CONTEMPORARY ISSUES IN COMMERCE

Preface

Commerce has been a critical part of human civilization since the dawn of time. Over the years, the field of commerce has evolved and transformed to adapt to the changing needs of society. Today, commerce is a complex and multifaceted discipline that involves numerous fields such as economics, finance, marketing, and management.

Contemporary Issues in Commerce is a comprehensive book that delves into some of the most pressing issues facing the field of commerce today. The book provides a wide-ranging analysis of various topics, including the impact of technology on commerce, the changing role of businesses in society, the challenges of globalization, and the need for sustainable business practices.

Written by a team of expert contributors, this book presents a unique perspective on the current state of commerce and provides valuable insights into the trends and challenges shaping the field. Whether you are a student, a researcher, or a practitioner in the field of commerce, this book is an invaluable resource that will deepen your understanding of the issues that are shaping the future of commerce.

We hope that this book will stimulate critical thinking, foster new ideas, and inspire further research and innovation in the field of commerce. Our aim is to contribute to the on-going dialogue about the challenges and opportunities facing commerce today and to provide a platform for continued discussion and debate.

RESMA M P

FOREWORD

I am pleased to write the foreword for the book titled "Contemporary Issues in Commerce". The field of commerce is undergoing a significant transformation due to the rapid advancements in technology, globalization, and changing societal needs. This book is a timely contribution that provides a comprehensive analysis of the contemporary issues in commerce.

The book is a product of the collective efforts of a team of expert contributors who have brought together their knowledge and expertise to address some of the most pressing challenges facing the field. The chapters in the book cover a wide range of topics, including e-commerce, sustainable business practices, digital marketing, and the changing role of businesses in society.

One of the strengths of this book is that it provides a multidisciplinary perspective on the issues in commerce. The contributors have drawn upon their expertise in various fields, including economics, finance, marketing, and management, to provide a holistic understanding of the challenges and opportunities facing the field.

This book will be a valuable resource for students, researchers, and practitioners in the field of commerce. It provides a platform for continued discussion and debate on the current issues and trends in the field. I would like to commend the editors and contributors for their excellent work in producing this comprehensive and insightful book.

I am confident that this book will contribute significantly to the ongoing discourse on the contemporary issues in commerce and inspire further research and innovation in the field. I recommend this book to anyone interested in gaining a deeper understanding of the challenges and opportunities facing the field of commerce today.

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PREFERENCE OF CUSTOMERS TOWARDS SUPERMARKET WITH REFERENCE TO MANJERI MUNICIPALITY

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ABSTRACT

Indian retail is now under drastic. The organised retail sector that comprised not even 1% a decade before, grew to 7% in 2011-12 and expected to grow high in the coming years. The retail development is taking place not only in major cities but also in smaller towns. Factors such as growing population, urbanisation, economic prosperity and change in consumption pattern improved the retail atmosphere and resulted in the emergence of retail formats. In past years there has been significant growth in the retail sector. The emergence of new forms of retail, particularly supermarket also brought a significant change in the shopping behaviour of consumers. The buying behaviour and preference of customer towards supermarket are also influenced by the personal factors and other factors. Even though many supermarkets are opening all over India, the success of it depends on loyalty from customers. Thus, this research work aims at knowing the preference level and satisfaction level of buyers towards supermarkets. Study revealed that demographic variables have no any influence on the shopping behaviour of customers. Availability of all commodities under one roof is the main factor that influence customer to purchase from supermarket. Majority of customers satisfied with the supermarket they visit.

INTRODUCTION

Nowadays retail sector in India is becoming more organised and professional. Many corporate giants are making investments in the retail sector, especially in supermarkets. A supermarket is a large decentralised retail establishment offering relatively a complete and broad stock of day groceries perishable produce and daily products, supplemented by a variety of convenience non-food merchandise and operated primarily on a self-service basis. Nowadays a lot of changes happening in the retail sector. A large retail format such as hypermarket, supermarket, the departmental stores already made an appearance in the retail sector. More and more supermarkets and hypermarkets are starting in cities. Growing population, economic prosperity and change in

lifestyle improved the retail atmosphere and resulted in new retail formats. The success of this retail ventures mainly depends on good patronage from the buyer. To survive, retail concerns must create and maintain a loyal customer base. Thus, the research work titled "A Study on preference of customers towards the supermarkets with reference to Manjeri municipality" aims at studying the preference and satisfaction level of customers and also factors motivating them to purchase from the supermarket.

OBJECTIVES OF THE STUDY

1. To study the demographic profile of the customer in the supermarket.
2. To identify the influence of demographic profile in the shopping behaviour of the customer in the supermarket.
3. To identify factors influencing customers preference towards supermarket.
4. To study the satisfaction level of the customer.
5. To offer suggestions for improving the overall shopping experience of customers of supermarket.

HYPOTHESES OF THE STUDY

1. There is no association between gender of the customer and type of buyer in the supermarket
2. There is no association between Monthly income of the customer and Average monthly expenses in the supermarket.
3. There is no association between Size of the family of customers and Frequency of visit in the supermarket.
4. There is no association between Occupational status and Average monthly expenses of customer in the supermarket.
5. There is no association between Age of the respondents and Period of Patronage towards supermarket

RESEARCH METHODOLOGY

RESEARCH DESIGN

The study is designed as a descriptive one based on secondary data and primary data.

SAMPLE DESIGN

The sample survey was done after the selection of sample and the sampling method adopted is purposive sampling. The sample contains data provided by 120 customers from Manjeri municipality area.

SOURCE OF DATA

Primary data is collected from the consumers of supermarket in Manjeri. Secondary data relating to study has been collected from the texts of marketing, websites etc...

TOOLS OF DATA COLLECTION

The primary data required for the study is collected from customers of supermarkets through the questionnaire,

TOOLS OF DATA ANALYSIS AND PRESENTATION

Percentage, weighted average mean, Garrett Ranking, and chi-square analysis are the tools that have been used for the analysis. Other tools used are tables, graphs, bar diagrams and pie diagram.

OBSERVATION AND RESULTS

Influence of demographic profile in the shopping behaviour

Hypothesis 1: There is no association between gender of the customer and type of buyer in the supermarket.

<div align="center">Gender of customer and type of buyer</div>

Gender of customer	Type of buyer			Total	Chi-square	P value
	Regular	Occasional	Specific need			
Male	17	17	9	43		
Female	23	43	11	77	2.972	.226
Total	40	60	20	120		

Since the P value is .226 greater than .05, the null hypothesis is accepted, and alternative hypothesis is rejected. That is, type of customer in a supermarket, whether he/she is a regular, occasional and specific need buyer doesn't depend on the gender of customer.

Hypothesis 2: There is no association between Monthly income of the customer and Average monthly expenses in the supermarket.

Monthly income and average monthly expenses in the supermarket

Monthly income	Average monthly expenses					Chi-square value	P value
	Below 1000	1000-2000	2000-3000	3000-4000	Above 4000		
Below 10000	8	8	2	1	0		
10000-30000	11	17	12	10	2		
30000-50000	5	7	6	2	7	30.780	
Above 50000	0	7	8	1	6		.002
Total	24	39	28	14	15		

Since the P value .002 is less than .05 the null hypothesis is rejected, and alternative hypothesis is accepted. That is average monthly expenses of customer in the supermarket depends on the monthly income of the customer in the supermarket. Average monthly expenses increase with increase in monthly income.

Hypothesis 3: There is no association between Size of the family of customers and Frequency of visit in the supermarket.

Size of family and frequency of visit in the supermarket

Size of family	Frequency of visit				Total	Chi-square value	P value
	Daily	Once in a week	Once in a month	Rarely			
Up to 3	2	9	11	4	26		
4-5	2	22	28	21	73		
5-6	0	8	8	1	17	8.206	.514
7-8	0	2	1	1	4		
Total	4	41	48	27	120		

Since the P value is more than .05, null hypothesis is accepted, and alternative hypothesis is rejected. So, there is no association between size of the family and frequency of visit in the supermarket.

Hypothesis 4: There is no association between Occupational status and Average monthly expenses of customer in the supermarket.

Occupational status and average monthly expenses

Occupational status	Average monthly expenses					Total	Chi-square value	P -value
Professional	3	0	1	3	1	8		
Govt employee	1	7	9	0	3	20	37.601	.010
Business	1	0	4	0	3	8		
House wife	9	13	3	6	2	33		
Private employee	6	10	5	2	5	28		
Others	4	9	6	3	1	23		
Total	24	39	28	14	15	120		

Since P value is less than 0.05, so null hypothesis is rejected and alternative hypothesis is accepted. So, there is association between occupational status and average monthly expenses of customer in the supermarket.

Hypothesis 5: There is no association between Age of the respondents and Period of Patronage towards supermarket.

Age of customers and period of patronage towards supermarket

Age of respondents	Period of patronage				Total	Chi-square	P value
	>6 months	6month-1 year	1 year to 2 year	< 2 years			
Below 25	12	5	4	7	28		
25-35	8	8	9	13	38	13.491	.142
35-45	4	8	2	7	21		
Above 45	3	9	7	14	33		

Total	27	30	22	41	120		

Since the P value is more than .05, So null hypothesis is accepted, and alternative hypothesis is rejected. So, there is no association between Age of the Respondents and Period of Patronage towards Supermarket.

Factors influencing customers choice

Factors	Mean
Availability of all commodities under one roof	4.47
Availability of wide range of brands	4.24
Quality of product	4.12
Price of product	3.4
Location & convenience	3.7
Staff behaviour	3.39
Status	3.24

Availability all commodities under one roof is the factor which influence the customer more for choosing supermarket for shopping. Even though we think that usually people with high status visit supermarket, it is evident from the table that status does not make an influence on customer to choose supermarket for visit.

Satisfaction level of customers

Particulars	Frequency	Percent
Highly satisfied	25	20.8
Satisfied	81	67.5
Neutral	14	11.7
Dissatisfied	0	0
Highly dissatisfied	0	0

Majority customers are satisfied (67.5%) with the supermarket they visit. Only 20.8% are highly satisfied. No respondents are dissatisfied with the supermarket they visit.

FINDINGS AND SUGGESTIONS

Findings

From the analysis of demographic profile of customers, it found that females are more interested in visiting supermarket. Only demographic variables like monthly income and occupational status make an influence on the shopping behaviour of customers. Other variables like gender, size of family and age does not make influence on the shopping behaviour of customer. Availability of all commodities under one roof is the main factor that influence customers to purchase from supermarkets. Regarding the satisfaction level of customers, most of the customers are satisfied with the supermarket they visit.

Suggestions

Some of the suggestions for improving the shopping experience of customers in supermarket are;

- ❖ Slow and inaccurate billing, High price of products and Damaged products are the main problems faced by customers in the supermarket. So, supermarkets will have to improve on these factors to increase their customer satisfaction level.
- ❖ While implementing promotional measures, especially advertisement, supermarket should try to make it more effectively. Because as per the collected responses, customer doesn't regard advertisement as an effective source of information.
- ❖ Information about commodities like price, new brands arrived are to be communicated to customers through messages.
- ❖ While selecting a location for supermarket special care should be taken. Because convenient location is one of the factors that is considered by customers while choosing supermarket.

CONCLUSION

The study on "Preference of Customers towards Supermarkets with Reference to Manjeri Municipality" is conducted to make an analysis of customers preference towards supermarket. In this research work, demographic profile of customers in the supermarket and their shopping behaviour have been examined. In addition to this, factors that influence customers preference towards supermarket and their level of satisfaction have also been analysed. In the study, attempt is also made to recommend suggestions for increasing overall experience of customers in the supermarket. The study is based on primary data and secondary data. Primary data has been collected from customers in supermarket through questionnaire and schedule. Sample design is Purposive sampling and sample size taken is 120. Secondary data required for the study is collected from marketing related books and also from websites.

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CUSTOMER PERCEPTION TOWARDS DIGITAL PAYMEMT APPS

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ABSTRACT

Now a day we can see that the fast growth in use of internet banking and mobile phone in India. Digital payment is a method of payment which is made through digital modes. In digital payments, payer and receiver both use digital modes to send and receive money. It is also called electronic payment. The consumer perception of digital payment has a positive impact of adoption in digital payment. Digital payments refer to electronic consumer transactions, which include payments for goods and services that are made over the internet, mobile payments at point-of-sale via Smartphone applications , and peer-to-peer transfers between private users .The finding of this research show useful decision makers to implement and develop in digital payment mode and help as to know how it affect user perception and intention .Digital payment give importance greatly in users and they understand how it adopt on banking service and innovative technology have been part of the coming life style.

Keywords: Digital payment, Digital Wallets, Cashless Transaction, Consumer Perception

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INTRODUCTION

In the present scenario mostly all monetary transactions around the world are done with the help of digital payment system. Both developed and developing countries are using digital payment system. India has also shown tremendous potential for technology adoption. Demonetization is also a reason for this. Digital payments are technically defined as "any payment made using digital instruments." People have shifted conveniently from traditional cash mode of payment to adopting digital payment mechanisms for most of their transaction.

A main part of digital payment system is digital payment apps. Now a day digital payment apps are widely used in India. Digital transaction using these apps has brought behavioral change and helped in the adoption of digital payment. This resulted in easy transfer of money in rural areas which was not touched earlier by the digital payment method. Now the digital payment apps are widely used.

One of the main and important facilities provided by the digital payment apps are mobile wallets. A mobile wallet is a type of virtual wallet service which can be used by downloading an app. It stores bank account or debit or credit card information in an encoded format to allow secure payments. The user can also add money to a mobile wallet and use the same to make payments and purchase goods and services. The various services offered by mobile wallets are sending and receiving money, making payments to merchants, online purchases etc.

NEED OF THE STUDY

Digital payment mode very much used in recent year due to convenience, speed of transaction, time saving and flexibility. This study undertakes to give an insight about various digital payment apps and various services offered. And also aim to find out what are the factors influencing the perception of consumer towards digital payment apps

STATEMENT OF THE PROBLEM

Digital payment apps play a vital role in the economic environment of our society. Now it is widely used by young generation. So the study has conducted to know the importance of digital payment apps. Therefore it is necessary to study about the awareness and preference of digital payment apps.

Thus the study is conducted on the topic "A study on customer perception towards digital payment apps."

OBJECTIVE OF THE STUDY

➢ To study the customer perception towards digital payment apps

> ➤ To find out the most preferred digital payment app used by the customer

> ➤ To study the awareness of customer towards digital payment apps

HYPOTHESIS

> ➤ There is no significant difference in the perception of male and female customers towards digital payment apps

METHODOLOGY

The present research is based on the primary and secondary data which is descriptive in nature. For collecting primary data questionnaire is used. Samples of 62 consumers were selected through convenience sampling. The secondary data were collected from various sources such as books, journals and internet. The tools for analysis were percentage, and t test

ANALYSIS AND INTERPRETATION

TABLE NO: 1   GRAPH NO: 1

3. which digital app do you use?

RESULTS

Choices	%	Count
Google pay	47.76	32
PayTM	28.36	19
Yono	2.99	2
Others	20.90	14
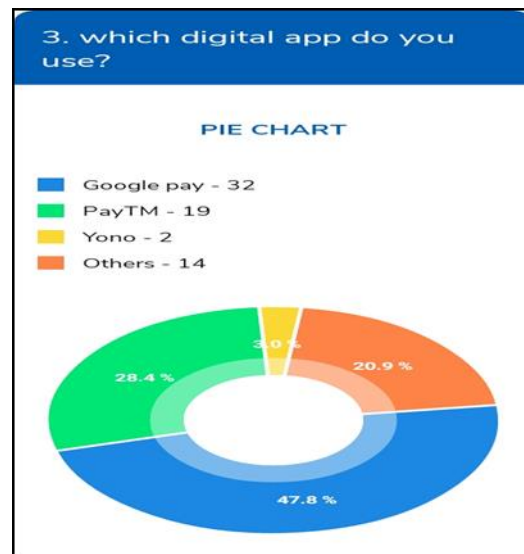
3. which digital app do you use?

PIE CHART

- Google pay - 32
- PayTM - 19
- Yono - 2
- Others - 14

3.0 % 20.9 % 28.4 % 47.8 %

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 respondents majority of them using Google pay, 28% of them using Paytm, and 3% of them using Yono, and remaining 21% of them using other digital payment apps.

TABLE NO: 2   GRAPH NO: 2

7. where did you get information about digital payment apps

RESULTS

Choices	%	Count
TV	2.99	2
Social media	55.22	37
Magazine	0.00	0
friends	32.84	22
Others	8.96	6

7. where did you get information about digital payment apps

PIE CHART

- TV - 2
- Social media - 37
- Magazine - 0
- friends - 22
- Others - 6

9.0 %   3.0 %

32.8 %   55.2 %

0.0 %

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 customers 55 % of them get information about digital payment apps through social media, 3% of them through TV, 33% of them through friends, and remaining 9% of them use other Medias

TABLE NO:3   GRAPH NO:3

20. Main reason for using digital payment apps

RESULTS

Choices	%	Count
Better info	2.99	2
24 hr service	35.82	24
simple process	17.91	12
speed	11.94	8
All	31.34	21

20. Main reason for using digital payment apps

PIE CHART

- Better info – 2
- 24 hr service – 24
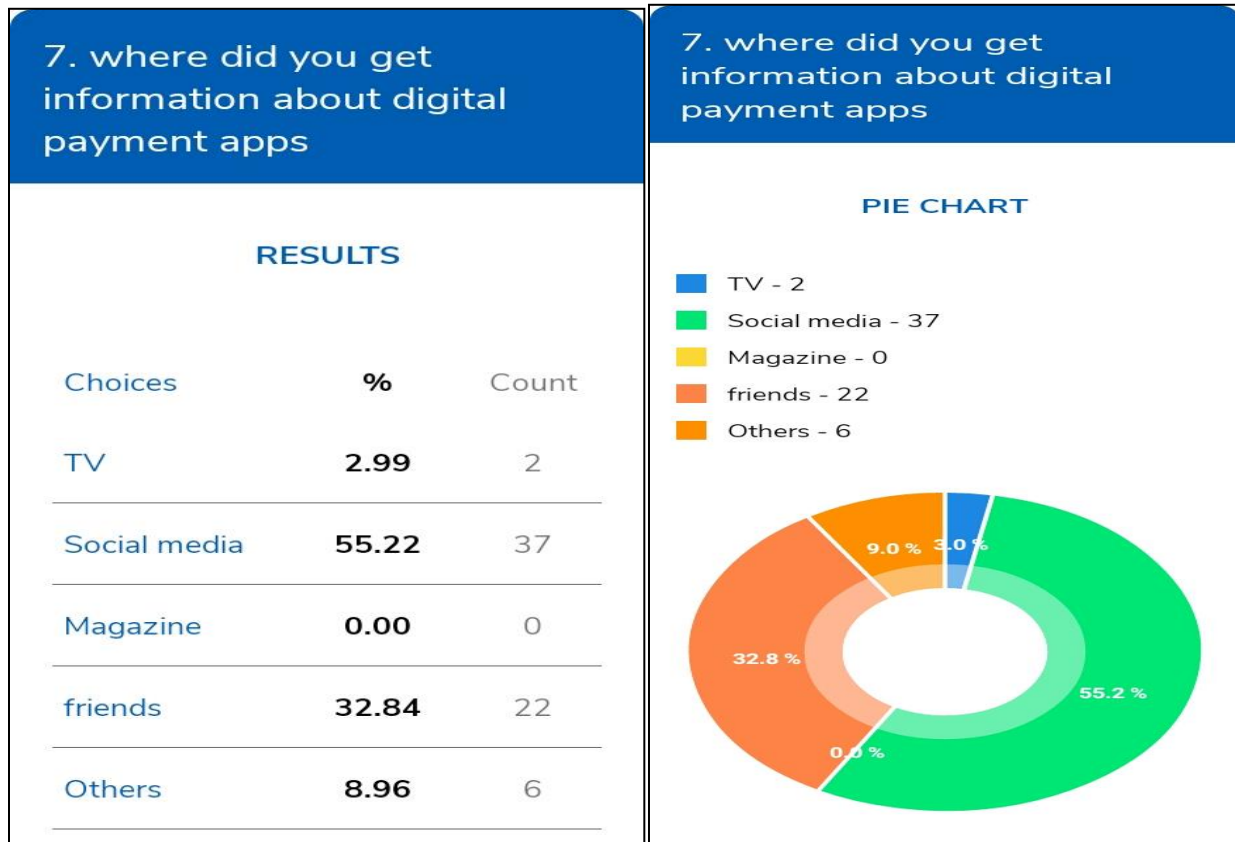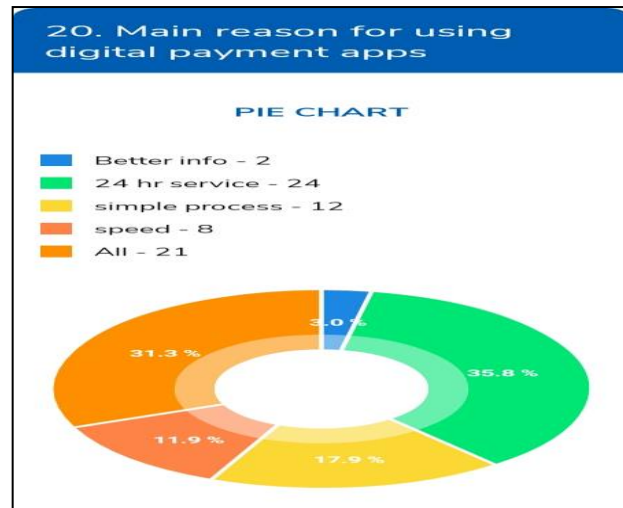- simple process – 12
- speed – 8
- All – 21

(3.0%, 35.8%, 17.9%, 11.9%, 31.3%)

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 respondents majority of them agree that the main reason for using digital payment apps was 24 hrs service, 3% of them said that get better information, 18% of them because of simple process, 12% of them due to speed, And 31% of them agree that all these factors are contributing.

TABLE NO:4   GRAPH NO:4

22. Are you get any kind of attractive discount or cash back from using digital payment apps

RESULTS

Choices	%	Count
Yes	73.13	49
No	26.87	18

22. Are you get any kind of attractive discount or cash back from using digital payment apps

PIE CHART

- Yes - 49
- No - 18

(26.9%, 73.1%)

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 respondents 73% of them get attractive discount and cash back from using digital payment apps,27% of them does not get any discount and cash back from digital payment apps.

TABLE NO: 5   **GRAPH NO: 5**

Choices	%	Count
Balance check	**20.90**	14
Ticket booking	**10.45**	7
Fund transfer	**50.75**	34
Others	**17.91**	12

9. Service mostly you use — RESULTS

9. Service mostly you use — PIE CHART

- Balance check - 14
- Ticket booking - 7
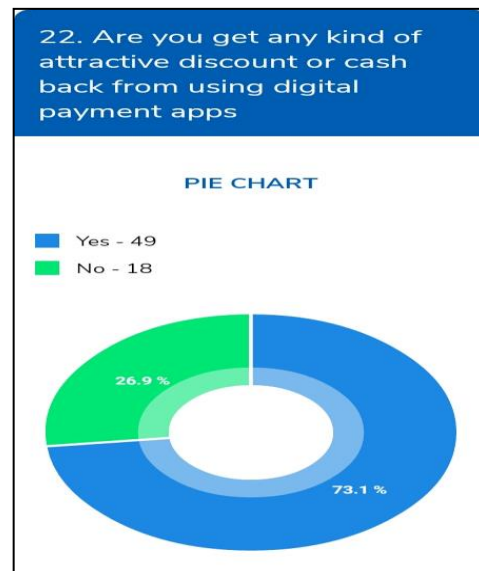- Fund transfer - 34
- Others - 12

17.9 %   20.9 %   10.4 %   50.7 %

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 respondents most of them using digital payment apps for fund transfer, 21% of them using for balance check, 10% of them for ticket booking and 18% of them using for some other purposes.

TABLE NO: 6   **GRAPH NO: 6**

26. Are you overall satisfied		
RESULTS		
Choices	%	Count
Highly satisfied	**22.39**	15
satisfied	**61.19**	41
Neutral	**16.42**	11
Dissatisfied	**0.00**	0
Highly dissatisfied	**0.00**	0

26. Are you overall satisfied

PIE CHART

- Highly satisfied – 15
- satisfied – 41
- Neutral – 11
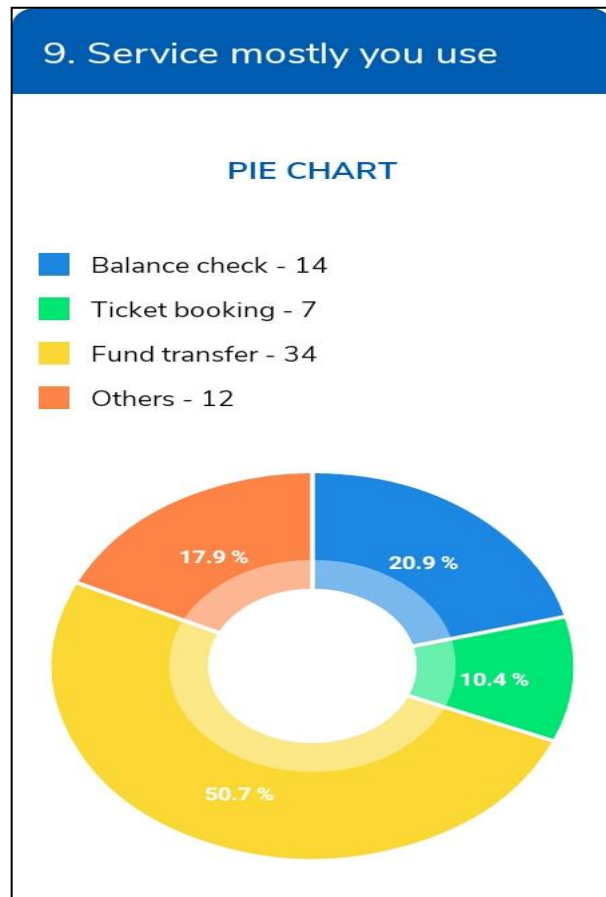- Dissatisfied – 0
- Highly dissatisfied – 0

16.4% 0.0% 22.4%

61.2%

SOURCE: PRIMARY DATA

INTERPRETATION: From the above table and graph it is clear that out of 62 respondents 22% of them highly satisfied with performance of digital payment apps and 61% of them satisfied and 17% of them have a neutral opinion about it.

HYPOTHESIS TESTING

HO: There is no significant difference in the perception of male and female customers towards digital payment apps

TABLE NO:7

Group Statistics					
	GENDER	N	Mean	Std. Deviation	Std. Error Mean
Perception on digital payment apps	MALE	25	59.28	5.842	1.168
	FEMALE	37	54.14	4.662	.766

SOURCE: PRIMARY DATA

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Perception on digital payment apps	Equal variances assumed	3.516	.066	3.847	60	.000	5.145	1.338	2.469	7.820
	Equal variances not assumed			3.682	43.702	.001	5.145	1.397	2.328	7.961

INTERPRETATION: The calculated value is significant at .05 level that is, null hypothesis is rejected .which means there is a significant difference between male and female perception towards digital payment apps.

FINDINGS

➢ There is a significant difference between the male and female perception towards digital payment apps

➢ Majority of the respondents are using Google pay

➢ Most of them get necessary information about digital payment apps from social media

➢ most of them using digital payment apps for fund transfer

➢ majority of them agree that digital payment apps have an important role to reduce fake currency

➢ many of them get attractive discount and cash back by using digital payment apps

➢ majority of them aware about the functionality of digital payment apps

➢ most of them agree that the main reason for using digital payment app was it provide 24 hrs service

➢ most of them agree that digital payment apps are time saving, cost effective, secure and easy to use

➢ most of them overall satisfied with the performance of digital payment apps

CONCLUSION

Present study has made an attempt to understand customer perception regarding digital payment apps. It was found that digital payment apps are getting wide popularity now a days it is an important tool that facilitates easy transfer of money. The study explored which digital payment app is preferred by customer .It is witnessed that Google pay is the leading one among the other apps. And the study mainly focused on security, time, cost, risk speed and satisfaction of the service used that effect the customer perception towards digital payment apps. The study reveals that there is a relationship between the perception and above attributes. The growth of users of Smartphone and internet penetration also facilitated the adoption of digital payment

Digital payment apps are growing because the consumers are relying upon the digital life style to make things convenient and faster, and the consumers are embracing digital payment apps with open arms.

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AWARENESS OF RURAL INVESTORS AND THEIR SAVINGS PATTERN WITH SPECIAL REFERENCE TO KADAMBAZHIPPURAM PANCHAYATH

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ABSTRACT

The nature of the financial market has changed drastically; investing money has become a very complex task because of the huge number of saving and investment companies and products offered by them, terms and conditions of investment and prevalent complex rules and regulations. Most of the investors, particularly rural investors are found unaware about investment avenues and rules and regulations. In spite of remarkable growth of the economy and increasing income levels of people, the pace of saving mobilisation is lower in India. Rural savings are not mobilised and invested properly. Investment is an economic act which creates capital required for various sectors of economy. So every earning person should be motivated to save and invest his/her money. The purpose is to examine the investors' awareness level and their preference of investment and to compare the investment behaviour of rural investors.

Keywords : investing, investments, savings, investors, awareness

INTRODUCTION

Investment means the sacrifice of a certain present value of future value. All savings are not investments. Savings only become investment if a person makes a distinction to forego the use of money saved for a period of time, in the hope of earning a return. At the same time, investments do not always originate from savings. People sometimes get an unexpected lump sum of money which is surplus to immediate requirement. The three main ingredients that measure the growth of an economy are Income, Saving and Investment. Saving provides the basis for investment and investment is the single most important factor for the development of the economy

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SIGNIFICANCE OF THE STUDY

In today's competitive world, a lot of investment alternatives are being provided by both public sector and private sector financial institutions. But we have no idea about how much people are aware of these opportunities and able to access those services especially in rural area.

STATEMENT OF THE PROBLEM

Investment and Savings is an important subject matter that can make major impact of individual and economic development. As societies investment increase the capacity to produce goods and services at lowest costs also increasing which leads to greater productivity and efficiency. Savings and investment are important for supporting the rural industries.

SCOPE OF THE STUDY

This study is focusing on investment awareness and saving pattern of investors. The scope of the study is limited to Kadampazhipuram panchayath.The focus of study was on understanding the preference of rural investors with regard to investment avenues, their educational qualifications and investment awareness level

OBJECTIVES OF THE STUDY

- To examine the investors awareness level and their preference of investment.
- To compare the investment behaviour of rural investors

REVIEW OF LITERATURE

- Kanti and kumar (2013): They have done a study on investment awareness preference experience, satisfaction, objectives and purpose of the investors on post office saving schemes in Madukkarai block Coimbatore.
- V L Shobhana and J Jayalakshmi(2006):Conducted a study titled "Investors awareness and preference - A study" have examined the level of investor awareness towards investment options and investment risks.

Table No.1

AWARE OF INVESTMENT

Particulars	No. Of respondent's	Percentage
Yes	45	90
No	5	10
Total	50	100

Interpretation:

The table shows that 90% of respondents are aware of various investment avenues. And the 10% are not aware about the investment. The rural investors are aware about investment avenues.

Table No 2

MOST PREFERRED INVESTMENT ALTERNATIVE

Particulars	No. Of respondent's	Percentage
Share	4	8
Bank deposite	18	36
Real estate	6	12
Gold	6	12
Mutual fund	16	32
Total	50	100

Interpretation:

This is the analysis done to understand which investment alternative frequently used by investors and no doubt that all of the respondents have bank deposits

That is 36%. 32 % of respondents invested in mutual funds and 12% invested in real estate and gold. The study shows that only some people preferred investing in shares, which is 8%.

Table 3

DIFFERENT CLASSIFICATION OF SECTORS

Sector	No. Of respondent's	Percentages
Private sector	18	36
Public sector	12	24
Govt. sector	10	20
Others	10	20
Total	50	100

Interpretation:

From the above table it is clear that 36% are prefer to invest their money to private sector. 24% are preferred by public sector. The 20% of peoples are used Govt. sector and others. The private sectors are more used in investors.

FINDINGS

- The 90% of rural investor are aware about investment and 10% are not aware about investment avenues.
- Most of the investors are more aware about Bank Deposits and Mutual fund.
- Most of the respondents prefer private sector to invest their money

CONCLUSION

The study on investment awareness and savings pattern of rural investor's with special reference to Kadampazhipuram Panchayath. After interpretation of data, it is concluded that represents are more aware about different kinds of investment options, like bank deposits, mutual fund, real estate, PPF etc…, small savings that is post

office etc. Most of the respondents prefer the invest that the investment which is low risk and safety, like that the investors considering certain factors before investing in different alternative, such as rate of return, maturity period etc. The study concluded that majority of the rural investors are aware about investment but there is a need for initiating awareness programs disseminating information about shares, debentures, mutual fund and about securities market.

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CONSUMER ATTITUDE TOWARDS CSR ADVERTISEMENT WITH SPECIAL REFERENCE TO PALAKKAD DISTRICT

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INTRODUCTION

Almost every day we come across many advertisement whether we read a newspaper or magazine listen to radio or watch television or move on roads if travel in buses or go anywhere else. We come across some sort of advertisement is considered to be one of the most effective promotional tool and non personal communication to target audience. Advertisement actually a medium to send the product related messages to customers along with its various features even mentioning about the product demerits and where their product different from others. Therefore so many companies are now adopting secured socially responsible activities combined with advertisement to influence the social public for an advertisement campaign to be considered socially responsible ,the advertisement used in the campaign should meet an ethical standard.

CSR denotes corporate socially responsibility .The CSR advertisement is the practice of combining companies charitable activities with its advertising campaigns for example ITCs aashirvaad brand of wheat and flour , sun feast biscuit and classmate stationery have a supported rain water harvesting ,afforestation and rural education ,surf excel and ponds cream promote education through scholarship and fought for women's empowerment tata tea believes that one of the best way to connect with people is to address issues that matters to them. CSR Ads can benefit the company in more than one way .It can improve public perception of the company increases sales and improve employees morale similarly. It benefits the customers by improving their values and responsibility as a citizens

CSR advertising is an honest attempt to create a new dimension of media engagement brands with the attention level going down for all forms of media and communication .we at CSR advertising are trying best to get the best of the visibility for different brands at minimum cost which in turn maximize the marketing return. Social responsible advertising could be advertising with the use of a social environment to reach its target audience . it could also be advertising about social issues .Socially responsible advertisements should not promote or contribute to anything damaging to society .If any advertisements makes use of rural or sexiest stereotypes. Shows irresponsible practice or attempt to emotionally manipulated a vulnerable audience encourages

irresponsible use of alcohol etc. Then many of these are considered to be socially irresponsible.

Socially responsible advertising could be depicted as ‒applying marketing and advertising principles in such a way that it promotes the various social issues and bargaining about the positive behavioural changes .it is what non-profit organisations do. Social responsible advertisement is the mass media massage designed in such a way to educate and create a awareness among public and

also to influence them to take a part voluntarily in social activities depicted in such ads and also consume product with such advertisement.

Socially responsible advertisement of different brands reminds us to be more confident and also to be better citizen. The truthfulness is basic requirement for any socially responsible advertisement. But such requirement is not as straight forward as it appears. For an advertisement to be socially successful it could be designed to educate or motivate target customers to undertake socially desirable actions. There are often meant for promoting any health or wellbeing issues such as to educate and create awareness about diseases or other social issues.

As we all know that social responsibility is the idea that business should balance profit making activities that benefit society. It involves developing business with positive relationship to the society in which they operate. Similarly CSR advertisements also develop and influence public buying behaviour to some extend since it establish a socially responsible and positive relation with society and also it built up a effective communication with consumers.CSR advertising applies marketing and advertising principles and techniques to create communicate and deliver values . In order to influence target audience behaviour that benefits both society as well as the targeted audience CSR advertisement also help to attract consumers who may be more loyal because of shared value and beliefs. Here the study is conducted to know consumer preference towards CSR advertisement has influenced the consumers buying behaviour.

─A study on consumer attitude towards CSR Advertisements‖ -Such study introduces or depicts the actual awareness of consumers and general public about CSR or socially responsible advertisement which is emerging in market and initiating practices or activities.

SIGNIFICANCE OF THE STUDY

The present study focuses on the consumer attitude towards CSR advertisement. The study signifies the need and importance of CSR advertisement and also helps to identify the consumer perception on such advertisement. The significance of the study is that it helps us to find out how much the consumer is aware of CSR advertisement and the various responsible parenting activities initiated by them. Another importance of the study is that it help us to find out to what extent the buying behaviour of consumers are influenced by CSR advertisement and it also depicts how such advertisement improve the value and responsibility of consumer as a citizen.

STATMENT OF THE PROBLEM

At present, most of the companies in the competitive market are using Corporate Social Responsible (CSR) advertisement as a means for effective promotional purpose. Recently many companies are adopting CSR advertisement, because it is an honest attempt to create a new dimension of media engagement for different brands of products. It has various levels of importance among consumers that means CSR advertisement does not contribute anything which will cause damage in the society. Rather it helps to influence consumer and their buying behaviour because of shared values and also the various responsible parenting practices. Therefore, consumer attitude towards CSR advertisement is more significant in both present and future scenario for social well being, and our report is entitled as ‐A Study on Consumer attitude Towards CSR advertisement.‖ this study helps to know the extent of consumer perception towards CSR advertisement.

SCOPE OF THE STUDY

This study is mainly concerned with analysing the consumer attitude towards CSR advertisement, which is confined to the consumers of Palakkad district. CSR advertisement is an emerging practice which adopted by many companies in the competitive market to influence the consumer and their buying behaviour because it does not promote any damage to the society rather it attract consumers by initiating responsible parenting practices. In the present scenario CSR advertisement has become tremendously important as indicators for social and economic progress. Through this we can convey our citizens a belief in sustainability and concern for future generations. Today the advertisement world is witnessing a sudden increase in advertisement with social message. It is all about applying marketing and advertising principles to promote various social issues such as health care, environmental protection, education etc.

OBJECTIVES OF THE STUDY

1. To identify the consumer awareness about CSR Advertisement.

2. To examine the consumer attitude towards CSR Advertisement .

3. To determine how the CSR Advertisement influence the buying behaviour of consumers .

HYPOTHESIS

H01: There is no significant association between level of knowledge about CSR advertisement and their buying behaviour

H02: There is no significant difference between male and female regarding to the awareness level

of CSR advertisement

RESEARCH METHODOLOGY

Research methodology is a specific procedure or technique used to identify, select, process and analysis information about a particular topic. The research paper, methodology section allows the readers to critically evaluate study's validity and reliability.

RESEARCH DESIGN

Research design is a plan or model that helps the researcher to conduct a research work. Descriptive and analytical research design has been used in the study. Descriptive research design is a type of research design that aims to obtain information to systematically describe a phenomenon, situation or problem

SOURCE OF DATA

Primary data

The study is mainly based on the primary data. The data for the study is to be collected from the 185consumers from Palakkad district through the structured questionnaire

Secondary data

The study shall make use of secondary data from the various sources like books, journals and data available on internet through various websites.

POPULATION

Since the study is related to the consumers attitude towards CSR advertisement with special reference to the palakkad district .therefore here the population means consumers in the different parts of the palakkad district .

AREA OF THE STUDY

The Area of the study is limited to the consumers in palakkad district.

SAMPLE SIZE

The sample size is 85 respondents were taken for study.

SAMPLING METHOD

The sample is collected by using convenient sampling technique.

TOOLS USED FOR DATA ANALYSIS

1) chai square test

2) t Test

TESTING OF HYPOTHESIS

$H0_1$: There is no significant association between level of knowledge about CSR advertisement and their buying behaviour

$H0_2$: There is no significant difference between male and female regarding to the awareness level of CSR advertisement

TEST: CHI SQUARE TEST

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.623ᵃ	16	.289
Likelihood Ratio	20.140	16	.214
Linear-by-Linear Association	2.380	1	.123
N of Valid Cases	84		

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.623a	16	0.289
Likelihood Ratio	20.14	16	0.214
Linear-by-Linear Association	2.38	1	0.123
N of Valid Cases	84		

INTERPRETATION

Here the P value is more than 0.05, this indicate that there is no significant relationship between the level of knowledge about CSR advertisement and their buying behavior. Here we accept the null hypothesis because the p value is 0.289, which means the p value is above 0.05. from the above analysis we can understand that majority of consumers having well knowledge about CSR advertisements but it doesn't

reflect on their buying behavior. Which means, their purchasing behavior doesn't influence by the level of knowledge about the CSR advertisement.

t -Test

Awareness of respondent		f	sig	t	sig(2 tailed)	df	mean difference
	equal variances assumed	1.492	0.225	1.038	0.302	82	0.231
	equal variance not assumed			1.015	0.314	60.97	0.231

INTERPRETATATION:

From the above table it reveals that, there is no significant difference between male and female regarding to the awareness level of CSR advertisement. Here the t value is less than 1.96. and sign value is more than 0.05 this indicate that there is no significance difference between male and female regarding to the level of knowledge about CSR advertisement. So we accept the null hypothesis.

FINDINGS

1. Majority of respondents are female that is 61%.

2. Majority of respondents that is 71% respondents belongs to age group of ranging from 20-40.

3. Majority of respondents were selected equally from the 7 thaluks of Palakkad district

4. Majority of the respondents are students ,that is 40%

5. Almost 40% of respondents are aware about CSR advertisements

6. The main source of information about CSR advertisement is internet, that is 38%

7. Majority of respondents having average knowledge about CSR advertisement , that is 50%

8. 44% of respondents have neutral opinion about the statement that is the consideration of

CSR ads while purchasing products

9. 66% of respondents are not influenced by the CSR advertisement while purchasing the product.

10. 48% of respondents are every so often purchase the product by the influence of CSR advertisement

11. Majority of respondents that is 46% of respondents avoiding the CSR advertisement. Because they are not interested in such kind of advertisement.

12. 47 % of respondents are willing to pay 10% -20% of extra payment for the product advertised through CSR

13. 58% of respondents give special attention to CSR advertisement other than normal advertisement

14. 49% of respondents started their purchasing of CSR product from the year 2020-2022

15. 36% of respondents are satisfied the purchasing of CSR product.

16. Majority of respondents aware about the product classmate, advertised through CSR that is 38%

17. 65% of respondents unlikely recommend the CSR product to others.

18. Majority of respondents give special attention to price and quality other than CSR advertisements.

CONCLUSION

The present study is based on the consumer attitude towards CSR advertisement with special reference to Palakkad district. The study is indented to find out the consumers awareness about CSR advertisement and the consumer attitude towards CSR advertisement and also determine how the CSR ads influence the buying behaviour of consumers. The study is also focused on find out whether there is a significant relationship between level of knowledge about CSR advertisement and their buying behaviour. In this present competitive condition in the market, most of the companies are adopting Corporate Social Responsibility (CSR) Advertisement as a effective promotional purpose. It is a new dimension of media engagement. CSR ads do not harm the society; rather it helps to influence consumer and their buying behaviour because of the shared values and responsible parenting activities.

The study concluded that there is a no significant relationship between level of knowledge about CSR advertisement and their buying behaviour. According to this study we can understand

that majority of consumers know about the CSR ads but it doesn't reflect on their buying behaviour. Which means their purchasing behaviour doesn't influenced by the level of knowledge about CSR advertisement. it's because of the lack of awareness or the lack of trust on the CSR advertisement. For eliminating the deficiencies take step to increase the confidence in CSR ads. Advertise the fair and honest CSR activities, conduct effective CSR campaigns etc.

Throughout the study we can understand the consumer's attitude towards CSR advertisement and what extend the buying behaviour of consumers are influenced by CSR ads and also depicts how such advertisement improve the value and responsibility of consumer as a citizen.

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CUSTOMER'S BRAND AWARENESS TOWARDS DOMESTIC AIRLINES OF INDIAN AVIATION SECTOR WITH SPECIALREFERENCE TO MALAPPURAM DISTRICT

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INTRODUCTION

Indian aviation industry is one of the rapidly growing aviation sector soft he world. In recent years, Indian air transport has seen a huge leap which has given growth to the need for developing Indian air transport infrastructure like never before. Air travel was exclusively the privilege of rich. It was a luxurious form of travel early in the last decades. Since time saving and wallet friendly journey is available it has become one of the largest accepted methods of travel today.

Indian aviation was the Monopoly of government in past belonging to Air India .Now airline sector is quickly expanding and private players entered in to the market catering to the raising demands offering premium services. At present, air passengers have wide alternatives in choosing their airlines while comparing to previous options. Like Indian government airlines (Air India), Indian private airlines (Jet airways, Indigo etch) and foreign airlines.

The competition among airlines offers travelers with more choices. While the fundamental product provided by each airlines is similar to each other, which is carry passengers and cargo from origin to destinations, Flights operated by different carriers to do differentiate from each other in terms of departure or arrival time, number of stops, aircraft type etc. Among these factors, airfare plays a critical role in traveler's decision making, especially to budget-sensitive leisure travellers.

Since there is stiff competition in the airline Industry, it opens way for a study in the perspective of customers and their brand awareness and satisfaction towards major airline giants of India. This project attempts to answer some of the questions regarding

brand awareness of selected consumers in Malappuram district.

STATEMENT OF THE PROBLEM

Due to the rapid changes in the global market and the increased competition, brand management has become more. Good brand management brings about clear differentiation between the services and ensures the loyalty of the customers and may lead to greater market share .Thus, to be a successful marketer it's essential to read the minds of customers. So branding has become more important in present business whether it be a manufacturing or servicer rendering concern. At this context considering about Indian airline market majority is occupied by private players and hence branding of airlines and boosting up brand image is vital. So this project aims at studying the customers brand awareness towards and their opinion about some selected airline brands of Indian aviation sector such as Air India, Indigo, Spice jet, Jet airways, etc.

SCOPE OF THE STUDY

Study in branding with regard to aviation sector is very vital in the present scenario of business. A study like this will throw light in knowing what there in the mind set of customers which helps the marketers in future planning.

Thus it is necessary to understand thoroughly the customers. A simple insight into how customers think of a particular brand can help create a profitable Change in the marketing program. In this present world customer preferences and choice are changing day by day. Therefore there is a need to examine the perceptions and brand awareness of customers.

OBJECTIVES OF THE STUDY

The study is expected to fulfill the following objectives;

❖ To study customer brand awareness on Indian domestic airlines

❖ To identify the impact of dominant factors on brand awareness towards domestic airlines.

❖ To understand the satisfaction level of customers towards airline brands.

❖ To analyze the customers perception towards brand performance.

❖ To suggest remedial measures to enhance the satisfaction level.

HYPOTHESES

- ➢ H0: There is no association between monthly income and frequency of domestic airline travel.

    H1: There is association between monthly income and frequency of domestic airline travel.

- ➢ H0: There is no correlation between occupation and frequency of domestic airline travel.

    H1: There correlation between occupation and frequency of domestic Airline travel.

RESEARCH METHODOLOGY

- RESEARCH DESIGN

    It's required to gather a lot of primary and secondary data to analyze the brand sense of customers towards airline giants of India aviation industry. So a descriptive design is used.

- POPULATION

    The study was conducted among the airline passengers of Malappuram District.

- SAMPLE SIZE

    The number timesaving and wallet friendly journey is now samples are restricted to 100 including male and female.

- SAMPLING METHOD

    Convenience sampling and snowball sampling methods are used by approaching the potential respondents and asked them whether they know anybody with same characteristics.

- SOURCES OF DATA

    Both primary and secondary data are used in this study.

- PRIMARY DATA

    Questionnaires are distributed among airline passengers who are near and majority of the data is collected through online questionnaire prepared with Google Form and sent via email and WhatsApp from those who are outside.

- SECONDARY DATA

Secondary data is also used for the collecting relevant data using from scholar articles, websites, books etc.

- TOOLS FOR DATA COLLECTION

Data required for the study is collected using structured questionnaires and Prepared with Google Form sent via email and WhatsApp from those who are outside.

- TOOLS FOR ANALYSIS

The statistical tools used for the study are mean, percentage, ordinal measurements including ranking etc.

ANALYSIS USING CHI-SQUARE

MONTHLY INCOME AND FREQUENCY OF AIRLINE TRAVEL

HO: There is no association between monthly income and frequency of domestic airline travel.

monthly income * frequency of travel Crosstabulation							
Count							
		frequency of travel					
		once in a month	once in 6 months	once in a year	occasionally	rarely	Total
monthly income	below 25000	4	6	0	0	0	10
	25000-50000	0	20	2	0	4	26
	50000-100000	0	0	0	46	0	46
	above 100000	0	0	0	18	0	18
Total		4	26	2	64	4	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	136.095[a]	12	.000
Likelihood Ratio	145.134	12	.000
Linear-by-Linear Association	56.939	1	.000
N of Valid Cases	100		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .20.

Symmetric Measures

		Value	Approximate Significance
Nominal by Nominal	Contingency Coefficient	.759	.000
N of Valid Cases		100	

INTERPRETATION

In the above table presents the association between the monthly income and frequency of domestic airline travel. While income and frequency of travel, the calculated value is less than (.000) the table value (.5), hence the null hypothesis is rejected. That means there is no association between monthly income and frequency of domestic airline travel.

ANALYSIS BY USING CORRELATION

OCCUPATION AND FREQUENCY OF TRAVEL

HO: There is no correlation between occupation and frequency of domestic airline travel.

Correlations

		occupation	frequency of travel
occupation	Pearson Correlation	1	.813**
	Sig. (2-tailed)		.000
	N	100	100
frequency of travel	Pearson Correlation	.813**	1
	Sig. (2-tailed)	.000	
	N	100	100
**. Correlation is significant at the 0.01 level (2-tailed).			

INTERPRETATION

The above table shows the relationship between the occupation and the frequency of Domestic airline travel. At 1% level of significance the calculated value is 0.00, since the calculated value less than the table value, so the null hypothesis is rejected. That

means there is no correlation between occupation and frequency of Domestic airline travel.

FINDINGS

➢ It is observed that most of the airlines customers are male

➢ It is found that majority of respondents belongs to youth having the age between 25-35.

➢ Most of the customers are graduates.

➢ It is seen that majority of the airlines customers are employed in private or multinational companies

➢ It's analyzed that most of the customers are earning income between50000-100000.

➢ It's found that hundred percent of the respondents were airline customers since the study is based on purposive sampling.

➢ Regarding the frequency of travel most of the customers are occasional travelers.

➢ The domestic airline brand which is familiar to hundred percent of respondents is none other than Air India which is the dominated by Government
.

➢ Vistara Airways and Go Air are not at all familiar to majority of respondents

➢ Indigo seems to be the most preferred domestic airline which chosen first by majority of respondents.

➢ The major source of information about airlines and their services is internet itself.

➢ The logo identified by hundred percent of respondents is that of air India.

➢ Logo is the factor through which most of the customers could recognize a particular airline brand.

➢ The tag line of Indigo is identified by all customers which is simple and catchy.

➢ The majority of respondents are satisfied with the overall Service quality of the domestic airlines.

➢ Majority of the customers are in the opinion that they are not ready to switch over to new brands which are likely to arrive in the market.

➢ Hundred percent of respondents agree that their choice is influenced by advertisements.

➢ It's observed that most of the customers travel by Airways for the purpose of business.

➢ The study reveals that the favorite mode of travel across the country is Airways itself.

➢ Even though the most of the customers are satisfied with the quality of the air line services, the study proves that the brand awareness towards domestic airlines is not up to mark.

➢ Many of the customers are not aware about all domestic airlines.

CONCLUSION

This study surveys the various factors influencing the customer's choice of domestic airlines brands which were travelled by different age group of Malappuram District.

This project focuses on the brand awareness of the top six domestic airlines which include Air India and private players like Spice Jet, Indigo, Jet Airways, Go Air and Vistara. Among the all domestic airlines brands majority of the customers have selected Indigo as first choice because of the quality of service.

Majority of the people considers travel comfort and concessional charges as the most vital factors before choosing a brand .and the major purpose of travel by airways is business. This study makes an attempt measure the mental connections that the customers develop with the logo and tagline of airline brands. Majority of the customers could not recognize the logo and taglines.

Air India is the ever familiar brand for everyone while some of them were not even heard of the brands like Go Air and Vistara. Even though most of them satisfied with the brands they travel they are still in need of improving facilities and services.

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FACTORS EFFECTING CUSTOMER INVESTMENT TOWARDS LIFE INSURANCE POLICIES WITH SPECIAL REFERENCE TO MANJERI MUNICIPALITY

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INTRODUCTION

Human life is a most important asset and life insurance is the most important type of insurance which provides financial protection to a person and his family at the time of uncertain risks or damages. Life insurance provides both safety and protection to individuals and also encourages savings among people. LIC of India plays a vital role in the welfare of human wellbeing by providing insurance to millions of people against life risks such as uncertain deaths or accidents

As human beings, we are often exposed to several inevitable risks and uncertainties in life. Life Insurance thus assumes a significant role in our lives by ensuring financial protection in the event of such misfortunes. It gives the assurance of monetary losses as well as provides an investment avenue to the public. Thus besides providing safety and protection to individuals, it also encourages savings among them.

Life Insurance in general can be defined as a contract between Insurer and the Insurance policy holder wherein the insurer pays a sum of money in exchange for the premium after a certain period or upon the death of an insured person. In addition, Life Insurance, as an investment tool offers various options for the investors to yield long-term returns.

Insurance sector in India is the second largest mobilizer of savings after the banks contributing along with Banking services nearly 7% of India's GDP. LIC of India was the monopoly in life insurance business until 1999. The privatization brought about dynamic changes in life insurance industry and private insurance firms in India formed joint ventures with well-known foreign insurers.

When Indian Life insurance industry is compared with the developed foreign countries, it is to be noted that Indian insurance industry is at the nascent stage. The reasons being lack of awareness of insurance products amongst the customers, deferred customer services, suitable insurance products and plans as per the needs of potential customers.

Attracting customers as well as customer retention is the key to the success of every life insurance company. Thus, it is important that insurers keep their customers satisfied by improving their quality of services, delivered to customers and try to bring innovative insurance products. When the Insurance Company in terms of risk coverage meets the customers' expectations, attractive insurance schemes, quicker claims settlement and more benefits in the form of low premiums and higher returns, then the customers would be satisfied with the service quality offered by the insurance firms and ultimately it would develop customer loyalty towards the insurance company.

The goal of customer retention is achieved when the customer is really contented and satisfied with the execution of insurance services offered by respective insurance firms.

STATEMENT OF THE PROBLEM

Life insurance is the most important type of insurance that provide financial protection and safety to a person at the time of uncertainty. But it is given least priority by majority of individuals. When compared to developed countries, Indian life insurance industry has achieved only little. This is due to lack of insurance awareness, poor marketing strategies, low investment is life insurance product etc.

Therefore, the present study is based on "Factors affecting Customer Investment towards Life Insurance Policies with Special Reference to Manjeri Municipality". The intention of this study is to find out what the customer has in mind for taking a particular insurance policy. It aims at identifying the factors affecting customers' decision towards investment in life insurance policies and preference of customer while making decision on life insurance policies.

OBJECTIVE OF THE STUDY

> ➢ To identify various factors affecting customer investment decision in life insurance.
> ➢ To study the preference of customer while taking the life insurance policies.
> ➢ To know the satisfaction of respondents with a particular life insurance company.
> ➢ To find the reason of respondents for insuring in their current life insurance company.

SCOPE OF THE STUDY

The study is based on investment of customer on life insurance policies. This study is confined only to the life insurance customers in Manjeri Municipality. The study is basically intended to discover and examine the factors affecting customers' decision towards investment in life insurance policy. A sample of 60 life insurance investors is considered for the study from a huge population of various life insurance policyholders.

HYPOTHESIS

H_0 **:** There is no significance relationship between occupation of respondents and willingness to invest savings in life insurance.

H_1 : There is significance relationship between occupation of respondents and willingness to invest savings in life insurance.

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify select, process and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. The methodology section answers two main questions: How was the data collected or generated? How was it analyzed?

The present study is a descriptive type of research study. In this study, both primary data and secondary data are used for purpose of this study. The primary data are collected through questionnaires, direct personal interviews from the selected persons. Secondary data was collected from website and textbooks for theoretical knowledge. The data is collected to study the factors affecting the decision towards life insurance

policy and preference of the customers. The collected data was analyzed and interpreted through tables and graphs and findings are reported and suggestions made accordingly.

Research design

Research design is the systematic planning of research, usually including the formulation of strategies to resolve a particular question, collection and recording of evidence, publication of results etc.

Data Collection Method

The data collection method used to obtain the desired information is from primary sources through direct personal interviews and by questionnaires from the life insurance investors.

Primary Data

The study is mainly based on primary data. The primary data is collected through direct personal interviews and by questionnaires from the life insurance investors. The data is collected from a sample of 60 life insurance investors.

Secondary Data

The secondary data has been mainly used for creating theoretical background for this study. The main sources used for collecting secondary data are

- ➢ Websites
- ➢ Books

Sampling Size

The sample of this study is the customers of life insurance companies. For the purpose of the study, a sample of 60 customers of life insurance companies is considered.

Sampling Method

The method of sampling used is convenient sampling. The units and respondents in each unit have been selected by convenient sampling.

TOOLS FOR DATA ANALYSIS

- ➢ Weighted average method

- ➢ Chi-square
- ➢ Percentage

PERIOD OF STUDY

The study on the topic "A Study On Factors Affecting Customer Investment Towards Life Insurance Policies With Special Reference To Manjeri Municipality" is conducted from January to march.

AREA OF THE STUDY

The study is confined to the life insurance investors of Manjeri Municipality in Malappuram.

DATA ANALYSIS AND INTERPRETATION
PARAMETERS LOOKED AT THE TIME OF INVESTING
IN A LIFE INSURANCE POLICIES

Table 4.23

Parameters	Highly important	Important	Neutral	Least important	Not important	Total
Premium	25	17	12	4	2	60
Charges	4	19	27	8	2	60
Policy	11	22	23	3	1	60
Benefits	16	19	13	10	2	60
Bonus & interest	17	16	14	6	7	60
Pre & post services	4	15	23	12	6	60
Accessibility	5	22	15	12	6	60

Company reputation	14	11	17	7	11	60

Weighted Average Method

        Weighted average is a calculation that takes into account the varying degrees of importance of the numbers in a data set. In calculating a weighted average, each number in the data set is multiplied by a predetermined weight before the final calculation is made.

Formula:

Weighted average method $= \dfrac{\sum WX}{\sum W}$

1. **Premium of life insurance**

Table 4.23.1

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	25	125
2	Important	4	17	68
3	Neutral	3	12	36
4	Least important	2	4	8
5	Not important	1	2	2
Total		**$\sum W = 15$**	**$\sum X = 60$**	**$\sum WX = 239$**

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \frac{239}{15} = \textbf{15.93}$$

2. Charges

Table 4.23.2

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	4	20
2	Important	4	19	76
3	Neutral	3	27	81
4	Least important	2	8	16
5	Not important	1	2	2
Total		∑W = 15	∑X = 60	∑WX = 195

Source: Primary Data

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \frac{195}{15} = \textbf{13}$$

3.
Policy of life insurance

Table 4.23.3

Weighted Average Method

Serial No.	Scale	W	X	WX

1	High important	5	11	55
2	Important	4	22	88
3	Neutral	3	23	69
4	Least important	2	3	6
5	Not important	1	1	1
Total		**∑W = 15**	**∑X = 60**	**∑WX = 219**

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$= \dfrac{219}{15} = \mathbf{14.6}$

4. Benefits of life insurance policies

Table 4.23.4

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	16	80
2	Important	4	19	76

3	Neutral	3	13	39
4	Least important	2	10	20
5	Not important	1	2	2
Total		**$\sum W = 15$**	**$\sum X = 60$**	**$\sum WX = 217$**

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \frac{217}{15} \quad = \mathbf{14.46}$$

5.Bonus & interest

Table 4.23.5

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	17	85
2	Important	4	16	64
3	Neutral	3	14	42
4	Least important	2	6	12
5	Not important	1	7	7
Total		**$\sum W = 15$**	**$\sum X = 60$**	**$\sum WX = 210$**

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \dfrac{210}{15} \quad = \mathbf{14}$$

6. Pre & post service of life insurance

Table 4.23.6

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	4	20
2	Important	4	15	60
3	Neutral	3	23	69
4	Least important	2	12	24
5	Not important	1	6	6
Total		$\sum$W = 15	$\sum$X = 60	$\sum$WX = 179

Source: Primary Data

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \dfrac{179}{15} \quad = \mathbf{11.93}$$

7. Accessibility

Table 4.7

Weighted Average Method

Serial No.	Scale	W	X	WX

1	High important	5	5	25
2	Important	4	22	88
3	Neutral	3	15	45
4	Least important	2	12	24
5	Not important	1	6	6
Total		**∑W = 15**	**∑X = 60**	**∑WX = 188**

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$= \dfrac{188}{15}$

$= \mathbf{12.53}$

8. Company reputation

Table 4.23.8

Weighted Average Method

Serial No.	Scale	W	X	WX
1	High important	5	14	70
2	Important	4	11	44
3	Neutral	3	17	51

4	Least important	2	7	14
5	Not important	1	11	11
Total		$\sum W = 15$	$\sum X = 60$	$\sum WX = 190$

Weighted average method $= \dfrac{\sum WX}{\sum W}$

$$= \frac{190}{15}$$

$$= \mathbf{12.67}$$

INTERPRETATION

The above table shows parameters looked at the time of investing in a life insurance policy. It is found that premium of life insurance is the most important parameters looked at the time of investing in a life insurance policy (15.93) and pre & post services is given least important (11.93).

TESTING OF HYPOTHESIS

H_0 **:** There is no significance relationship between occupation of respondents and willingness to invest savings in life insurance.

H_1 : There is significance relationship between occupation of respondents and willingness to invest savings in life insurance.

Table 4.28

Testing of Hypothesis

Willingness to invest savings in life insurance	Occupation of the respondents				Total
	Business	**Profession**	**Salaried employee**	**Others**	
Below 10%	4	2	2	6	**14**

10% - 15%	6	8	5	7	**26**
16% - 20%	4	4	6	3	**17**
Above 20%	0	1	1	1	**3**
Total	**14**	**15**	**14**	**17**	**60**

Source: Primary Data

Analysis through chi-square test

O	E	$(O-E)^2$	$(O-E)^2/E$
8	5.13	8.2369	1.605
6	4.43	2.4649	0.556
6	9.53	12.4609	1.307
8	3.46	20.6116	5.957
5	4.76	0.0576	0.012
7	8.23	1.5129	0.183
8	7.33	0.4489	0.061
6	3.67	5.4289	1.479
6	6.33	0.1089	0.017
Total			11.177

$(O-E)^2/E = 11.177$

Degree of freedom = (r-1) (c-1) = (3-1) (4-1) = 6

Level of significance = 0.05

Table value = 12.592

INTERPRETATION

Since, the calculated value 11.177 is less than table value 12.592, we accept the null hypothesis. So, we can conclude that, there is no relationship between occupation

and willingness to invest saving in life insurance.

FINDINGS

➢ The study reveals that 33.33% of respondents saves 10% to 20% from their monthly income and 43.33% of respondents are willing to invest 10% to 15% in life insurance from their savings.

➢ 35% of life insurance investors have taken 2 policies.

➢ 35% of life insurance investors prefers to invest in LIC.

➢ It is found that 33.33% of respondents like to invest for a period of 5 years.

➢ 33.33% of the respondents prefers to pay premium once in a month.

➢ Return on investment is the main factor considered while choosing a life insurance company by 45% of respondents.

➢ It is found that personal interest and friends' opinion are main factors influencing the buying decision of life insurance policies.

➢ There are various types of life insurance policies with customized features. The study reveals that 36.67% of the respondents preferred money back policy.

➢ For 38.33% of respondents, the most attractive feature of the policy is money back guarantee.

➢ 38.33% of the respondents have taken the policy for their children.

➢ In case of preferable source of investment, 36.67% of respondents buy insurance from bank.

➢ 43.33% of respondents are aware of 4 to 7 life insurance companies.

➢ It is found that 25 respondents give high importance to premium and 16 and 17 respondents give high importance to benefits derived and bonus and interest respectively. Only a few people give high importance to charges, pre & post services and accessibility.

➢ It is found that 70% of the life insurance investors are satisfied with their life insurance company and only a few are dissatisfied due to various reasons like delay in settlement, inadequate information, high premium payment etc.

➢ It is found from the study that there is no significant relationship between occupation of respondents and willingness to invest savings in life insurance.

CONCLUSION

The study is carried out on the topic "Factors affecting Customer Investment towards Life Insurance Policies with Special Reference to Manjeri municipality". For this study a total of 60 respondents are selected on the basis of convenience sampling from Manjeri municipality. The study mainly focused on factors which are affecting customer investment towards life insurance policies and life insurance investors to evaluate their investment pattern towards life insurance policy . The study reveals the relationship between the economic condition of the investor and their preference towards different types of policies. This study may aware the people about the investor's investment behaviour based on their regularity of return.

Life insurance is an important form of insurance and essential for every individual. Life insurance penetration in India is very low as compare to developed nation where almost all the lives are covered and stage of saturation has been reached. Customers are the real pillar of the success of life insurance business and thus it is important for insurers to keep their policyholders satisfied and retained as long as possible and also get new business out of it by offering need based innovative products. There are many factors which affect customers investment decision in life insurance and from the study it has been concluded that various factors life risk coverage, savings, tax benefits and people's opinion all plays a major role in deciding the purchase of life insurance policies.

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MARKETING PROBLEMS FACED BY SELF-HELP GROUPS (SHGs) IN PERINTHALMANNA TALUK

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INTRODUCTION

Self-help groups or SHGs are small groups consisting of about 10-20 members from same economic background and are generally women. These rural women are encouraged to form a group and start saving small amounts to generate revenue. After 6 months they are eligible to take loans from bank and carryout credit activities and entrepreneurial activities to generate income on their own. From the profit gained out of the economic activities, the bank loan is repaid and this process goes on. The SHG members are trained for free by the government to improve their skill and knowledge. Along with training, financial help such as revolving funds are provided to the SHG's to encourage and support SHG's.

The SHG's have helped mobilizing millions of rural women into groups, helped them to earn livelihood and addressed their credit needs. The concept of SHG's serves to underline the principles 'of the people, by the people and for the people'. . In India it is difficult to find a financial institution to meet emergency fund requirements.

Members of the SHG started saving as the prime work and this savings of the members opened the way for different income generating activities. In no time SHG's flourished in the development sector as a major tool for bringing economic development of the poor people particularly among the women folk.

The main purpose of staring SHG's is;

➢ To sensitize the people of target area for the need of SHG and its relevance in their empowerment process.

➢ To develop the poor women and to bring about gender equality in the society.

➢ To develop the self-confidence and awareness in the society.

India is a country that has diverse cultures, traditions, historical backgrounds etc. Therefore, it

is difficult for the government to solve the socio-economic problems by itself. Thus, bringing together the people who face similar problems through SHGs can be game-changer for the Indian economy. They are not only inspirational but also the obvious solution to the existing socioeconomic problems of India.

STATEMENT OF THE PROBLEM

Self-Help Groups (SHG's) play a crucial role in rural and urban areas by manufacturing and selling products. Women have to face a plethora of marketing problems in starting and running their units. Marketing the products made by SHG's is an important and difficult one as the products have to be sold through the rural marketingconcept to the rural people themselves. Marketing these products in the urban areas is more difficult. It is true that any unfavorable event in business will lead to financial crisis. If not managed well, even units running with fare margin will find financial exigencies. It is found that SHG's are facing numerous marketing problems. Lack of adequate infrastructure and marketing strategy, many of these products remains confinedto the local markets, thereby resulting to inadequate monetary returns. Through the project entitled "A study on the marketing problems faced by SHG with specialreference to Perinthalmanna Taluk".

SIGNIFICANCE OF THE STUDY

The research presents a study on the marketing problems faced by the self-help groups in Perinthalmanna Taluk. The study is made for understanding the struggles andproblems faced by the members of SHG's. The SHG does can contribute to bring changes in economic conditions, social status, decision making and increases women inoutdoor activities. SHG not only changes the outer form of the community or a society but also the social institutions as well as the ideas of the people living in the society.

SCOPE OF THE STUDY

The present study entitled on 'marketing problems faced by Self Help Groups in Perinthamanna Taluk'. The study helps to know the effectiveness of Self Help Group inthe life of rural house hold women and problems of Self Help Group. It helps to identify the impact of Self Help Group in women development that is both positive and negative. This study describing the women empowerment through transition of women after joining the Self Help Group.

OBJECTIVES OF THE STUDY

- ➤ To identify the marketing problems faced by the Self Help Groups.

- ➤ To find out the financial problems faced by the Self Help Groups.

- ➤ To analyze both the financial and non-financial support from Government and banking institutions.

- ➤ To examine the role of Self Help Groups in developing socio-economic status of rural women.

- ➤ To explore the suggestions for the better improvement of Self Help Groups.

HYPOTHESIS OF THE STUDY

H0:- There is no association between kinds of product with respect to income level of Self Help Group.

H0:- There is no significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

RESEARCH METHODOLOGY

The research methodology is a science. It is a method that can be used to solve the research problem. It helps in studying how the project is done scientifically.

RESEARCH DESIGN

It is the basic framework which provides the guidelines for research. It is required to gather a lot of primary and secondary data to find out the marketing problems towards self-help groups. So a descriptive design is used.

POPULATION

The study was conducted among the self-help groups in Perinthalmanna Taluk.

SAMPLE SIZE

A survey was conducted from self-help group by using questionnaires. A random sample 50 units from Perinthalmanna Taluk was selected for the study.

SAMPLING METHOD

The samples are collected through purposive sampling method for the primarydata.

SOURCE OF DATA

 Both primary and secondary data are used for this study.

- **PRIMARY DATA**

Primary data collected through questionnaire and interview which are basic methods ofcollecting primary data.

- **SECONDARY DATA**

Secondary data is also used for collecting relevant data collected from scholar, articles,websites, books etc.

TOOLS FOR DATA COLLECTION

Data required for the study is collected by using structured questionnaires.

TOOLS FOR ANALYSIS

Data collected from primary and secondary sources are processed systematically byapplying method of classification, tabulation and analysis.

The statistical tools used for data analysis were;

- Percentage analysis

- Weighted ranking

- Chi-square analysis

Statistical package for the social sciences (SPSS) used for statistical analysis.

TOOLS FOR PRESENTATION

Appropriate tools such as tables, pie diagrams and bar charts are used forpresentation.

PERIOD OF STUDY

The study has been conducted for a period 3 months starting from January 2022 tomarch 2022.

CHI SQUARE TEST

PRODUCTS AND INCOME LEVEL OF SHG UNITS

H0:- There is no association between kinds of product with respect to income level of Self Help Group.

H1:- There is an association between kinds of product with respect to income level of Self Help Group.

Products * Annual income Cross tabulation					
Count					
		Annual income			
		Up to 50000	**50000-100000**	**Above 100000**	**Total**
Products	**Food**	18	6	0	**24**
	Fabrics	0	1	0	**1**
	Handicrafts	0	3	2	**5**
	Others	0	0	20	**20**
Total		**18**	**10**	**22**	**50**

Table no. 23(a) Chi-Square Tests			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	56.273	6	.000
Likelihood Ratio	71.369	6	.000
Linear-by-Linear Association	41.926	1	.000
No of Valid Cases	**50**		

Decision and Conclusion:-

Table 23 shows that kinds of products and income level. Here the significant level is less than 0.05(.000). Hence the null hypothesis is rejected (H0). It means there is an association between kinds of products and income level of Self Help Group

CHI SQUARE TEST

PRODUCTS AND CHALLENGES OF SHG UNITS

H0: There is no significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

H1: There is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

Products * Challenges Cross tabulation						
Count						
		Challenges				
		Low return	**Distance of market**	**Seasonal problems**	**Transportation**	**Total**
Products	**Food**	16	8	0	0	**24**
	Fabrics	0	1	0	0	**1**
	Handicrafts	0	1	4	0	**5**
	Others	0	0	8	12	**20**
Total		**16**	**10**	**12**	**12**	**50**

Table no. 24(a) Chi-Square Tests			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	59.333	9	.000
Likelihood Ratio	74.675	9	.000
Linear-by-Linear Association	41.110	1	.000
No of Valid Cases	**50**		

Decision and Conclusion:-

Table 24 shows that kinds of products and marketing challenges of the products. Here the significant level is less than 0.05(.000). Hence the null hypothesis is rejected (H0). It means there is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

FINDINGS

➢ It was founded that majority of respondents gets an annual income above

100000.

➢ It was observed that majority of the respondent's motive behind joining the SHGis to get financial independence.

➢ Most of the respondents are a member of the SHG which deals with food products.

➢ It was founded that all the respondents SHG unit gets the expected profit fromthe market.

➢ Most of the respondents of SHG units faces low return as a challenge in marketing their products.

➢ Majority of respondents of SHG units adopts the personal selling method for marketing their products.

➢ Most of the respondents of SHG units are marketing their products at regionallevel.

➢ Most of the respondents of SHG units studied the market opportunity before starting the unit.

➢ It was observed that 100% respondent's products are accepted by the retailers.

➢ 80% of respondents of SHG units gets subsidy from government.

➢ 40% of respondents of SHG units gets marketing training facilities.

➢ Majority of respondents has the opinion that there is lack of unity to some extendamong different SHGs.

➢ Most of the respondents doesn't face any hesitation from the financialinstitutions for lending funds.

➢ Majority of the respondents are linking the SHG with State Bank of India.

➢ To meet future requirements is the main purpose behind linking with the banks.

➢ It was observed that most of the SHGs are daily maintaining their records.

➢ Majority of respondents SHG plays a role in women empowerment as a kind ofsocio-economic mobilization activity.

➢ It was observed that most of the SHGs keeps an emergency fund for meeting unexpected loss.

➢ Most of the respondents of SHGs are provide transparency in following social norms.

➢ Most of the respondents of SHG units faces lack of communication skill and lack of leadership as a social problem.

➤ The chi-square test shows that there is an association between kinds of products and income level of Self Help Group.

➤ The chi-square test shows that there is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

CONCLUSION

SHGs can play an effective role in achieving the long cherished objectives of poverty alleviation and rural development through their diversified programmes. The formation of self-help group or common interest groups had made a substantial impact on the lives of its members. SHG has created a new system that value women and rural people, putting the needs and issues of women at the top of the agenda. It is a unique system for poverty eradication involving poor women who work together in order To bring a positive shift in their socio-economic status.

The study reveals that women who engaged in the SHGs face numerous problems. It is found that they are facing problems like financial, marketing etc. Government have to take initiatives in order to uplift them by giving more schemes. If government can actively influence them, then those lead to the overall economic development.

So we can conclude that all the SHGs must select the right products, qualified persons for proper management, proper training for prompt production, and government assistance for facing the marketing and financial problems. It is quite necessary to train them effectively for getting awareness about the market and marketing their products.

It can be hoped that the SHG programme could bring about radical changes in the lives of the poor sections of the society in the years to come.

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EFFECTIVENESS OF PUBLIC DISTRIBUTION SYSTEM (PDS) WITH SPECIAL REFERENCE TO MANJERI MUNICIPALITY

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INTRODUCTION

The Public Distribution System (PDS) has a great role in our economy. It was established by government of India under ministry of consumer's affairs, food and public distribution. It is managed by state and central government of India. Public distribution also known as ration shop. The function of PDS is to distribute subsidized food items and non-food items to the poor people. To by these items through PDS people must have a ration card. The items distributed under PDS are kerosene and food grains such as rice, wheat, sugar etc. consumers get food grains at reasonable and fair price. That is price lower than market price through these ration shops. It is one of the important food security system in India. In the welfare state, one of the primary duties of the state is to provide food security to its people. Food and agriculture organization defines food security as all people at all times have both physical and economic access to sufficient and safe, nutritious food that meets their deity needs and food preference for an active and healthy life. This become more prominent in a country like India having high density population with cropping pattern most depend on rains and no regular assured system of irrigations due to which the availability of food stocks remains fluctuating over periods of time causing uncertainties. In now 2 million people out of 811 million people across the world will still be suffering from hunger, poverty and malnutrition. To overcome this stage, it is suggested that various long term and complementary steps to be taken. PDS is one of the public policy and it provides the welfare of the common people through the distribution of food grains at reasonable prices. Hence, welfare can be expressed explicitly as social welfare and economic welfare. Social welfare covers all factors which affect the individuals whereas the economic welfare deals only with the factors that are related to money.

SIGNIFICANCE OF THE STUDY

The Public Distribution System evolved as a system for distribution of food grains at affordable prices and management of emergency situations. The word PDS is synonymous with the word food security and also an important part of government policy for management of food economy. More than 80 percent of the people are availing the service of Public Distribution System. The Government has taken more steps and programme to overcome the problem of poor people. The PDS programme running under the control of government to eliminate poverty and ensure food security and therefore make a balanced economy. But most of that corruption and malpractices ruin the system. This study is relevant because a large majority of people depend on the system for their livelihood in pandemic situation also. The study is attempted to highlight the role and effectiveness of Public Distribution System with special reference to Manjeri Municipality. This study also reveals some suggestions to the government for the betterment of their working of Public Distribution System.

STATEMENT OF THE PROBLEM

Now a days Public Distribution System is an important service delivery mechanism in rural development. The basic objective of Public Distribution System is to ensure that essential commodities of daily use are made available at reasonable price to the public, particularly the vulnerable section of the society. The commodities are made available through a network of fair price shops. In present scenario Public Distribution System is most affordable part of economic development. So, this study tries to examine effectiveness of Public Distribution System with special reference to Manjeri Municipality, Malappuram District.

OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To study the role and effectiveness of Public Distribution System.

2. To know the perception of customers towards Public Distribution System.

3. To identify the factors which influence customers to prefer Public Distribution System.

4. To understand the problems faced by them and suggest the measures for improving PDS.

5. To analyse the effect of food kit supplied through PDS during pandemic period.

SCOPE OF THE STUDY

The present study covers the role and effectiveness of Public Distribution System in Manjeri Municipality in Malappuram district. Scope of the study was limited to the 75 respondents of Public Distribution System. This study will also throw light on the perception of consumers towards Public Distribution System.

HYPOTHESES OF THE STUDY

H0: There is no significant relationship between monthly income of customers and amount spend for purchase through PDS.

H1: There is significant relationship between monthly income of customers and amount spend for purchase through PDS.

H0: There is no significant relationship between age of customers and awareness about the subsidized quality of food grains.

H1: There is significant relationship between age of customers and awareness about the subsidized quality of food grains.

RESEARCH METHODOLOGY

Research Design

The study is both analytical and descriptive in nature based on primary and secondary data.

Population

The customers of Public Distribution System in Manjeri Municipality, Malappuram district form the population of the study.

Sampling Design

Convenience sampling is adopted as the sampling design of the study. A sample size of 75 PDS customers has been taken into consideration for the purpose of the study from Manjeri Municipality, Malappuram District.

Sources of Data

Primary data: The primary data have been collected by using structured questionnaire. Secondary data: To support the analysis for this study secondary data collected from text books, journals/ magazines, daily and websites.

Tools for Data Collection

The data required for the study is collected by using structured questionnaire.

Tools for Analysis

Data collected from primary and secondary sources are processed systematically by applying method of classification, tabulation and analysis. The statistical tools used for data analysis were: • Percentage analysis • Weighted ranking • Chi-square analysis • ANOVA Statistical Package for the Social Sciences (SPSS) used for statistical analysis

Tools of Presentation

Appropriate tools such as tables, pie diagrams and bar charts are used for presentation.

Period of Study

The study has been conducted for a period of 3 months starting from January 2022 to March 2022.

ANALYSIS USING CHI-SQUARE TEST

4.1 RELATIONSHIP BETWEEN MONTHLY INCOME AND AMOUNT SPEND FOR PURCHASE THROUGH PDS

H0: There is no significant relationship between monthly income of customers andamount spend for purchase through PDS.

H1: There is significant relationship between monthly income of customers andamount spend for purchase through PDS.

Table 4.31 Monthly Income and Amount Spend for Purchase

Monthly	Amount Spend for Purchase		

Income	Less than 500	500-1000	1000-1500	1500-2000	More than 2000	Total
Upto 10000	34	0	0	0	0	**34**
10001-20000	4	0	0	0	0	**4**
20001-30000	2	0	0	0	0	**2**
30001-40000	9	3	0	0	0	**12**
Above 40000	0	19	0	4	0	**23**
Total	**49**	**22**	**0**	**4**	**0**	**75**

Table 4.31(a)   Computation of Chi-Square

	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	65.664[a]	8	.000
Likelihood Ratio	84.379	8	.000
Linear-by-Linear Association	46.206	1	.000
N of Valid Cases	75		

Source: Primary data (Computed using SPSS)

Here the degree of freedom is 8. The chi square static provides a value of 65.664,84.376 and 46.206 which is significant at 5% level of significance (**0.000<0.05),** so the null hypothesis is rejected**.** That means there is significant relationship between monthly income of customers and amount spend for purchase through PDS.

ANALYSIS USING ONE WAY ANOVA

AGE OF CUSTOMERS AND AWARENESS ABOUT SUBSIDISED QUALITY OF FOOD GRAINS

H0: There is no significant relationship between educational qualification of customers and awareness about the subsidized quality of food grains.

H1: There is significant relationship between educational qualification of customers and awareness about the subsidized quality of food grains.

Table 4.32   Age of Customers and Awareness aboutSubsidised Quality of Food Grains

Educational Qualification	Awareness about Subsidised Quality of Food Grains					Total
	Strongly Aware	Aware	Neutral	Unaware	Strongly Unaware	
Illiterate	0	0	0	0	0	**0**
Up to 10th	3	10	4	1	0	**18**
Plus two	3	9	7	1	0	**20**
Graduate	4	9	12	0	0	**25**
Post graduate	2	2	2	1	0	**7**
Professional	1	3	1	0	0	**5**
Total	**13**	**33**	**26**	**3**	**0**	**75**

Source: Primary data

Table 4.32(a)   ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	29.536	3	9.845	77.229	.000
Within Groups	9.051	71	.127		
Total	38.587	74			

The result of one way Anova for the variable level of awareness towards the functioning of PDS among the education wise classification of respondents give f value 0.00, which is found to be not significant at 5% level (p >0.05) hence the null hypothesis is rejected. So, there is significant variation in the mean scores obtained for the variable level of awareness towards the functioning of PDS among the education wise classification of respondents. That means there is significant relationship between educational qualification of customers and awareness about the subsidized quality of food grains.

FINDINGS

The major findings of the study after analyzing the data collected from 75 PDS customers of Manjeri Municipality in Malappuram District are:

• Large numbers of respondents are regular customers of Public Distribution System.

• Majority of the respondents are belonging to APL category.

• 64% of the respondents have blue colour ration card and 26.7% have white card

• Majority of the respondents are buying food items from Ration shops.

• Most of the respondents said that in their locality fair price shops are managed by local authority.

• Most preferred items from PDS are rice, wheat, kerosene, sugar, pulses, spices and condiments.

• All respondents get information about the availability of products through different modes, especially from their friends and relatives.

- Most of the respondents are aware about the subsidized quantity provided through PDS.

- Most of the respondents are buying food grains from PDS monthly.

- Most of the customers prefer PDS because of their low income level.

- Majority of the respondents spent less than 500 rupees for purchasing commodities from PDS.

- Most of the respondents said that PDS is fairly important for their family.

- 42.6% respondents are agreeing that their PDS dealer provides them up-to-date and relevant information.

- More than half of the respondents agree that PDS dealer behave fairly and friendly to the customers.

- Half of the respondents agree that their PDS dealer impartial to all customers.

- 48% of the respondents strongly agree that their PDS dealer impartial to all customers.

- Price charged by fair price shop is low as compared to other shops in the market 76

- Majority of the respondents agrees that fair price shops in their locality provides proper infrastructural facilities.

- 60% respondents agree that they got products through PDS as government prescribed.

- Prices of different articles are displayed outer side of the shop every time.

- Majority of the respondents neither agree nor disagree that malpractices are notified in dealing with weighing machines.

- Most of the respondents neither agree nor disagree with the statement that PDS system have special options for the redressal of complaints.

- Proper complaint box is placed in PDS shops

- All respondents availed free food grains during pandemic period.

- Most of the respondents rated quality of food kit availed during pandemic period as good.

- Most of the customers said that long queue is the main difficulty they faced while purchasing products through PDS.

- Most of the respondents opined that they sometimes get additional food kits during each festival seasons.

- PDS customers not facing much difficulties after introducing E-Pos system.

- Majority of the respondents rated PDS as average compared with private stores.

- The Govt. should stress more on availability of essential commodities.

- Majority of the respondents are satisfied with the overall performance of PDS.

- Whole of the respondents are interested to continue the use of services provided by PDS in

future.

• Monthly income of customers influence the amount spend for purchase from PDS.

• There is significant relationship between educational qualification of customers and awareness about the subsidized quality of food grains.

CONCLUSION

India is a developing nation and second largest population in the world. To ensure food security in India is an important function for the development of the country. PDS in India is one of the largest welfare programmes in the world with the primary aim of improving food and nutrition security of the socially and economically deprived sections in the country. PDS is considered as principal instrument in the hands of central and state government to providing safety net to the poor against the spiraling rise of price of essential commodities. Ration shops are grass root level functioning of the total public distribution system in India to ensure food security. That's why the study of effectiveness of PDS is important in this scenario. This study shows that how effectively the fair price shops are working in Manjeri Municipality, Malappuram district. The effectiveness can be assessed through the data collected from the municipal area. To conclude that most of people are depending on Public Distribution at least for an item. But in present situation the availability of food items is not adequate for the consumers. There is a need for increase the quantity of food items given through ration shop and also need to ensure the quality of food grains which supplied to consumers. The strong intervention from the government to ensure adequate full supply to every poor in the society helps to eradicate poverty by attaining food security. Therefore, it concludes that there is positive attitude towards Public distribution system in Manjeri Municipality.

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Source: Primary data

Table 4.31(a)   Computation of Chi-Square

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N of Valid Cases	75		

Source: Primary data (Computed using SPSS)

Here the degree of freedom is 8. The chi square static provides a value of 65.664,84.376and 46.206 which is significant at 5% level of significance (**0.000<0.05**), so the null hypothesis is rejected**.** That means there is significant relationship between monthly income of customers and amount spend for purchase through PDS.

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CUSTOMER PERCEPTION AND SATISFACTION TOWARDS THE SERVICES OF MANJERI CO-OPERATIVE URBAN BANK

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INTRODUCTION

The Cooperative Societies can be defined as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise. India is an agricultural country and laid the foundation of World's biggest cooperative movement in the world. The need for profitability is balanced by the needs of the members and the wider interest of the community. The Cooperative Movement was started by the weaker sections of society for protecting its members from the clutches of profit hungry businessman.

Co-operative Banks in India are registered under the Co-operative Societies Act. The cooperative bank is also regulated by the RBI. They are governed by the Banking Regulations Act, 1949 and banking according to the Laws (Co-operative Societies) Act, 1996. A cooperative Bank is a financial entity which belongs to its members who are at the same time the owners and the customer of their bank. Cooperative banks are small sized unit organized in the cooperative sector which function both in urban and rural areas. The cooperative banks pursue the goal of profit maximization. The banks do not focus on offering more than the basic services and grant finance to small borrowers in industrial and trade sector besides professional and salary classes. Structure of cooperative bank in India is broadly classified into rural and urban. Rural cooperative credit institutions could be short term or long term in nature. Further, short term cooperative credit institutions are further subdivided into State Co-operative Bank, District Central Co-operative Bank, and Primary Agricultural Credit Society.

India is mainly an agrarian society with more than half of its population still residing in the villages. Rural sector is the major contributor to the overall GDP of the nation and hence lack of development in villages means lack of development in India. Co-operative societies are playing significant role in this and share a major credit in the growth of rural sector which along with government and private sectors contribute to the overall economy of India. Cooperatives cover more than 97% of Indian villages, some run by its members and some by the government. They have traditionally played an important role in creating banking habits among the lower and middle income groups and also strengthen the rural delivery system. They are different from stakeholder's bank by their organization, their goals, their value and governance.

SIGNIFICANCE OF THE STUDY

Increasing and retaining the customers is an important business factor. Now-days, banking sector is very important in the world's economy. Every bank is trying to build a band of loyal customers rather than ordinary customers. So the bank wants to concentrate more on the customer satisfaction, Since almost all banks offering more or less the same products with little change.

Co-operative Banks traditionally played an important role in creating banking habits among the lower and middle income groups. In order to serve the customer efficiently and to provide highest level of satisfaction, technology up gradation is an important aspect to speed up the servicing in all spheres of banking and to fulfill customer needs. Today customer preference is changing at a rapid speed and their demands are insatiable. In order to cater to the changing preferences, bankers are bound to provide the services suitable to their needs to service in the competition; customers are not ready to accept any delay in instant decisions. Therefore, customer satisfaction has become more important in banking service. Banks have to improve not only their technology but also their relationship skills with their customers. This study attempts to analyse the quality of services offered by Manjeri C-operative Urban Bank and to know the satisfaction level of customers towards the services provided by MCUB.

STATEMENT OF THE PROBLEM

Urban cooperative banking sector is the most important and growing segment of cooperative sector which is totally self-reliant and most vibrant. These institutions had glorious past of being reliant voluntary in nature, democratic management and self reliant in financial position with less risk in operation. These banks play a vital role in rendering credit needs of small means and weaker sections and tiny industries. But yet urban cooperative bank faces a stiff competition from the commercial banks as well as from multinational banks. The commercial banks are able to provide quick and innovative service to its customers for better than the cooperative banks.

Customer perception is important to improve the cooperative bank services. Customer satisfaction will strengthen the services of cooperative banks and also pave way to plan new strategies to improve the services. Today, Indian banks are trying to develop service quality with customers that include like flexible banking hours, computerized banking operations, kind responsive and well behaved personnel etc. Customers are aware of and exposed to the standards of international banking and other private banks and expect the same range of service quality from co-operative banks. If the performance matches expectations, the customer is satisfied. If the performance exceeds expectations, the customer is delighted. Only delighted customers or highly satisfied customers stay loyal to the services. This study helps to understand the perception and satisfaction of customers towards the Services offered by Manjeri Co-operative Urban Bank

OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To study various services offered by Manjeri Co-operative Urban Bank.

2. To identify the factors which influence customers to prefer Manjeri Co-operative Urban Bank.

3. To study the level of customer satisfaction towards the services provided by Manjeri Co-operative Urban Bank.

4. To examine the opinion of customers with respect to service quality management of MCUB.

5. To understand the problems faced by Manjeri Co-operative Urban Bank customers.

SCOPE OF THE STUDY

The present study covers the level of satisfaction of customers towards the various services provided by Manjeri Co-operative Urban Bank. Scope of the study was limited to the 70 customers of Manjeri Co-operative Urban Bank. This study also throws light on the opinion of customers with respect to service quality management and E-banking facilities of MCUB. Some of the valuable suggestions may be provided for the improvement of various services of banks.

HYPOTHESES OF THE STUDY

➢ H0: There is no association between gender of customers and satisfaction on customer support services.

H1: There is association between gender of customers and satisfaction on customer support services.

➢ H0: There is no association between educational qualification and overall satisfaction regarding various services provided by the bank

H1: There is association between educational qualification and overall satisfaction regarding various services provided by the bank

RESEARCH METHODOLOGY

Research Design

The study is both analytical and descriptive in nature based on primary and secondary data.

Population

Customers of Manjeri Co-operative Urban Bank (MCUB) from Manjeri Municipality form the population of the study.

Sampling Design

Purposive sampling is adopted as the sampling design of the study. A sample size of 70 Manjeri Co-operative Urban Bank customers from Manjeri Municipality has been taken into consideration for the purpose of the study.

Sources of Data

Primary data: The primary data have been collected by using structured questionnaire.

Secondary data: To support the analysis for this study secondary data collected from website of Manjeri Co-operative Urban Bank (MCUB), past records, journals, books and internet.

Tools for Data Collection

The data required for the study is collected by using structured questionnaire. **Tools of Analysis**

Data collected from primary and secondary sources are processed systematically by applying method of classification, tabulation and analysis.

The statistical tools used for data analysis were:

· Percentage analysis

· Chi-square analysis

. Garret ranking

 · ANOVA

Tools of Presentation

Appropriate tools such as tables, pie diagrams and bar charts are used for presentation.

Period of Study

The study has been conducted for a period of 3 months starting from January 2022 to March 2022.

FACTORS INFLUENCED TO OPEN AN ACCOUNT

Factors	1	2	3	4	5	6	7	8	Total
Convenient location	13	5	11	16	13	3	2	7	**70**
Working hours	7	16	12	11	9	3	8	4	**70**
Quick service	19	12	5	13	7	8	2	4	**70**
Simple formalities	17	5	8	5	11	9	6	9	**70**

Cheap credit	6	14	8	4	9	6	12	11	**70**
High interest on deposit	5	12	4	7	4	15	11	12	**70**
Relation with customer	3	6	22	12	5	10	10	2	**70**
Non-banking services	0	0	0	2	12	16	19	21	**70**

Source: Primary data

Percent Position = 100 (Rij-0.5)

Table **Factors** **Open an Account**

Ranks	Percent position	Garret value
1	100 (1-0.5)/8 = 6.25	**80**
2	100 (2-0.5)/8 = 18.75	**67**
3	100 (3-0.5)/8 = 31.25	**59**
4	100 (4-0.5)/8 = 43.75	**53**
5	100 (5-0.5)/8 = 56.25	**47**
6	100 (6-0.5)/8 = 68.78	**41**
7	100 (7-0.5)/8 = 81.25	**33**
8	100 (8-0.5)/8 = 93.75	**20**

5.9(b) Ranking of Influenced to

Table 5.9(b) Ranking of Factors Influenced to Open an Account

Factors	1*80	2*67	3*59	4*53	5*47	6*41	7*33	8*20	Total	Average	Rank
Convenient location	1040	335	649	848	611	123	66	140	3812	54.46	3
Working hours	560	1072	708	583	423	123	264	80	3813	54.47	2
Quick service	1520	804	295	689	329	328	66	80	4111	58.73	1
Simple formalities	1360	335	472	265	517	369	72	180	3570	51.00	5
Cheap credit	480	938	472	212	423	246	396	220	3387	48.39	6
High interest on deposit	400	804	236	371	188	615	363	240	3217	45.96	7
Relation with customer	240	402	1298	636	235	410	330	40	3591	51.30	4

Non banking services	0	0	0	106	564	656	627	420	2373	33.90	**8**

Eight different factors that may influence people to open an account in Manjeri Co operative Urban Bank were given to the respondents for ranking. Garret ranking method is used for getting a clean picture about the influencing factors.

The data distribution states that quick service is the most important factor that influenced people to open an account in Manjeri Co-operative Urban Bank. Satisfaction with working hours is the second important factor. Convenient location, good relation with customers, simple formalities and availability of cheap credit are ranked in third, fourth, fifth and sixth position. The least influencing factors are rate of interest on deposit and non-banking service activities.

BEST SERVICES PROVIDED BY THE BANK

Services	1	2	3	4	5	6	7	8	9	Total
Cashier withdrawal	11	9	6	10	6	8	7	4	9	**70**
Information and customer enquiry	8	7	9	8	11	12	9	5	1	**70**
Loan service	14	10	13	8	6	5	7	4	3	**70**
Safety locker system	9	11	12	5	9	11	6	5	2	**70**
Complaints desk	7	9	11	8	9	3	6	8	9	**70**
ATM withdrawal	9	10	8	9	7	12	7	5	3	**70**
Card facilities	6	8	6	10	11	6	8	5	10	**70**
Internet and mobile banking	6	6	5	12	11	8	2	10	10	**70**
Others	0	0	0	0	0	5	18	24	23	**70**

Source: Primary data

$$\text{Percent Position} = 100 \ (R_{ij}-0.5)/NJ$$

Calculation of Percent Position and Garret Value of Rank

Ranks	Percent position	Garret value
1	100 (1-0.5)/9 = 5.5	**81**
2	100 (2-0.5)/9 = 16.66	**69**
3	100 (3-0.5)/9 = 27.77	**62**
4	100 (4-0.5)/9 = 38.88	**56**
5	100 (5-0.5)/9 = 50	**50**
6	100 (6-0.5)/9 = 61.11	**44**
7	100 (7-0.5)/9 = 72.22	**38**
8	100 (8-0.5)/9 = 83.33	**31**
9	100 (9-0.5)/9 = 94.44	**19**

Ranking of Best Services Provided by the Bank

Services	1*81	2*69	3*62	4*56	5*50	6*44	7*38	8*31	9*19	Total	Average	Rank
Cashier withdrawal	891	621	372	560	300	352	266	136	171	3669	52.41	**5**

Service										Total	Mean Score	Rank
Information and enquiry	648	483	558	448	550	528	342	155	19	3731	53.30	**4**
Loan service	1134	690	806	448	300	220	266	124	57	4045	57.79	**1**
Safety locker system	729	759	744	280	450	484	228	155	38	3867	55.24	**2**
Complaints desk	567	621	682	448	450	132	558	248	171	3547	50.67	**6**
ATM withdrawal	729	690	496	504	350	528	266	155	57	3775	53.93	**3**
Card facilities	486	552	372	560	550	264	304	155	190	3433	49.04	**7**
Internet and mobile banking	486	414	310	672	550	352	76	310	190	3360	48.00	**8**
Others	0	0	0	0	0	220	684	744	437	2085	29.79	**9**

Nine different services provided by banks were given to the respondents for ranking. Garret ranking method is used for getting a clean picture about the best practices offered by MCUB.

As per table it is very clear that most of the customers opined that loan service attracted m more. Safety locker system, ATM withdrawal, information & customer enquiry and cashier withdrawal are ranked in second, third, fourth and fifth position. Card facilities and internet & mobile banking are the least ranked services.

ANALYSIS USING CHI-SQUARE

GENDER AND SATISFACTION ON CUSTOMER SUPPORTSERVICES

H0: There is no association between gender of customers and satisfaction on customer support services.

H1: There is association between gender of customers and satisfaction on customersupport services.

Gender and Satisfaction on Customer Support Services

Gender	Level of Satisfaction					Total
	Highly satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Highly dissatisfied	
Male	14	18	6	5	0	**43**
Female	9	6	9	3	0	**27**
Total	**23**	**24**	**15**	**8**	**0**	**70**

Table 5.35(a)   Computation of Chi-Square

Observed Frequency	Expected Frequency	$(O-E)^2$	$(O-E)^2/E$
14	14.2	0.014	0.0009
9	8.87	0.0169	0.001
18	14.7	10.89	0.74
6	9.25	10.56	1.14
6	9.21	10.30	1.11
9	5.78	10.37	1.79
5	4.9	0.01	0.002
3	3.08	0.0064	0.002
0	0	0	0
0	0	0	0
		Total	**4.79**

Here the degree of freedom is (c-1) (r-1), ie., (2-1) (5-1)=4. At 5% level of significancethe table value is 9.488. Since calculated value is less than table value, null hypothesisis accepted. That means there is no association between gender of customers and satisfaction on customer support services.

ANALYSIS USING ONE WAY ANOVA

EDUCATIONAL QUALIFICATION AND OVERALL SATISFACTION REGARDING VARIOUS SERVICES PROVIDED BY THE BANK

H0: There is   no   association   between   educational qualification and   overall satisfaction regarding various services Provided by the bank

H1: There is association between educational qualification and overall
satisfactionregarding various services provided by the bank

Table 5.36   Age and Level of Empowerment

Educational Qualification	Level of Satisfaction					Total
	Highly satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Highly dissatisfied	
Below SSLC	3	2	1	1	0	7
SSLC	4	5	2	1	0	12
Plus two	2	23	6	2	1	34
Graduation	3	4	1	2	1	11
Post-graduation	0	4	0	O	0	4
Professional	0	0	2	0	0	2
Total	12	38	12	6	2	70

Table 5.36(a)   ANOVA

ANOVA			
Source of Variance	**Sum of Squares**	**Degree of Freedom**	**Mean Square**
Between samples	SSC=145	K-1=2	MSC=72.5 MSE=15.6
Within samples	SSE=188	N-K=12	
Total	SST=333	N-1=14	

$$F = 72.5/15.6$$

$$= 4.64$$

Here the degree of freedom is (K-1, N-K) = (2, 12). At 5% level of significance the table value is 3.88. Since calculated value is greater than table value, null hypothesis is rejected. That means there is association between educational qualification and overall satisfaction regarding various services provided by the bank

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A STUDY ON JOB SATISFACTION OF EMPLOYEES IN ELECTRICAL AND ELECTRONICS INDUSTRIES WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT

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INTRODUCTION

Job satisfaction refers to a person feeling of satisfaction on job. Employees are main reason an organization could exist for a long time. Understanding and utilizing the implications of connection can increase satisfaction as well as performance which both are beneficial to employees and their employers.

This study attempts took jib satisfaction and performance in a company an electrical and electronics industry. In electrical and electronics industry goods accessories and lamps, business to be successful in comparative market. It is important that managers know that how their employees feel at work and what they want. The amount of effort that an employee expands towards accomplishing the company goals depends on whether the employee beliefs that this effort will lead to the satisfaction of his or her on needs and desires.

Satisfaction among employees in the company gets better performance they will perform. Job satisfaction examined in its relationship with work performance . Factors contributing job satisfaction were investigated to determine how electronic industry might improve job satisfaction and work performance among their employees. Might improve job satisfaction and work performance among their employees. Satisfied employees have positive attitudes regarding their jobs. Satisfied workers are tend and to attend to work on time, more concern about the given targets, work speedily, work free errors and omissions, loyalty and commitment to the job, less dependability, suggest two ideas, tend to improve knowledge, willing to accept more responsibility, obedience rules and regulations, less absenteeism and effort to retain in the presentation. The positive attitude will increase the quality and quantity or employees performance can be achieved.

STATEMENT OF THE PROBLEM

Many companies are facing intensive challenge in improving the employee job satisfaction as well job performance to make organization successful. Normally employees will more satisfy when they feel they are rewarded fairly for the work they have done. Hence employees are committed to industry have higher retention rates and tend to have higher productivity. Job satisfaction is another subjective topic that concerns employees job satisfaction appraisals and threaten the employee employer relationship by creating friction between employee and their supervisors. An organization which does not understand the problems of dissatisfied workers has to face several problems which ultimately affects in electronically and electrical production

OBJECTIVES OF THE STUDY

- To study the job satisfaction of workers in electrical & electronic field.

- To study various factor determining job satisfaction of the employees.

- To examine the existing working condition in the industry or company.

- To give suggestion for improving job satisfaction.

SCOPE OF THE STUDY

Job satisfaction is important to an organization successful. Much research have conducted into two ways of improving job satisfaction of employees in various sector in Malappuram district. Including engineer sector, electronics company's employers sector automobile manufacturing sector. However research had found that there is lack of study little research conducted on investigating the job satisfaction components which are among employee job performance in electronic industry. The scope of study will be emphasizing on local organization in electrical industries.

SIGNIFICANCE OF THE STUDY

The study was conducted to analyze the driving factor for retention of employees. This study helps to analyze the reasons because which employees retaining in the organization. It is also help to know about job satisfaction in the organization in order to their employees who are

skilled and needful to the organization and to know level of satisfaction. Generally this research is trying to form the study's main objective to examine relationship between job satisfaction and job performance among employee in electronic industry. Hopefully the results of this research will be both theoretically and practically beneficial.

HYPOTHESIS

Hypothesis 1

H0: There is no significant difference between gender and satisfaction level H1:

H1:There is a significant difference between gender and satisfaction level

Hypothesis 2

H0: There is no significant difference between education qualification and satisfaction level

H1: There is a significant difference between education qualification and satisfaction level

RESEARCH METHODOLOGY

The research methodology is a way to solve the research problem. It help in studying how the project is done scientifically.

RESEARCH DESIGN

It is a basic framework which provide the guidelines for research. It is required to gather a lot of primary and secondary data to find out the job satisfaction of employees in electrical and electronic industries. So a descriptive design is used.

POPULATION

The study was conducted among employees in electrical and electronics sector in Malappuram district.

SAMPLE SIZE

A survey conducted from employees in electrical and electronics by using questionnaire. A random sample of 60 selected from Malappuram for the study.

SAMPLING METHOD

The samples are collected through convenient sampling method for the primary data.

SOURCE OF DATA

Both primary data and secondary data are used in this study.

1. Primary data

   Primary data collected through questionnaire, and interview which are basic methods of collecting primary data.

2. Secondary data

   Secondary data is also used for collecting relevant data using from scholar, articles, websites, books etc.

TOOLS FOR DATA COLLECTION

Data required for the study is collected by using structured questionnaire.

TOOLS FOR ANALYSIS

The satisfied tools used for study are percentage, weighted average, rank, chi-square

Degree of satisfaction

The table shows, reason behind to determine degree of satisfaction of employees through ranking

ATTRIBUTES	RANK								TOTAL
	1	2	3	4	5	6	7	8	
Speed and curve	27	9	9	3	3	4	3	2	60
Allowance given are adequate	3	37	3	6	3	3	2	3	60
Salary structure is better when compared to other companies	15	3	20	9	3	5	3	2	60
Bonus given to me is reasonable	3	3	3	28	15	5	2	1	60
Medical leave provided is adequate	3	4	5	6	24	9	4	5	60

Retirement benefits are satisfactory	6	3	4	2	5	22	9	9	60
Canteen facilities provided are satisfactory	6	2	3	1	1	3	29	15	60
Overtime benefits are satisfactory	2	3	3	3	3	6	10	30	60

WEIGHTED RANKING

ATTRIBUTES	RANK								TOTAL	RANK
	1*8	2*7	3*6	4*5	5*4	6*3	7*2	8*1		
Speed and curve	216	63	54	15	12	12	6	2	380	II
Allowance given are adequate	24	259	18	30	12	9	4	3	359	III
Salary structure is better when compared to other companies	220	21	120	45	12	15	6	2	441	I
Bonus given to me is reasonable	24	21	18	140	60	15	4	1	283	IV
Medical leave provided is adequate	24	28	30	30	96	27	8	5	248	V
Retirement benefits are satisfactory	48	21	24	10	20	66	18	9	237	VI
Canteen facilities provided are satisfactory	48	14	18	5	4	9	58	15	171	VII
Overtime benefits are satisfactory	16	21	18	15	12	18	20	30	150	VIII

INTERPRETATION

It has been shown through ranking that employees get more degree of satisfaction and less satisfaction through some factors. Employees satisfaction comes first is through salary structure is better when compared to other industries.. 2nd position is for speed and curve. The factor allowance are given are adequate have 3rd position. And to next degree of satisfaction is for bonus given to employees reasonable. The fifth place is the medical leave given to them by the company. Employees are satisfied on 6th position with the benefits they get after retirement. The least satisfied with them are canteen

facilities and overtime benefits ranked seventh and eighth

FACTORS CONSIDERING PURCHASE DECISION OF ELECTRICAL AND ELECTRONIC DEVICE

ATTRIBUTES	RANK					TOTAL
	1	2	3	4	5	
Traditional belief and culture	33	9	12	3	3	60
No side effect	9	21	9	15	6	60
Efficiency	15	8	30	3	4	60
Availability	15	12	3	15	15	60
Affordability	3	6	6	12	33	60

ATTRIBUTES	RANK					TOTAL	RANK
	1*5	2*4	3*3	4*2	5*1		
Traditional belief and culture	165	36	36	12	3	216	I
No side effect	45	84	27	60	6	193	IV
Efficiency	75	32	90	12	4	213	II
Availability	75	48	9	60	15	207	III
Affordability	15	24	18	48	33	138	V

INTERPRETATION

The table reveals, under employee's perspective of considering purchase decision employees gives 1st rank for traditional belief and culture for purchase consideration of electronic and electrical devices. The second purchase consideration is for efficiency of electronic and electrical devices. 3rd position is for availability. Employees think the factor in affordability may have purchase decision prefer 5th rank on purchase consideration of their devices.

TESTING OF HYPOTHESIS

Hypothesis 1

H0: There is no significant difference between gender and satisfaction level

H1: There is a significant difference between gender and satisfaction level

Table 1

Testing of hypothesis

level of satisfaction with the industry * gender Crosstabulation				
Count				
		gender		Total
		male	female	
level of satisfaction with the industry	highly dissatisfied	0	1	1
	dissatisfied	0	3	3
	neutral	19	2	21
	satisfied	27	0	27
	highly satisfied	8	0	8
Total		54	6	60

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.894[a]	4	.000
Likelihood Ratio	25.801	4	.000
Linear-by-Linear Association	20.177	1	.000
N of Valid Cases	60		

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.632	.000
N of Valid Cases		60	

INTERPRETATION

The above table shows that there is any significant difference between gender and satisfaction level. Here the significant level is 0.000 it is less than table value at 5% level of significant 0.05, so the null hypothesis is rejected. It means a there is significant difference between gender and satisfaction level.

Hypothesis 2

H0: There is no significant difference between education qualification and satisfaction level

H1: There is significant difference between education qualification and satisfaction level Table 4.26

TESTING OF HYPOTHESIS

level of satisfaction with the industry * education qualification Cross tabulation
Count

		education qualification				Total
		UG	PG	B.TECH	Diploma	
level of satisfaction with the industry	highly dissatisfied	0	0	0	1	1
	dissatisfied	0	0	0	3	3
	neutral	0	1	15	5	21
	satisfied	13	14	0	0	27
	highly satisfied	8	0	0	0	8
Total		21	15	15	9	60

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	87.429[a]	12	.000

Likelihood Ratio	93.491	12	.000	
Linear-by-Linear Association	43.899	1	.000	
N of Valid Cases	60			

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .15.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.770	.000
N of Valid Cases		60	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

INTERPRETATION

The above table shows that there is any significant difference between education level and satisfaction level. Here the significant level is 0.000 it is less than table value at 5% level of significant 0.05, so the null hypothesis is rejected. It means there is a significant difference between education level and satisfaction level.

FINDINGS

➢ The study reveals that employees earning monthly income in between 30,000-40,000 rupees

➢ 35% of employees are came by direct applications for got knowledge about present job

➢ It is found that 45% of employees are satisfied with their industries of electronic and electrical

➢ There are 85% of employees are advice to their relatives and friends to join their working industry.

➢ 30% of employees unsatisfied factors during working in the industry is on job

security and poor working condition

- It is found that field of company's condition of safety provisions are adequate have 43% of neutral grade by employees.

- There are 65% of employees provided training facility and 35% of employees doesn't got training facility

- It is found that according to employees opinion, 20% of respondents have satisfactory in existing communication system of the company

- Employees satisfaction comes first for through salary structure is better when compared to other industries

- There are 55% employees would like to follow through repairing the products damaged before manufacturing

- It is among employees there shall be work is distributed their team. In this case it have 25% of employees are respond in each factors like always, very often, sometimes, not at all were considering their work distributing evenly across employees group

- 70% of employees got adequate opportunities for promotions and career development by company

- It is found that under employee's perspective of considering purchase decision were employees gives 1st rank for traditional belief and culture

- 50% of employees company always gave them availability of technologies to do job well

- There are 30% is successful work reaction when employees put electronic and electrical devices for work force manufacture

- It is employees feels in job utilization of skill and abilities have 30% in each factors like strongly agree, agree, neutral statement

- It is found that 45% of employees grade for their understanding measurement satisfaction of intrinsic job factor of job is giving psychological satisfaction and the job is interesting have equal percentage of satisfied and neutral graded by employees.

- There are 35% of employees got most satisfaction in working condition

- 80% of employees are recommend their friends for appointing as an employee on their same position in the company

- There are employees own 40% of the work force interest is to work in the

company for five years.

- It is found that 40% of employees are describing workplace culture as atmosphere in the organization.
- From the study I found that there is a significant difference between gender and satisfaction level
- There is a significant difference between education qualification and satisfaction level

CONCLUSION

Employee satisfaction is the terminology used to describe whether employees are happy and comfortable and accomplishing their desires and needs at work. Employee satisfaction can also be based on the effect of an individual's experience of work, or the quality of their working life. Employee satisfaction can be well understood in terms of its connection with some key factors, such as well- being, stress at work, control at work, working condition etc. employee satisfaction is based on how the industries treats them, effective employee satisfaction for individuals reflects from the emotional feeling they have about their job.

The study is carried out on the topic job satisfaction of employees in electronics and electrical with special reference to Malappuram district. For this study a total of 60 respondents are selected on the basis of convenience sampling from Malappuram district. The study mainly focused on job satisfaction of workers in electrical and electronic field.

From the study I conclude that most of the employees satisfied with the job and the existing working condition available to them. But still there are many area that an employer work on. If positive measures are taken by the employer by accepting the suggestions of the study it will not only useful to the employer but also to the employees since they are at the receiving end.

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