunately, that doesn't work in all industries. Many companies don't get to have one-on-one conversations with their customers, and surveys don't always get complete results.

With digital marketing, results monitoring is simple. Digital marketing software and platforms automatically track the number of desired conversions that you get, whether that means email open rates, visits to your home page, or direct purchases (3).

4. More connection with customers

Digital marketing lets you communicate with your customers in real-time. More importantly, it lets them communicate with you.

Think about your social media strategy. It's great when your target audience sees your latest post, but it's even better when they comment on it or share it. It means more buzz surrounding your product



or service, as well as increased visibility every time someone joins the conversation.

Interactivity benefits your customers as well. Their level of engagement increases as they become active participants in your brand's story. That sense of ownership can create a strong sense of brand loyalty (2).

5. Easy and convenient conversions

Digital marketing lets your customers take action immediately after viewing your ad or content. With traditional advertisements, the most immediate result you can hope for is a phone call shortly after someone views your ad. But how often does someone have the time to reach out to a company while they're doing the dishes, driving down the highway, or updating records at work?

With digital marketing, they can click a link or save a blog post and move along the sales funnel right away. They might not make a purchase immediately, but they'll stay connected with you and give you a chance to interact with them further (8).

6. Brand Awareness

Digital marketing can help businesses build brand awareness and recognition. This is important for businesses that want to attract new customers and grow their business (12).

V. METHODOLOGY

A. Primary Data: The research is developed through observation and collection of data through questionnaires from the digital marketing users. The sample size is determined as 60 response from

Karnataka state.

B. Secondary Data : Theory is developed on the basis of referring secondary data like books, journals and magazines.

C. Statistical tool: To analyze the data Mann Whitney Test technique is used and arrived conclusion from this analysis.

VI. EMPIRICAL APPROACH

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD-Strongly Disagree.

M: Male F: Female

1. Digital marketing channels used by the customers

Particulars	Percentage
Websites	84
Social media	92
Links	46
E-mails	74
SMS	48
Search engines	78
Blogs and chats	48
Video sharing	52
Viral marketing	62
Photos	77
Advertisements	86
Newsletter	58

From this indicates that majority of the customers prefers social media and websites as a biggest platform to purchase the products through online

Table No 2. Digital marketing promotes purchasing behaviour of the consumers.

SL No	Statements		SA	A	N	DA	SD	Mann Whitney Test
1	Customers finds the variety of product in finger tips.	M	18	9	3	0	0	P value 0.009
		F	16	11	2	1	0	
2	Comparisons of product is easy	M	15	14	1	0	0	P value 0.008
		F	16	13	1	0	0	
3	Its saves the time and cost	M	19	11	0	0	0	P value 0.0018
		F	17	13	0	0	0	



4	Delivers product in time	M	17	12	1	0	0	P value 0.0023
		F	14	14	2	0	0	
5	Branded products are found in one basket	M	15	14	1	0	0	P value 0.001
		F	17	12	1	0	0	

Source: Primary Data

From the above analysis it clear than P value of the all the statements are less than .01 and it indicates that in respondents are having no significant difference in the opinion about the above the statements. They also concur that digital marketing influences more on the buying behaviour of the consumers.

VII. Conclusion

The study started with the aim to analyse the different kinds related to marketing. Based on the discussion it has been found that in case of the digital marketing the most important aspect is to connect with the users. The ladder of engagement has shown the approaches to attach with the customers. The study has also revealed that in order to utilise the digital marketing in an effective way, the companies are required to design an effective platform. It has shown that in the current context, it has become important to integrate all the systems with that of the digital platform. The transition of newspaper from the printed version to the online version has been exemplified the current trends of the digitalisation. The research and practice of digital marketing is improving with the advancement of technology.

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A STUDY ON FACTORS INFLUENCING CONSUMER BEHAVIOR WITH RESPECT TO SUGAR COSMETICS IN MANGALORE

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ABSTRACT

This study investigates the consumers of Mangalore related to sugar cosmetics. Sugar cosmetics, known for their natural ingredients and gentle formulations, have gained popularity in various regions. However, consumer preferences and buying patterns can vary significantly based on location. This research aims to understand the unique factors influencing consumer decisions in Mangalore, including cultural influences, brand perception, pricing strategies, and product availability. The study employs a mix of qualitative and quantitative methods to gather insights from consumers in the region. The findings are expected to provide valuable information for marketers and manufacturers looking to effectively target the Mangalore market with sugar cosmetics, helping them tailor their strategies to meet local consumer needs and preferences. This research contributes to a deeper understanding of the cosmetics market in Mangalore and provides actionable recommendations for businesses aiming to enhance their market presence and consumer engagement strategies .

Introduction

Sugar Cosmetics is a renowned Indian beauty brand known for its vibrant and diverse range of makeup products catering to modern consumers. Established in 2015 by Vineeta Singh and Kaushik Mukherjee, Sugar Cosmetics has rapidly gained popularity for its high-quality formulations, trendsetting shades, and cruelty-free ethos. The brand offers a comprehensive line-up of makeup essentials, including lipsticks, lip glosses, eyeliners, mascaras, foundations, powders, and more. What sets Sugar Cosmetics apart is its focus on delivering products that combine innovation with affordability, making high-quality makeup accessible to all. With a strong emphasis on staying ahead of beauty trends, Sugar Cosmetics frequently releases new collections inspired by global fashion and beauty trends. From bold, statement-making shades to subtle, everyday essentials, their products cater to a wide range of preferences and styles.

Literature review ::

Keywords :

Buying behaviour, purchasing power, phenomenal growth.

Consumer buying behaviour towards cosmetic products by Tanvi .M.Takwat under the guidance of Prof.Leena Kapse (2022-23)The research was carried out to study the demographic profile, factors affecting the decision, buying pattern ,widely used product and brand preference of the respondents. The result showed that brand and quality was the most preferred factor among the consumers while purchasing.

A study on buyers behaviour of cosmetic products in Trivandrum by K.Reshma (2021)- The study is conducted from consumer behaviour towards cosmetic products in Trivandrum where



data was collected from 127 respondents. The reason behind the continuous purchase of the products by the consumers is quality, brand awareness, product knowledge, and the price of the product. The study also contributes to the knowledge of how cosmetic companies will be able to understand buying habits of the consumers

Factor influencing

Several factors can influence the success and popularity of Sugar cosmetics in Mangalore, including:

1. **Market Demand:** Understanding the specific needs and preferences of consumers in Mangalore is crucial. Factors such as climate, cultural preferences, and lifestyle choices can influence the demand for particular types of cosmetics.
2. **Competitive Landscape:** Analysing the competition within the cosmetics market in Mangalore is essential. Understanding the strengths and weaknesses of competitors and identifying gaps in the market can help Sugar cosmetics position themselves effectively.
3. **Distribution Channels:** Access to distribution channels such as local stores, beauty salons, online platforms, and supermarkets can significantly impact the reach and availability of Sugar cosmetics in Mangalore.
4. **Marketing and Branding:** Effective marketing strategies tailored to the local market can help raise awareness and build brand recognition. This includes advertising campaigns, social media presence, influencer partnerships, and promotional events.
5. **Product Quality and Innovation:** The quality, variety, and innovation of Sugar cosmetics products play a crucial role in attracting and retaining customers. Keeping up with the latest trends and offering products that meet the needs of consumers in Mangalore is essential.
6. **Price Competitiveness:** Pricing strategies should be competitive while also reflecting the value proposition of Sugar cosmetics.

Understanding the price sensitivity of consumers in Mangalore and offering products at the right price points can influence purchasing decisions.

7. **Customer Service and Experience:** Providing excellent customer service and a positive shopping experience can help foster customer loyalty and word-of-mouth recommendations. This includes factors such as product availability, ease of purchase, and after-sales support.
8. **Regulatory Compliance:** Ensuring compliance with local regulations and standards for cosmetics products is essential to gain trust and credibility among consumers in Mangalore.

Research problem :

“What factors influence the purchasing behaviour of cosmetics among college students, particularly in Mangalore, and how does Sugar Cosmetics adapt its marketing strategies to align with consumer preferences in this demographic?”

Research objectives:

1. To explore the factors driving cosmetic purchases among college students in Mangalore.
2. To analyse the consumer behaviour patterns specific to Sugar Cosmetics in the Mangalore market.
3. To understand how Sugar Cosmetics adapts its marketing strategies to resonate with the preferences of college students in Mangalore.

Research methodology:

The study employs a quantitative research methods, including surveys, focus group discussions, and market analysis of sales data. Sampling is conducted among college students in Mangalore to gather insights into their purchasing behaviour and perceptions of Sugar Cosmetics.

Research design

The research design refers to overall plan or structure that guides the process of conducting research. This design helps to describe objective of research and situation or phenomenon.



Research methods

Quantitative approach is the method used in the research. Which involve gathering numerical data and analysing it using statistical methods to identify patterns, correlations, and trends. Quantitative method Focuses more on gathering numerical data and generalising it across groups of respondents or to explain a Particular phenomenon

Sampling design

Data collection involved the adoption of convenient sampling, with 54 respondents selected as participants.

Limitations of the study

- The study is geographically restricted to Mangalore city only, and so the result cannot be extrapolated to other places .Also the result may differ from place to place.
- Taking time constraint as an important factor sample size of the study was taken as 54.
- Consumer preferences and trends can change rapidly, making it challenging to capture the most current data.
- Participants may provide responses that they might think are socially desirable or that reflect their ideal behaviour rather than their actual behaviour.

Statistical analysis of data

Analysis and evaluation of the collected data were conducted, utilizing statistical tools like the data collection and visualization

This analysis divided into 2 types

- 1) Product development and manufacturing
- 2) Marketing and distribution

1) Product Development and Manufacturing:

A] Innovation chain :This value chain focuses on product research, development, and innovation. It involves activities such as trend analysis, formulation development, and testing of new makeup products to ensure they meet quality and performance standards.

B] Efficiency Chain: This value chain focuses

on optimizing manufacturing processes, sourcing raw materials, and streamlining production to ensure cost-effectiveness and timely delivery of products to the market.

2) Marketing and Distribution:

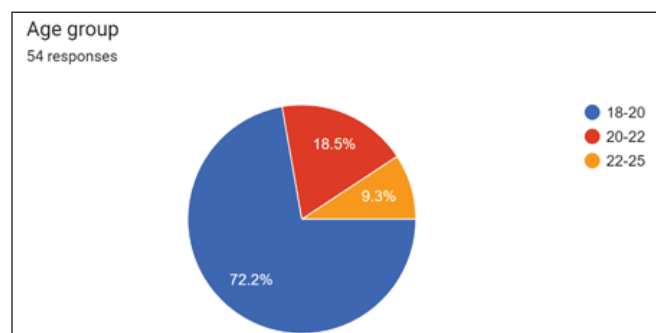
- A] Brand Experience Chain: This value chain emphasizes building brand awareness, creating engaging marketing campaigns, and delivering exceptional customer experiences through various channels, including social media, influencer collaborations, and experiential marketing events.

B] Supply Chain Management Chain: This value chain focuses on managing the logistics, distribution, and retail operations efficiently. It involves activities such as inventory management, warehousing, transportation, and establishing partnerships with distributors and retailers to ensure products reach consumers effectively.

Sugar Cosmetics primarily focuses on online sales, leveraging e-commerce platforms and its official website to reach a wider audience and cater to the growing trend of online shopping. However, the brand also recognizes the importance of offline retail presence to provide a holistic shopping experience for customers. Therefore, while online sales remain a significant focus, Sugar Cosmetics also invests in offline channels such as standalone stores, partnerships with retail outlets, and collaborations with beauty salons to ensure accessibility and convenience for consumers who prefer to shop in person. Overall, Sugar Cosmetics adopts an Omni channel approach, combining both online and offline strategies to maximize its reach and serve diverse customer preferences effectively.

Data analysis

1] Age wise classification of the respondents



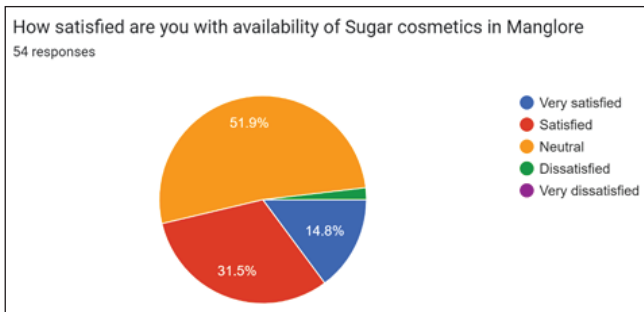


AGE [Table 1.1]

	Frequency	Percent	Valid percent	Cumulative frequency
18-20	39	72.2	72.2	72.2
20-22	10	18.5	18.5	90.7
22-25	5	9.3	9.3	100
Total	54	100	100	

INTERPRETATION : It is seen from the above pie chart and the table 1.1, that the 72.2% of the respondents fall under the age group of 18-20 , 18.5% of the respondents fall under the age group of 20-22, 9.3% of the respondents fall under the age group of 22-25.

2] SATISFACTION OF AVAILABILITY OF SUGAR COSMETICS

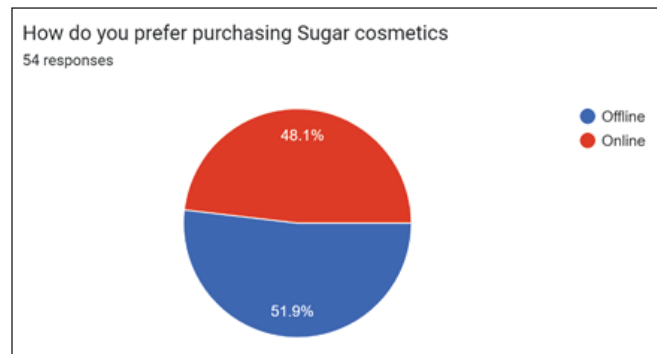


SATISFACTION [Table 1.2]

	Frequency	Percent	Valid percent	Cumulative frequency
Very satisfied	8	14.8	14.8	14.8
Satisfied	17	31.5	31.5	46.3
Neutral	28	51.9	51.9	98.2
Dissatisfied	1	1.8	1.8	100
Very dissatisfied	0	0	0	0
Total	54	100	100	

INTERPRETATION - From the above table we can see that 14.8 % are very satisfied with the brand, 31.5% are satisfied and 51.9% are neutral about the satisfactory level and respectively

3] PURCHASING PREFERENCES

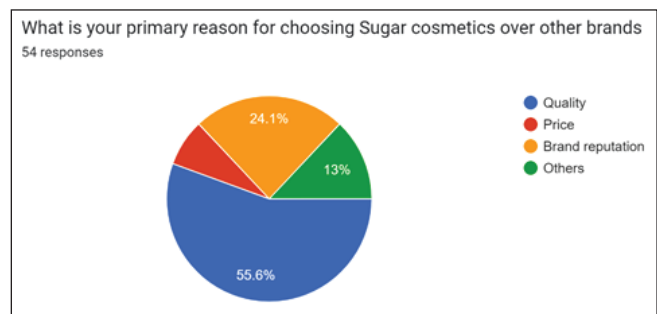


PURCHASE [table 1.3]

	Frequency	Percent	Valid percent	Cumulative frequency
Online	26	48.1	48.1	48.1
Offline	28	51.9	51.9	100
Total	54	100	100	

INTERPRETATION – From the above table 1.3 we can see that 48.1% of the respondents have said that they buy Beauty products online and 51.9% have said that they purchase Beauty products Offline.

4] PRIMARY REASON FOR CHOOSING OTHER BRANDS



REASON FOR PURCHASING [Table 1.4]

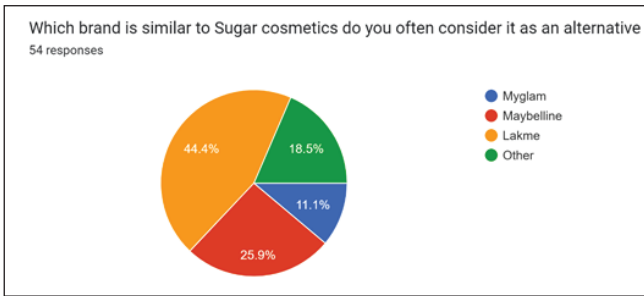
	Frequency	Percent	Valid percent	Cumulative frequency
Quality	30	55.6	55.6	55.6
Price	4	7.3	7.3	62.9
Brand reputation	13	24.1	24.1	87
Others	7	13	13	100
Total	54	100	100	

INTERPRETATION – As we see from table 1.4, 55.6% of the respondents have chosen Sugar



cosmetics for its Quality, 24.1% of the respondents have preferred for its Brand reputation, 7.3% of the respondents have preferred for its Price and 13% respectively.

5] CLASSIFICATION OF CUSTOMERS CHOOSING OTHER PRODUCTS



CHOOSING OF OTHER PRODUCT [Table 1.5]

	Frequency	Percent	Valid percent	Cumulative frequency
Myglam	6	11.1	11.1	11.1
Maybelline	14	25.9	25.9	37
Lakme	23	44.4	44.4	81.5
Other	11	18.5	18.5	100
Total	54	100	100	

INTERPRETATION – As we can see table 1.5 , 44.4% of the respondents prefer lakme, 25.9 %of respondents prefer Maybelline, 11.1% of the respondents prefer myglam and 18.5% respondents prefer Other respectively.

Research findings

- 72.2% of the respondents fall under the age group of 18-20 , 18.5% of the respondents fall under the age group of 20-22, 9.3% of the respondents fall under the age group of 22-25.
- 48.1% of the respondents have said that they buy Beauty products online and 51.9% have said that they purchase Beauty products Offline . This statement helps in proving the first objective of the study i.e. to study and analyse the online consumer buying behaviour.

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Pendyal, V. (2020). A STUDY ON FACTORS INFLUENCING THE CONSUMER BUYING BEHAVIOUR WITH RESPECT TO NYKAA. Journal of University of Shanghai for Science and Technology, 22. <https://doi.org/10.51201/jusst12291>

- 14.8 % are very satisfied with the brand, 31.5% are satisfied and 51.9% are neutral about the satisfactory level and 1.8% of the respondents are dissatisfied with sugar cosmetics.
- 55.6% of the respondents have chosen Sugar cosmetics for its Quality, 24.1% of the respondents have preferred for its brand reputation, 7.3% of the respondents have preferred for its Price and 13% respectively. This statement helps to analyse the quality has a significant effect on consumer buying behaviour.
- 44.4% of the respondents prefer lakme, 25.9 %of respondents prefer Maybelline, 11.1% of the respondents prefer myglam and 18.5% respondents prefer Other respectively. This statement helps us to provide

Recommendations:

- Compare Sugar Cosmetics performance and strategies against competitors in the cosmetics industry.
- Conduct a through market analysis to identify key trends, competitors, and opportunities within cosmetics industries.
- Evaluate the effectiveness of Sugar Cosmetics products innovation strategies in meeting the evolving needs and preferences of Consumers
- Emphasizes ethical sourcing and production practices to appeal to socially conscious consumers.

Conclusion:

As per the specified objectives and hypothesis, the study was accomplished successfully. It is considered that the mentioned factors serve as valuable insights for businesses and marketers looking to understand and target the consumer market for sugar cosmetics in Mangalore having good influence on the consumer buying behaviour.



DISRUPTIVE TECHNOLOGIES IN INDUSTRY. A CASE STUDY ON “WILL SET TOP BOX SURVIVE IN THE TIMES OF OTT”

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ABSTRACT

During the last few years we have seen that set top companies are finding it very challenging to increase the subscriber base and get subscriptions as well, in fact some of the companies have started their apps through which they are trying to connect with their existing and prospective customers. The objective of this study is to look into the challenges faced by such companies, reasons that led such a situation by using the primary and secondary data and try to arrive at appropriate conclusion by analysing all the factors possible.

Key Words

Future, Challenges, Risks

Introduction

During the 1980's we used to see our television sets with the help of television antennas, whereby it had to be adjusted again and again to get the reception when it got disturbed. Suddenly in 1990's big dishes were seen on some of the people's house who were called the cable operators who would provide us cable tv, later during 2000 we saw small dishes provided by companies like TATA, Videocon, Dish TV- which made a revolutionary change in the way people started viewing television through set top boxes as they had now gone HD. (High Definition).Set top boxes had entered Indian Households in a big way.

The Catalyst

Within a span of five years during 2015 to 2020 – due to the changes that happened and the combination of these changes – and the speed with which it happened – today have changed how an individual views his programs. Let us take a peek at these changes-

- 1) Birth of OTT channels like Netflix and Amazon Prime around 2016 blew the minds of Indian consumers particularly the web series called the Money Heist on Netflix

started giving the Indian Consumers the feeling of missing out.

- 2) Broadband services which were provided by using fiber cable by companies like Jio and Airtel during 2018 – could now be directly connected to television sets.
- 3) Television sets had also got themselves transformed from fat boxes to now into slim sizes where internet could be directly connected through WIFI and came with built in apps.
- 4) Cell phones had also become smartphones with built in apps and with sudden fall in data charges the usage of internet also increased.

Result of “The Catalyst”

- 1) During this time the stakeholders (the channel producers- set top companies and the other parties) also saw that people were not getting their subscriptions renewed through set top boxes as these consumers had slowly moved towards viewing programs through apps installed on television sets or mobiles.



- 2) Consumer got chance to choose among various OTT channels as many players entered the ring looking at the success of Netflix and Amazon Prime and the consumer could not see these programs through his old set top box.
- 3) Jio and Airtel had even entered the tier two cities and started increasing their coverage by now providing set top box with built in OTT apps.
- 4) Certain players like Times Prime and OTT Play are now giving various OTT Channels by bundling them up which has again a created a new segment in itself.

time with the help of internet facility which makes them dependent on broad band providers who can provide internet at good speed- so that the programs do not lag inbetween and also the cost which the consumer pays can be within his affordable range, when compared with the alternatives available to him. The broadband providers have been able to enter till tier two cities of India, once they are able to enter the interior and rural areas of India –that time maybe set top companies might land themselves in trouble – until then they have time to really think as to how they can save themselves in the future days ahead as they are losing their customers rapidly at a very faster rate which is a matter of concern.

Conclusion

One of the major advantages faced by OTT players is that the programs can be watched any

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