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Influence of Social Media in Impulsive Consumer Behavior

S G Balaji¹, Ahamed Aashiq Ali²

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Abstract

In the past few centuries, social media usage increased among the public due to advancements in information technology. Social media advertisements provoked the interest, leading to “impulsive temptations” to buy the product. So, the present research attempts to find the influence of social media in impulsive consumer buying behaviour. The researcher carried out the descriptive study using convenience sampling with a sample size of 136. The sample unit for the study are the general public using social media. Sample area for the study is Chennai city. The research instrument used for the study is structured questionnaire, the required primary data for the study collected through this structured questionnaire and secondary data for the study are collected from the books, journals and from websites. The researcher has conducted a pilot study by collecting 20 samples based on the results of the questionnaire for final data collection. The data collected for the study are analysed with percentage analysis and statistical tools like anova, chi-square test and t-test are also used to test the hypothesis. The study finds reveals that majority of respondents 57% using the social media are male, between the age group of twenty to twenty eight years of age and 68% of the respondents spends daily 2 to 3 hrs in social media, more than 91% of the respondents using Instagram and WhatsApp as a preferred social media. offer is the most important attribute which stimulates impulsive buying behaviour among the consumers According to the findings, social marketing has an important influence in customer purchasing behaviour, and digital marketing will soon become the backbone of any organisation.

Keywords: Social media; Impulsive Buying; Buying behaviour; Social media Marketing.

INTRODUCTION

Social media marketing has grown in popularity as the number of active users on social media platforms has increased. Facebook, for example, has 2.93 billion active users, Twitter has 330 million active users, and Instagram has 1.39 billion

users. One of the most communal applications is to interact with audiences to raise awareness of their brand or service, to establish a two-way communication system in which the audience and/or consumers can interact back; offering feedback is only one example. Social media can be used to market; for example, placing an ad on Facebook's Newsfeed can allow many people to view it, as can targeting certain demographics based on their usage to increase awareness of a product or brand. Social media users can then like, share, and comment on the advertisement, becoming message senders by forwarding the message to their friends, and so on. Because it allows for transparency and alternate points of view to be heard, the use of new media has moved power from organisations

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to consumers. All avenues of media marketing must be kept up to date. They must also keep up with trends set by major influencers who garner a lot of attention.¹ The social media platform that a corporation chooses is determined by the audience that it is attempting to reach. Marketers have exploited social media personalities to promote their products online. Digital endorsements appear to be effective in addressing social media users of all ages, according to study. Personalities with large social media followings, such as Cristiano Ronaldo and Virat Kohli, frequently endorse products to their cliques on their social media pages. In 2013, the Advertising Standards Authority (ASA) of the United Kingdom advised celebrities and athletes to use the hashtag #spon or #ad within tweets containing endorsements to disclose if they had been paid to tweet about a product or service. The strategy of leveraging social media personalities to market or promote a product or service to their following is known as influencer marketing. The Cambridge Dictionary describes an influencer as "any person (personality, blogger, journalist, celebrity) who has the power to influence others' opinions, habits, or purchases through social media." On social media, consumers are exposed to their peers' purchasing habits via messages from a peer's account, which may be peer written. As part of an interactive marketing approach, modelling, reinforcement, and social interaction mechanisms could all be used in such communications. A 2011 study on social media peer communication found that it could influence purchase intentions in two ways: directly through conformity and indirectly through product engagement stress. According to the research, peer to peer social media discussion about a product has a positive relationship with product engagement. Best Social Media Marketing Platforms Facebook is number one, followed by Instagram, Twitter, Pinterest, LinkedIn, and Snapchat. An impulse buy, also known as an impulse purchase, is a last-minute decision to purchase a product or service. An impulse purchaser or impulse buyer is someone who frequently makes such purchases. According to studies, seeing a product or hearing a well-crafted advertising message can elicit emotions and feelings that impact purchasing decisions. In a supermarket, for example, a customer may not be looking for confectionery. Candy, gum, mints, and chocolate, on the other hand, are prominently displayed in checkout lines to attract impulse customers and/or their children to buy things they might not have considered otherwise. Impulse purchases disrupt the brain's typical decision-

making models. The logical sequence of the customers' behaviour is replaced by an incredible moment of self-gratification. Impulse purchases appeal to the emotions of customers. Some impulse purchases aren't judged functional or necessary in the customers' lives. Setting a budget before shopping and taking a break immediately before buying are two strategies for preventing impulse purchases.

IMPULSIVE BUYING AND SOCIAL MEDIA MARKETING

Online retailers are advantageous since they may communicate with clients anytime via content, email, show promotions, and online life. The Internet is one of the most essential tools a store can utilise to influence customers and enhance sales. Customers may now navigate the new retail landscape on the spur of the moment by using web-based networking media.² The research looks into the possibilities of internet based life promotion to influence purchasing behaviour. As the organisation emphasises encouraging achievement of significant targeted notices, online networking apparatuses like Instagram, Facebook, Twitter, and Snapchat continue to loom.

The following are the social media marketing factors that influence online impulse purchase behaviour:

- **Hedonic Motivation:** Hedonic motivation is the effect of a person's pleasure and pain receptors on their willingness to pursue a goal.
- **Website Quality:** The appearance, content, functionality, website usability, and search engine optimization are all aspects of website quality.
- **Trust and Ethical Values:** Trust and Ethical values are the positive and safe practices businesses have with their customers.
- **Situational Variable:** The situational variable refers to the circumstances in which a customer purchases a product.

REVIEW OF LITERATURE:

Ozuem, Wilson & Naeem, Muhammad (2021) During the COVID-19 pandemic, the usage of social media improves worldwide information flow; as a result, customers are more aware and establish backup plans to make the best judgments possible. The customer psychology of impulse buying

during the COVID-19 epidemic is investigated in this study. The researcher seeks to comprehend social patterns in impulsive purchasing techniques during the COVID-19 pandemic as a social constructivist. The telephone interview approach was used to interview forty UK consumers to maintain social distancing habits. According to the findings, customers' panic impulsive buying behaviour was heightened by fear of illness, dread of bare shelves, fear of price increases, and social predisposition to buy extra for staying at home. Many people interpreted the evidence of a high death rate and bare shelves, resulting in more misinformation, rumours, and sensationalism, which boosted customers' impulsive purchasing behaviour. Finally, the risk of going outside, the COVID-19 outbreak among local retail store personnel, and health specialists' advice to stay at home led to impulsive shopping. Based on this study's findings and fear and perceived risk theories, a research framework for customer psychology of impulse buying has been developed. During the COVID-19 pandemic, the study also illustrates how dread of fear, risk perception, and conformist tendencies boosted impulsive buying. The ramifications for retailers have been examined in depth in this study.³

Ahmed, R. R., Streimikiene, D., Rolle, J-A, & Duc, P. A. (2020) This study explores impulse purchasing trends during the COVID-19 Pandemic in key US cities using a methodology based on the Fear Theory. The survey statistics were examined using SEM based multivariate techniques. Data from 889 US consumers were acquired from major US cities to investigate impulse buying behaviour fluctuations. COVID-19 was utilised as a moderator of this impulse purchasing behaviour. Fear of a complete lockdown, peer buying, shortage of vital products on shelves, US stimulus checks, limited supply of critical goods, and panic buying all had a powerful and affirmative influence on the dramatic swings in impulse buying patterns, according to the findings. Fear Appeal and social media fake news, as mediating factors, have a large beneficial impact on impulse buying, 18 according to the research. Finally, COVID-19 was a significant moderating element impacting US people's impulse purchase behaviour. The practical consequences include that, in the future, marketers and brand managers should design unique tactics to increase their brand's market share to gain a competitive edge in COVID-19 or other panic circumstances. These findings are critical for understanding the dramatic changes in impulse purchase habits in today's competitive competition environment in the United

States and worldwide.⁴

Sibel (2019)– The internet, social media, and mobile technologies are all becoming increasingly important in our daily lives. Over the previous decade, online social networking sites such as Twitter and Facebook, as well as its social media apps such as Instagram, have had a significant impact on people's communication and connection. Furthermore, social networking sites have piqued the interest of everybody with an Internet connection and the ability to use computers, tablets, or cell phones. Youth and university students, in particular, increasingly use the internet and social media as a mass communication vehicle with easy and fast access for academic and/or other objectives. In addition to being an excellent source of knowledge, these tools became a fantastic reference guide for social engagement, gaming, information exchange, and other objectives. People naturally seek entertainment to have fun and learn new things. Modern clients also used social networking sites to meet their knowledge needs on several issues. The persistence of this study was to evaluate the impact of Instagram on opinion seeking utilising attitude, as well as the role of consumer innovativeness as a mediator in this relationship. According to the conclusions of this survey, consumers use Instagram as a source of information about businesses, products, and services. Furthermore, the way people use Instagram influences how they seek information.⁵

Nuri Handayani (January 2019)– Every marketer in business wants consumers to be aware of product details. Before the internet, customers might obtain information through reading newspapers, magazines, watching television, or listening to the radio. Consumers who desire information can now quickly access the internet through smartphones, tablets, or computers, unlike in the past. In terms of social media development has evolved into a channel or gateway for marketing and informing products over the last ten years. Instagram is one of the social media podia that has been utilised to promote the product and business. The area of this study was to see how utilitarian and hedonic motivation affect purchase intent, word-of-mouth intent, and impulse buying, as well as how social media information browsing affects utilitarian and hedonic motivation. According to the findings, browsing beauty products has a beneficial influence on purchasing motivation such as utilitarian and hedonic motivation, utilitarian motivation has a positive effect on purchase intention, but not on word of mouth intention or impulse buying. Hedonic motivation, on the other hand, has a

favourable impact on purchase intent, word of mouth intent, and impulse buying.⁶

NEED FOR THE STUDY

The study is carried out for the following needs.

- To learn about consumers' internet social media and shopping habits.
- To comprehend the future significance of social media marketing.
- To identify the problem, corrective action, and improvements required.
- To investigate many aspects of digital impulsive buying behaviour.

OBJECTIVES OF THE STUDY

The research study is carried out with the following objectives:

- To study the effect of social media on customer impulsive purchasing behaviour.
- To look at the factors that impact impulsive purchasing.
- To determine a better understanding of the influence of social media on purchase decisions

DATA ANALYSIS AND RESULTS

Demographic Profile of the Respondents:

Description	Demographic Information	Frequency	Percentage
Gender	Male	78	57%
	Female	58	43%
Age	Less than 20 years	9	7%
	20 – 28 Years	107	79%
	28 – 36 years	14	10%
	More than 36 Years	6	4%
Marital Status	Single	106	78%
	Married	30	22%
Qualification	Undergraduate	49	36%
	Post Graduate	77	57%
	Professional	10	7%
Occupation	Student	71	52%
	Self employed	31	23%
	Professional	31	23%
	Government employee	3	2%
Annual Income	Less than 2,00,000	73	54%
	2,00,000 – 5,00,000	39	29%
	5,00,000 – 8,00,000	10	7%
	More than 8,00,000	14	10%

SCOPE OF THE STUDY

This research aims to see how social media influences customer impulsive buying behaviour. This study also comprehends the future significance of social media marketing. With the help of apposite social media marketing, it is also possible to target a specific group of customers in order to improve sales.

RESEARCH METHODOLOGY

This study is descriptive in nature. The sampling method espoused for the study is convenience sampling with a sample size of 136 respondents. The sample unit for the study are the general public using social media. Sample area for the study is Chennai city in Tamil Nadu. The research instrument used for the study is structured questionnaire, the required primary data for the study collected through this structured questionnaire and secondary data for the study are collected from the books, journals and from websites. The researcher has conducted a pilot study by collecting 20 samples based on the results of the questionnaire for final data collection. The data collected for the study are analysed with percentage analysis and statistical tools like Anova, chi-square test and t-test are also used to test the hypothesis.

Geographical Region	Urban	102	75%
	Semi Urban	22	9%
	Rural	12	16%
No. of Hours Spend on social media daily	Lessthan 2 Hours	14	10%
	2 – 3 Hrs	52	38%
	3 – 4 Hrs	40	30%
	4 – 5 Hrs	18	13%
	More than 5 Hrs	12	9%
Social Platform Used (Multiple response)	Facebook	52	38%
	Instagram	128	94%
	WhatsApp	124	91%
	snaphchat	69	51%
	Twitter	27	20%
	Pinterest	16	12%
	YouTube	99	73%
	Telegram	2	1%

It can be inferred that 57 percent of the respondents are male, 79 percent of the respondents are between the ages of twenty and twenty eight years, 78 percent of the respondents are not married, 57 percent of the respondents have a postgraduate degree, 54 percent of the respondents have an

annual income of less than Rs. 2,00,000/-, 75 percent of the respondents live in an urban area, 38 percent of the respondents spend between two and three hours on social media platforms, and the majority of the respondents

Chi-Square Tests

Particular	Degree of Freedom	Value	P value
Pearson Chi-Square Value	6	13.472	.036
Likelihood Ratio	6	13.696	.033
Linear by Linear Association	1	4.445	.035
N of Valid Cases	136	136	-

INFERENCE

Since P value is 0.036, which is less than 0.05, Accept Alternate Hypothesis. Hence, there is a significant association between Geographical Region and Frequently Purchased Products.

CORRELATIONTEST

Relationship	Website Quality
Trust	0.521
Situational Factors	0.592
Variety Seeking	0.508
Hedonic Motivation	0.566
P value	0.000

INFERENCE

The person correlation ranges between .508 to .760. The association between situational factors and

website quality (.592). There is weak association (.508) between website quality and variety seeking. This infers positive correlation between the factors Interpretation All the elements have moderate to strong association between them.

SUGGESTIONS

- More awareness and lectures in universities and colleges are needed to help the future generation grasp the value of digital and social mediamarketing.
- According to this study, marketers and advertisers should strengthen their social network marketing to encourage customers to make impulsive purchases.
- Hedonic motivation and impulsive buying behaviour were revealed to have a strong association in the study. People acquire items for various reasons, including pleasure,

satisfaction, and happiness. As a result of the various strategies used by marketers to influence consumers, unplanned purchases are becoming increasingly widespread.

- According to the study's findings, consumers are more inclined to purchase a product or service if they have faith in the brand. As a consequence of this, marketers should focus their efforts on cultivating positive relationships with their customers, as this will increase their customers' sense of loyalty and trust, in addition to their tendency to make impulsive purchases.

CONCLUSION

According to the findings, social marketing has an important influence in customer purchasing behaviour, and digital marketing will soon become the backbone of any organisation. Quantitative study with a bigger sample size could be conducted in the future to extend the relevance of the findings to a larger population.⁷ Future research could look into consumers' influencing elements and behavioural responses to certain promotional activities given by influencers on various social media platforms, for example. Even though Instagram did not appear to influence male participants' spontaneous purchases, it was recognised as a factor in their rational decision-making. More research might be done to look into aspects that can act as stimulus to encourage them to buy. Female participants used Instagram for fashion inspiration, so the study might try to figure out where males go for fashion inspiration. This may give you a better understanding of the situation. This could give us a better idea of how other social media platforms influence men's spontaneous purchases. Participants highlighted TikTok, a new social media app, multiple times as a regularly used app, and one participant revealed it as a trigger for earlier impulse purchases. Future research with comparable research goals and adaptations of the S-O-R model could yield useful

results and a deeper theoretical foundation.

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An Empirical Study on Service Quality & Customer Purchase Intention Towards Household Hardware Accessories with Reference Tothiruvallur District

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Abstract

The International Home Improvement Market was estimated to be worth USD 1,415.98 billion in 2021, and it is anticipated to expand at a CAGR of 5.23 percent from 2022 to 2026. The market demand is influenced by the rise in demand for goods that offer greater comfort and convenience as a result of a change in customer preference for improved home amenities. Growing investments in R & D operations to uncover novel solutions and an increase in the number of market participants introducing advanced home technology and safety goods are predicted to produce profitable chances for market expansion. This study employs a quantitative approach using a survey of 125 customers to examine the influence of service quality attributes and intention to purchase hardware accessories in Thiruvallur. The result of Multiple Regression indicate that the coefficient of assurance is 0.394 and the estimated positive sign implies that such effect is positive that Behavioral Intention would increase by 0.394 for every unit increase in Assurance. Furthermore, it was determined that the assurance were the most influential factor pushing the client intention to purchase the household hardware items.

Keywords: Quality of Service; Store Location; Purchase Intention; Hardware accessories.

INTRODUCTION

The Indian Hardware Manufacturer has played an important role in transforming India into a manufacturing hub. Young people in India are gaining a competitive advantage in the hardware manufacturing industries, as evidenced by a

growth in the share of the country's working-age population who are young. Most businesses are betting on this sector increasing by investing in other companies in the same field. The Indian government is implementing sound policies that would aid in the development of the country's numerous hardware industry.¹ Given the growth and development of the hardware business, it appears that India has a greater potential to emerge as the next global hardware destination. Recent studies have analyzed to observe customers' awareness and preference towards household hardware accessories. In particular, the study meets the acquaintance gap in the intention of the customers to purchase household hardware in the Thiruvallur study. The research indicated

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the correlation coefficient between customer satisfaction and overall service quality is 0.842 which indicate 72.59 positive relationships between customer satisfaction and overall service quality and is significant at five percent level. Finally, it is anticipated that the Hardware stores in the Thiruvallur district may practice transparency in prices with no hidden price and offer certain privileges like free door delivery, reasonable price discount, speedy delivery and less waiting time for winning the customer 's patronage.

LITERATURE REVIEW

S. Murali, S. Pugazhendhi, and C. Muralidharan (2016) evaluate the quality of the after sales service by measuring client satisfaction, client retention, and client loyalty over the SERVQUAL dimensions comprising of ASS attributes. Additionally, they check to see which of these ASS-based dimensions of SERVQUAL need to be intensive more in refining the quality of ASS with the consideration of firms involved in manufacturing home appliances. Research models were developed to examine the influence of ASS attributes on CS, CR, and CL for three specific home appliance products, including a Gas Stove, a Water Purifier, and a Mixer Grinder. These models were evaluated using multiple regression analyses on data collected through the structured survey questionnaire, which featured a five-point Likert scale. The results also indicated that the tangible based attributes play a dominant role in influencing CS, CR, and CL in the case of LPG Stoves. It is reasonable to adopt that the corporation performs well relative to attributes such as the availability of information and advice at service centres, the quality and availability of technical manuals/service documents, complaint registration facilities, accessibility of service centre, and provision of equipment's.² On the other hand, the tangible based attributes appear to dominate the prediction of CS and CR, but this is not the case regarding the level of CL that Water Purifier influences. This may be because the company provides adequate service to satisfy its customers. As a result, the ASS and IT departments of the case company need to focus on enhancing these characteristics to take advantage of them as service winners. This can be accomplished by introducing new service centres in more remote areas and providing a facility to register complaints. In the case of the Mixer Grinder, it was discovered that the tangible based attributes influenced CS, CR, and CL. This suggests that the Mixer Grinder Company's technical manuals are concise, clear,

and comprehensive. The provision of a facility for the registration of complaints and the availability of service centres in an easily accessible manner are two of the company's strong points.³

Brijesh Sivathanu (2019) looks into the factors influencing customer satisfaction, with specific references to on-demand home services, a relatively new phenomenon in India. The E-SQ and *Servqual* models provide the foundation for the hypothesized conceptual framework. To put the research hypotheses to the test, a questionnaire that had been piloted with 382 research participants was used. PLS-SEM was utilized to carry out the necessary work for empirically validating the proposed framework. Based on the findings, it appears that both the quality of the e-service and the service itself contribute to the overall service quality, which positively influences customer satisfaction.⁴ According to the findings of this research, a positive influence of OSQ on CS in the context of on-demand home services is supported by empirical evidence. These findings are reliable with results from other studies. Since OSQ is still a relatively new concept in the Indian context of the services industry, its R² value of 0.770 is on the higher end of the scale. Because of this, the customers have a high level of interest and excitement in using and benefiting from these services because they are delivered to them at their preferred location. The quality of the service is an essential component that serves as a differentiator in the field of services, which ultimately results in a competitive advantage for the service provider. The path coefficient of SERVQUAL (= 0.577***) on OSQ is higher than E-SQ (= 0.415***) on OSQ, which means that customers perceive a higher importance to the service quality. When the actual service is delivered at the customer's premises rather than during the process of e-booking/scheduling the on-demand home service online as these services are yoga, beauty services, and home décor services. It should also be mentioned that, in terms of on-demand home services, value acts as a moderating factor for the service's overall quality and customer satisfaction.

Haishuo Yu (2021), the factors determining the quality of the delivery service for home appliances can be summed up as follows: convenience, economy, dependability, and the quality of the service personnel. A structural equation model is constructed following a discussion of the relationship between the factors affecting service rate and level of customer satisfaction. According to the findings, the efficiency, dependability, and quality of service

personnel have a direct and beneficial impact on the level of satisfaction experienced by customers.⁵ In addition, the positive effect of economy and reliability of home appliance's conveyance service quality has on customer satisfaction is positively regulated by previous customer experiences. This paper contributes to the escalating body of research on customer experience, which plays a directing role in the home appliance industry's efforts to continuously improve service performance.

Zafran, M., and Vevere, V. (2021) investigate the impact of retail services quality and selling behaviour on customers' satisfaction, trust, and store loyalty in the context of high involvement products such as consumer electronics and home appliances in the country of Pakistan. The information was obtained from 377 clients who completed the survey and completed it online. The respondents were enquired whether or not they had any recent experience purchasing such items. Then, bearing in mind that experience, they were asked to rate the scale items accordingly. During the testing of the model, both factor analysis and multiple regression analysis were utilized. According to the research findings, a significant influence on a customer's satisfaction, trust, and intention to remain loyal to a store is exerted by the selling orientation strategy and the quality of the store's customer service.⁶ The study also includes a mediation analysis, with customer satisfaction and trust serving as the mediator factor between the two independent variables (service quality and selling behaviours) and the dependent variable (dissatisfied customers) (store loyalty intentions). According to the findings, a customer's choice to remain loyal to a store is significantly impacted by the service quality and the selling behaviour. In addition, the relationship between the variables is mediated by the satisfaction-trust combination. The significant indirect path demonstrates that customer satisfaction and trust mediate the connection between store characteristics and customer purchasing behaviour. The research has substantial repercussions for multiple retail channels, which can differentiate the retail brand services by incorporating retail service quality and selling behaviour strategy (relational and consultative selling). Retailers of the high involvement products category who heavily rely on the selling skills and behaviour of salespeople or employee can benefit from the study to implement retail brand positioning strategy.⁷ Retailers of the high involvement products category heavily rely on salespeople or employees' selling skills and

behaviour.

STATEMENT OF THE PROBLEM

The relationship between satisfaction and loyalty has piqued the interest of marketing academics and practitioners for decades. However, the majority of these studies have focused on products, with a smaller number of studies focusing on services or channel intermediaries. Customer satisfaction surveys have become common in many home appliances over the last five years.⁸ Surprisingly, both in terms of number and scope, research on the relationship between service quality, satisfaction, and patronage intention in home appliance retail stores has remained limited. However, in today's environment of increased competition and rapid market entry of new store concepts and formats, the managerial challenge of increasing store loyalty also poses the research challenge of gaining a better understanding and empirical estimation of this critical consumer behaviour. The current study, titled Impact of Service Quality Dimensions on Customer Satisfaction and Patronage Intentions on Hardware Retail Stores, attempts to understand the various factors influencing customer satisfaction and patronage intentions concerning various dimensions of hardware service quality.

OBJECTIVE OF THE STUDY

- To identify the key factors influencing customers' decisions to buy products towards household hardware accessories.
- To analyze the significance difference between customer satisfaction and re-purchase intention towards household hardware accessories.
- To determine the most critical attributes contributing to service quality and its impact on the behavioral intention of household hardware accessories.

SCOPE OF THE STUDY

The survey only included hardware stores and was limited to Thiruvallur Tamil Nadu. This study looked at product attributes, store atmosphere attributes, promotional attributes, employee attributes, and service attributes to better understand consumer store preferences. The above attributes also investigate the relationship between consumer satisfaction, store experience, and store preference behaviour. This can be used

to guide future business plans and make changes to current retailing activities. To be competitive in the hardware store environment, store managers should either formulate new strategies or modify existing strategies, as this study highlighted hardware store attributes, consumer demographics, and various shopping motives.

RESEARCH METHODOLOGY

This descriptive study examines the relationship between service quality qualities and the intent to acquire hardware accessories in Thiruvallur. The primary data was collected from 125 customers in the sample area who purchased hardware accessories. Methods of quota sampling were used to collect primary data, and advanced statistical analysis was employed to test the hypothesis. The conclusions of this study will aid hardware retailers in boosting their sales performance and discovering alternate sources of knowledge.

DATA ANALYSIS AND RESULTS

Friedman Test

H_0 : There is no significant difference towards the mean rank to identify the various factors

Particular	Mean	Standard Deviation	Correlation	T value	P value
Customer Satisfaction	20.24	3.666	(0.842)	-3.336	(0.000)
Purchase Intention	20.8320	3.23722			

It was observed that the null hypothesis is accepted because the probability value is lower than 0.05. There is sufficient evidence to support the conclusion that there is a significant difference between the purchase intention of the customer and the level of customer satisfaction when evaluated using the = 0.05 level of significance.

MULTIPLE REGRESSION ANALYSIS

To study the most critical factors contributing to service quality and its impact on the behavioral intention towards hardware accessories.

Variables in the Multiple Regression Analysis

Variables	Unstandardized Beta Value	Standard Error-Beta	Standardized-Beta Value	T Value	P Value
Constant	3.827	.858	-	4.460	0.000
Tangibility	.001	.047	.001	.020	0.000
Reliability	.256	.063	.300	4.033	0.000
Responsiveness	.064	.062	.076	1.033	0.000

influencing customers to purchase hardware accessories.

Friedman Test Statistics Value

Brand Image Mean Rank - 3.19

Pricing Mean Rank - 2.90

Store Location Mean Rank - 2.82

Design Mean Rank - 3.01

Discounts Offers - 3.08

Sample Size - 125

Chi-Square value - 8.028

Asymp. Sig. - 0.000

It demonstrates that the null hypothesis is rejected at the 5% significance level since the p-value is less than 0.05. As a result of the Friedman test, it is found that there is no significant difference towards the mean rank to identify the various factors influencing customers to purchase hardware accessories. According to the Mean Rank, Brand Image (3.19) is the most dominant factors influencing customers to purchase hardware accessories.

PAIRED T TEST

H_0 : There is no Significant difference between purchase intention of the customer and customer satisfaction.

MRA Summary	
Dependent Variable	Behavioural Intention(Y)
Independent Variables	1. Tangibility (X1) 2. Reliability (X2) 3. Responsiveness (X3) 4. Assurance (X4) 5. Empathy (X5)
Multiple R value	0.887
R Square value	0.787
F value	87.694
P value	0.000

Assurance	.394	.071	.455	5.568	0.000
Empathy	.124	.068	.139	1.822	0.000

The coefficient of X_1 is 0.01 represents the partial effect of Tangibility on Behavioural Intention, holding the other variables as constant. The estimated positive sign implies that such effect is positive that Behavioural Intention would increase by 0.001 for every unit increase in Tangibility and this coefficient value is significant at 1% level. Besides, the coefficient of X_2 is 0.256 represents the partial effect of Reliability on Behavioural Intention, holding the other variables as constant. The estimated positive sign implies that such effect is positive that Behavioural Intention would increase by 0.256 for every unit increase in Reliability and this coefficient value is significant at 1% level. The Multiple Regression equation is

$$Y = 3.857 + 0.001X_1 + 0.256X_2 - 0.064X_3 - 0.394X_4 + 0.124X_5$$

SUGGESTION AND RECOMMENDATION

- It is suggested that the Hardware stores to adapt the customer feedback mechanism, Hence after every purchase that is made by a customer, Hardware stores to follow up on the customer and to encourage the customer to fill up the feedback form about the product experience and how much they are satisfied with the quality of the product as this will help the organization to determine the customers review on the product where as this shall be very helpful for the organization for further development.
- It is recommended that whenever a new products or new accessories are launched make a earlier announcement to the existing customers or new customers with a great notice promotion, through advertisement or social media.
- It is suggested that Hardware stores should focus on price, durability, knowledge about the product, adequate services, the promise of quality and features, value for money and consistency in performance because these play a significant role to selecting the hardware accessories. Furthermore, the attributes advertisement of the product, past experience, use of latest technology, product image, value added services, free trial and discount, country origin, a logo to differentiate the offerings, acceptance & goodwill in the society and uniqueness are

also important to attract the customers where they shall intent to purchase often.

CONCLUSION

The view of service quality in the hardware industry differs from that of other service environments. Because hardware stores sell both products and services, they are more likely to influence service quality than product quality. Thus, service quality is important in shaping quality perception. The quality of hardware service is also related to future consumption behaviour in terms of the customer's intention to visit, purchase, and suggest to others. As a result, it is critical for hardware shop managers to assess the quality of hardware service in their businesses. The study examined previous literature and statistics to better understand the elements that boosted or decreased consumer happiness and loyalty. This aided in identifying characteristics such as convenience, supplementary services, personnel reliability and competency, service recovery methods, and so on that influence customer happiness. The study also sought to comprehend the relationship between Customer Satisfaction and Behavioral Intention, concluding that while Customer Satisfaction is a forerunner to Customer Loyalty, it is not the only determining factor. To successfully operate a hardware store, the dimensions addressed for this study must be properly developed and provided to fulfil client expectations. Tangibles can be improved by focusing on aspects such as store design, layout, visible signs, atmospherics, lighting, and physical arrangements, to name a few. The retail store must also improve their "Recovery" by acting quickly, tracking complaints, making the service fail safe, providing proper explanations when necessary, and assuring fair play in transactions. In order to improve consumers' perceptions of "responsiveness" at the outlet, Hardware Store should learn from past experiences, solicit feedback and suggestions from customers, and teach staff in politeness and empathy.⁹ Continuous and proper training is required for workers to use equipment and have knowledge of assortments, prices, offers, cash wrapping, promotions, and so on. These efforts have the potential to increase the "Knowledge" dimension of Service Quality. With the correct tactics in place for these dimensions, Hardware Store may be confident of favourably affecting Customer Satisfaction and, as a result, customers' Behavioural Intentions.

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Role of Pradhan Mantri Khanij Kshetra Kalyan Yojana in Developing Mining Affected Regions

J Balamurugan

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Abstract

Mining sector is the second largest employer in India. Mineral sites are unevenly distributed in India. Most of India's minerals sites are located in forest areas inhabited by tribal, backward and deprived population. It constitutes 2.5% to the gross domestic product (GDP); with infusion of reforms, there is ample scope for growth for this sector. Minerals are driving force for Industrial development. Coal, Iron, graphite, limestone etc. are some major needs of industries. The extraction of minerals has increased by 9% in 2016 from previous year and is estimated to increase by 3% more in coming year. The increasing rate of extraction has resulted in various ecological changes as well as also disturbed human life surrounding the areas. The acute health disease's, nitrate and lead particulate matter in drinking water and dropouts have been raising concerns. Pradhan Mantri Khanij Kshetra Kalyan Yojana enabled DMFs to easily recognise sectors for fund allocation. Major Mining districts are reviewed to list out the effectiveness of schemes and establishment of PHCs, CHCs, Anganwadi etc. and in attaining sustainability in mining affected regions.

Keywords: Coal; Mining; DMFs; Districts; Funds; PHCs; CHCs; Nitrate; Anganwadi.

INTRODUCTION

India is enhanced with a rich assortment of mineral resources on account of its fluctuated topographical plan. India's huge mineral resources consolidate Coal (fourth greatest stock on earth), Iron metal, Manganese metal (seventh greatest save money on earth as in 2013), Mica, Bauxite (fifth greatest hang on earth as in 2013), Chromite,

Natural gas, Diamonds, and Limestone. There is banter relationship in quality and measure of minerals for instance extraordinary quality minerals are less in sum when stood out from awful quality minerals. By far most of the metallic minerals in India occur in the peninsular level region in the old clear shakes. The larger pieces of the critical mineral resources occur eastward of a line interfacing Mangaluru and Kanpur. India's mineral lies in three belts Northern eastern, southern western and North western. Mineral destinations are unevenly scattered in India. The greater part of India's minerals destinations are available in backwoods areas possessed by ancestral, in reverse and denied populace. This drive was set up in 2015 by the Ministry of Mines, coal and incorporates a component where in substances executing mining exercises in areas possessed by residents are to accord a specific portion of their sovereignties which will be utilized to oversee exercises focused

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on at ensuring the wellbeing, climate and vocation of the impacted residents just as trying to reinforce their monetary circumstances. The Government of India expressed a mandate to the State Governments of India under Section 20A of the Mines and Minerals (Development and Regulation) Act 1957, expressing the rules for the execution of Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY).¹³ The Government of India additionally educated the States to consolidate something very similar in the principles set up by them for the District Mineral Foundations (DMFs). The Mines and Minerals (Development and Regulation) Amendment Act, 2015 instructed the setting up of District Mineral Foundations (DMFs) in all regions in the country affected by exercises identified with mining.

BACKGROUND

The mining area of India is a jeopardized area that needs specific change to be gotten. Every mineral extraction from nature welcomes new difficulties it is possible that it is ecological, social or economic. India under the initiative of Prime Minister Narendra Modi embraced and passed IMR and MMDR acts in 2015 individually. These changes have their own significance to the mining area and were engaged to improve usage of our second biggest business area. Indian Mining Reform (IMR) was defined up with an objective that it would build esteem past to mining profit and the board of mining through straightforward computerized mechanical driven systems. Mines and Minerals Development and guidelines gave Transparency and strength. Under this demonstration just Pradhan Mantri Khanij Kshetra Kalyan Yojana was available to region mineral establishment. This plan is a development to Prime Minister's vow of Rs. 6,000 crore for the improvement of tribal in mining-impacted areas in his Independence Day discourse. In any case, the proposition to dispatch the District Mineral Foundations had shown up in November 2014 from Union Government side. For the rationale of utilizing assets on the government assistance of individuals/infra improvement in mining affected areas, on January 12, 2015, President Pranab Mukherjee had marked an authorization to update the Mines and Minerals (Development and Regulation) Act (MMDR Act), 1957. This was conveyed by parliamentary agree to the revision of MMDR Act 1957 on 26 March 2015. PMKKKY zeroed in on specific errands which affect individuals and regions related and impacted by activities identified with mining.

SIGNIFICANCE OF REVIEW

In 1980s, Mining was first taken into consideration for industrial involvement and meeting the rising energy demands. This process came in with certain adverse ill effects that were harsh on nature and people associated those sites.

- Forests and agricultural land were uncovered to carry mining activities leaving associate people and tribes landless. This pushed many peoples below poverty line as unable to carry out farming practices which was their sole earning. As of poverty estimate of planning commission 2011-2012, 22% rural and tribal people are below poverty line in mining regions that stayed behind. Almost 40% people relocated to different regions.
- Mining activities in their course led to water contamination, poor air quality and poor land fertility. Due the poor environment conditions, the health cases specially, respiratory illness among children and elders increased, skin infection, liver infection, eye infections and other illness started occurring which were a direct cause of particulate matter released in the environment during mining activities.
- The Greenhouse effect, environment degradation, resources like land and water getting polluted is high in these areas. The industrial setup of power plant and various activities of mine explosion have jumped to meet the estimated 30% demand by 2024.¹¹
- Basic facilities of health care, water supply, solid infrastructure, occupation, safety etc. became a need to ensure the socio-economic development in these areas. To meet these needs government of India allocated funds, establish DMF, PMKKKY yojana, MMDR acts to restore and sustain the livelihood of nature as well as peoples in those regions.

ABOUT PMKKKY

Hon'ble Union Minister Shri N. S. Tomar has pronounced that the most recent PMKKKY plan will be joined with all the government assistance projects that are being completed by the state legislatures just as by the focal government. The Scheme was embraced in the middle of 2015 that is it became effective in 12 January 2015 while was fuse under MMDR in 6 September 2015. It was dispatched under DMFs on 7 September 2015.

These activities are critical to the families which live in the mining areas. Mining in a particular zone impacts the life and way of life of the occupants and they require Govt. government assistance support for their smooth supportability. Under PMKKKY, the continuous undertakings for the advancement of areas impacted by mining will be tweaked and more supports will be given. The DMFs will be accountable for the execution and mapping of the PMKKKY Schemes all through the mining zones of the country. The PMKKKY plan will assist in thriving the social just as financial conditions for the families that are impacted by mining exercises.

A few states had carried out the Pradhan Mantri Khanij Kshetra Kalyan Yojana when it was dispatched by the central government initially. As of late, the Director of Central Mines Department has informed that soon the separate power will change the rules of this plan. These progressions will ensure the better execution of this program. Arranging intensity, recipient distinguishing proof, and social reviews are a portion of the viewpoints, which will be re-examined. The office will likewise assume a significant part on the monetary side of this plan. The public authority has effectively settled a site, where locale will actually want to transfer information straightforwardly. It will offer the public authority a superior look of the circumstance in various areas.

The general goal of PMKKKY is

- To carry out different formative and government assistance projects/programs in regions impacted by mining, and these tasks/projects will join the current on-going plans/activities of State and Central Government.
- To bring down the hazardous effects, during and in the wake of mining, on the climate, wellbeing and socio-financial matters of residents in mining regions.
- To guarantee long haul supportable livelihoods for the impacted individuals in regions impacted by mining.

All areas straightforwardly affected by mining related exercises just as those areas by implication impacted by such exercises are taken consideration off under PMKKKY.

- Directly impacted regions are those areas where direct mining related exercises like uncovering, mining, impacting, beneficiation and garbage removal are completed.
- Indirectly impacted regions are those areas where helpless effects of mining like

weakening of water, soil and air quality, decrease in stream streams and consumption of ground water, blockage and contamination and so forth happen because of mining exercises.

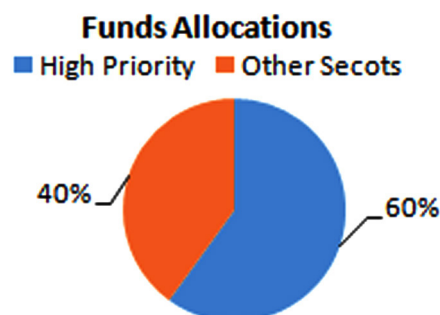
The accompanying ought to incorporate as straight forwardly impacted people 'Impacted family' as characterized under Section 3 (c) of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013, 'Uprooted family' as characterized under Section 3 (k) of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 201, Any other as suitably recognized by the concerned gram sabha, Citizens impacted by mining ought to incorporate individuals who have lawful and word related privileges over the land being mined, and furthermore those with usufruct and conventional freedoms, Affected families ought to be distinguished, beyond what many would consider possible, in conference with neighborhood/chose delegates of gram sabha. The DMF will get ready and keep a refreshed rundown of such impacted people/nearby networks.

Rules to utilize funds

- High Priority Areas includes funds allocated to Education, Drinking water supply, environment protection, sanitation, skill development, healthcare, welfare of women and children.
- Other priority Area includes Physical infrastructure, irrigation needs, energy needs, watershed, and houses.

DEVELOPMENT OF PMKKKY

The PMKKY Schemes has extended its positive impacts to every mining region of India. The District mineral foundation has extended its reach to 307 districts of 12 major mineral producing states which are Madhya Pradesh, Orissa, Jharkhand,



Chhattisgarh, Uttar Pradesh, Gujarat, Tamil Nadu, Andhra Pradesh etc.¹³ DMF has collected Rs. 11028 crores so far from mining areas through different taxations and royalty.¹³ The government adopted digital auction or lease process that made things easy for both government and industries. DMFs have pushed sustainable approach that will help them to recover the negatives of the mining region with the help of PMKKKY schemes. Many watershed programs, solar water supply, SHGs, Anganwadis, CHCs and PHCs, higher education institutions and Swachta Campaigns have been in process in various districts. The Departments like CSE helps in providing statistical data of progresses to people through their journals. In present for better results and implementation DMFs take helps from Gram sabhas to identified need of different villages and how funds should be allocated and utilised to improve their needs.

LITERATURE REVIEW

Srestha Banerjee, Chinmayi Shalya in DMF status report 2017¹ stated the problems faced in coal mining areas of Chhattisgarh namely Dantewada, Korba and Raigarh and the allocation of PMKKKY funds to different area to improve the livelihood status. As of the report, less than 3% people have access to tap water and 60% and 80% rely on groundwater in Kobra, Raigargh and Dantewada respectively. The literacy rate is low as 40%, highest dropout rate, high acute respiratory infection, high infant mortality rate 40-45% in rural areas and 50-55% unemployment rate. Government allocated funds to start programs like infrastructure building, solar tanker disinfectant, Anganwadis etc. to improve conditions as per PMKKKY.

Srestha Banerjee, Chinmayi Shalya, Siva Karthik Valaparla, Rajeev Ranjan, Aarushi Dhingra and Anindya Sarangi in People First District Mineral Foundation (Dmf) Status Report 2018³, a and government of Jharkhand under chairman meeting for DMF funds And welfare, 2016², described the coal mining region facilities status of Jharkhand districts namely Dhanbad and west Singhbhum. As per CSE surveyed data only 2.5% and 7% people of West Singhbhum and Dhanbad have access to tap water and 62% peoples have to depend on groundwater which is mostly contaminated of due to higher acceptance rate of iron and nitrate. Sanitization, malnutrition in women and children, skin and respiratory infection is too high due to mine particle contaminated air. School Dropout rate is 60% in both the areas because of absence of higher institutions and economic disability to

carry on education. Women literacy rate and infant mortality rate in rural areas is as low as 35% and 62% respectively. DMF Jharkhand has taken steps in guidance of PMKKKY to start welfare programs to sustainably improve livelihood status.

⁴Sunita narain, in CSE report for Madhya Pradesh talked about the utilisation of DMF fund in the coal mining districts of Madhya Pradesh. Earlier Infrastructure boosting were a major priority leaving behind the basic objectives of PMKKKY stated deputy director Chandra bushan. The main contributor to DMF funds singhrauli witnessed less than 1% tap water feed, high risk of contaminated water, and atmosphere, 35% malnutrition rate among non-earners and only 52% literacy rate. Even with such havoc data, fund more allocated towards building infrastructure rather than improving livelihood conditions. But later, funds allocation with proper planning were made as per PMKKKY in association with gram Sabha's to get better output to mining regions.

DMF, Government of Rajasthan⁵ has reserves of highly valued granite and other base minerals such as lead, iron and zinc. Mining organizations such as Hindustan Zinc and Jindal Saw have funded a good portion of funds in the region, but still Rajasthan remains poorly developed on most socio-economic scales. The implementation of PMKKKY has been less imposing so far. The investigation of Bhilwara district displays a district administration managing the PMKKKY funds as an enhancement of existing government funding, showing no better planning or urgency. The dropout rate for school in both these areas is about 55%. This is mainly financial disability to carry on education and also due to the lack of higher educational institutions. Sirohi district had gathered an impressive Rs. 400 crore by October 7, 2019, comparing it with the health budget of the district of Rs. 23 crore for the current year-still the funds remain unconsumed.

⁶Chairperson of District Mineral Foundation, Odisha CSE report (which includes the legally-mandated corporate social spending), the local villagers and social activists have stated that since the DMF's have been instituted of the companies that are in charge of mining have backed out from corporate social responsibility as they are paying to DMF. Also, when the DMF funds are used for the betterment of the communities affected by mining, they are targeted poorly (an effect of non-participatory DMF governance). In Odisha, employment in the organized sector has declined from 7.95 lakh in 2013 to 5.03 lakh in 2020. DMF Odisha has taken measures in guidance

of PMKKKY to begin various welfare schemes to sustainably advance the livelihood conditions. The Socio-Economic Caste Census, displays that 7.62% of total households in Sundargarh district had a salaried job and 89.81% of all households gained less than Rs. 5,000 per month. The scenario is even worse in Keonjhar, where only about 6.73% of households have a salaried job and 90.55% of the total households receive less than Rs. 5,000 per month.

⁷T.Appala Naidu stated in an article in 'The Hindu' that the East Godavari district of Andhra Pradesh has accepted proposal to utilize the DMF funds for seven rural water supply works and undergo repairs of the Tuni-Kattipudi road. This proposal was made in May of 2021 and since then a total of Rs. 20 crore fund from the Rs. 32.9 crore mineral fund has been utilized for the development and repair of roads, water and health in areas affected by mining activities. Furthermore, the committee has allocated Rs. 2.64 crore for rural water supply projects in the Rajanagaram Assembly segment.

⁸Vaibhav Ganjapure described in an article in 'The Times of India' about the state of PMKKKY and utilization of District Mineral Funds in the district of Nagpur, Maharashtra. Though Rs 68 crore was collected by the DMF, the utilization of these funds have been negligible, thereby defeating the purpose for which this scheme was launched. However, recently Nagpur High Court has approved the proposal to install solar panels at the Nagpur bench's buildings in order to generate green energy. The installation of such devices cost a total of Rs. 1.35 crore, but is estimated to save Rs. 39

lakh towards power bills every year. Furthermore, officials have informed that priority will be given to education, healthcare, sanitation and welfare for aged and disabled people in the future.

⁹Sandeep Moudgal describes the state of PMKKKY in Karnataka particularly the districts of Ballari and Vijayanagara in an article in 'The Times of India'. According to officials, the funds will be divided in a way that 2/3rd funds for Ballari and the rest for Vijayanagara mainly to aid the ecological damage caused as a result of illegal mining. The new fund is aimed to boost development of Ballari, which in recent times has suffered heavy ecological damage. In Vijayanagara, the funds are to be utilized in the development of Hospet, Kudligi and Hagribommanahalli taluks where mining has caused social and ecological imbalance.

METHODOLOGY

Mining activities have surged to make up to industrialisation created uneven in nature and surrounding areas. The centre for science and Environment surveyed mining districts of various states for how much funds have been allocated to them under Pradham Mantri Khanij Khestrya Yojana by respective DMF's and what projects had been taken into accounts to solve the issues in those mining areas. CSE annually analyses and releases annual status reports for these states to mark the progress. The chartered accountant appointed by the DMF is in charge for auditing the accounts of the DMF every year and puts forth the funds allocated in each sector that is being utilised in this report.

DATA ANALYSIS

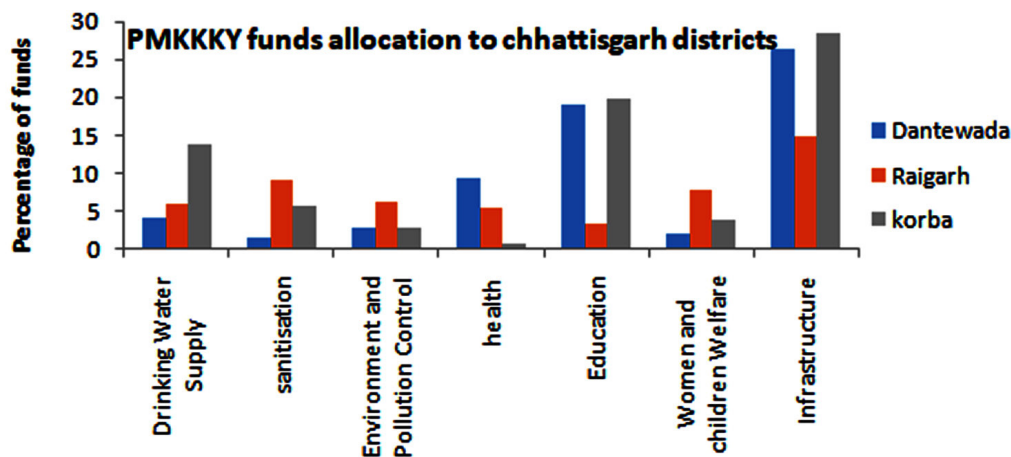


Fig. 1: Data Source: CSE source DMF annual Status Report 2017¹

Figure 1 illustrates how much funds are allocated to various sectors of Chhattisgarh districts. Infrastructure building accounts for 28%, 26% and 15% of allocated DMF budget in Korba, Dantewada and Raigarh respectively. Dantewada utilises 18% and 9% DMF funds to boost education and

health status. Korba is allocated 14% of DMF fund for overcoming drinking water problem in the district. Raigarh is given 9% of Fund to overcome sanitisation. Anganwadis, Childcare were built from (7%) fund for Welfare of women and children in the district.

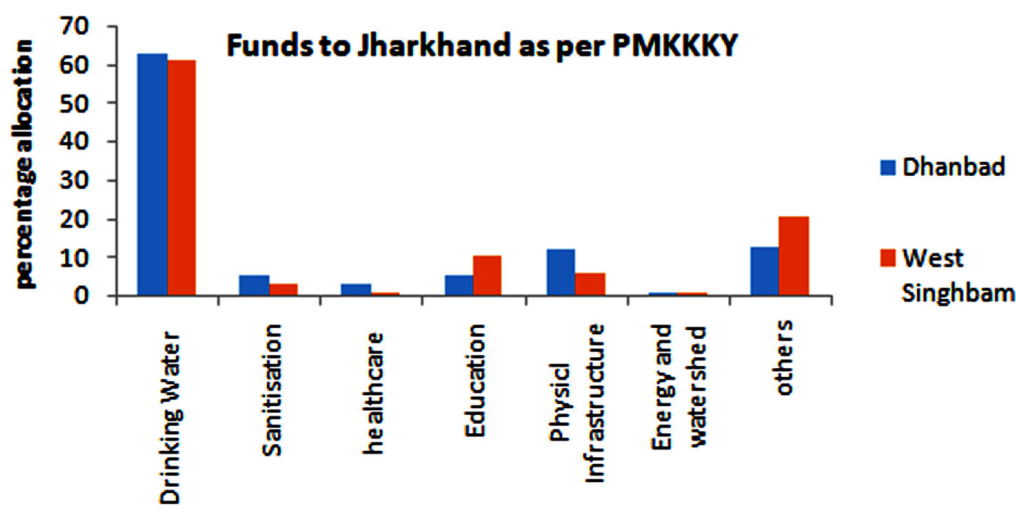


Fig. 2: Data Source: CSE Status report 2018³

Figure 2 illustrates that majority of funds that is 62% and 60% of funds was allocated to Dhanbad and West Singhbham respectively to overcome drinking water supply problem and establish electrified and solar water treatment facilities. Physical infrastructure accounted for 10% and 8%

of DMG fund for Dhanbad and West Singhbham. Sanitisation, energy and watershed, health care (CHCs and PHCs) were allocated less than 5% each for both districts. Education accounted for 5% and 10% of funds in Dhanbad and West Singhbham.

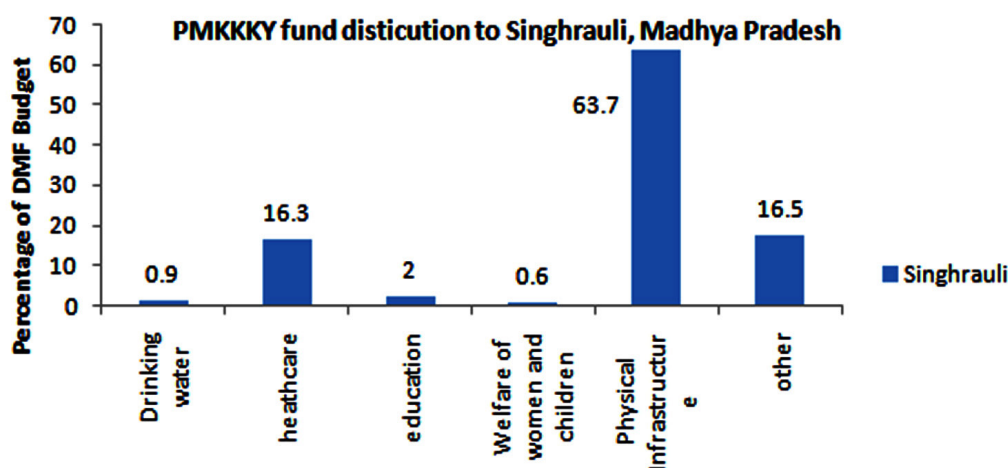


Fig. 3: Data Source: CSE DMF report 2018⁴

Figure 3: Figure 3 illustrates the 63% funds were allocated for physical Infrastructure to build roads, sanitisation facilities, irrigation to the facilitate villages in Singhrauli district Madhya Pradesh. DMF has worked on allocating funds as per PMKKKY schemes in association with Gram sabha

to make primary needs of districts like Singhrauli. Health care was given 14% funds to establish PHCs and CHCs in the district. Drinking water, Education and women welfare was allocated 2%, 3% and 0.5% of funds. Secondary sectors were allocated 18.5% of funds to look after environment.

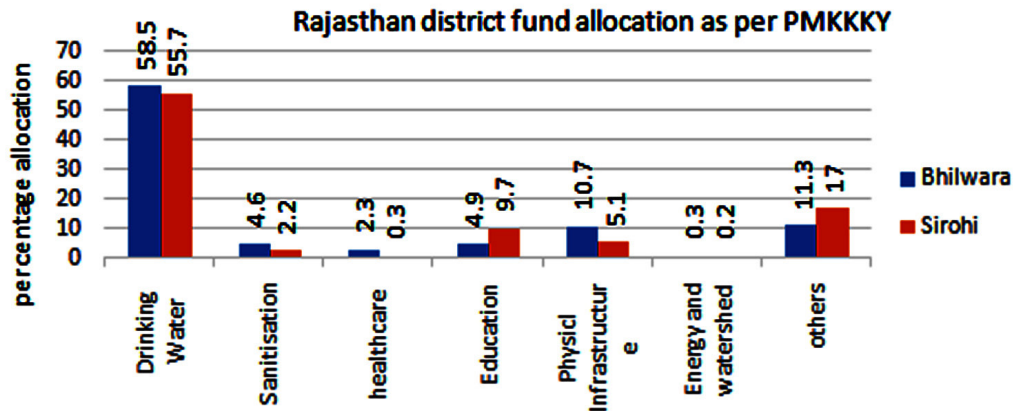


Fig. 4: Data Source: DMF Rajasthan money collected in Trust and welfare Project⁵

Figure 4 illustrates the 59% and 56% of funds allocated to Bhilwara and Sirohi are for drinking water supply management. Education and Physical Infrastructure accounts for 10% and 5% of funds.

The other sectors that deal with environment, watershed management have been given 10% and 15% of funds in Bhilwara and Sirohi respectively.

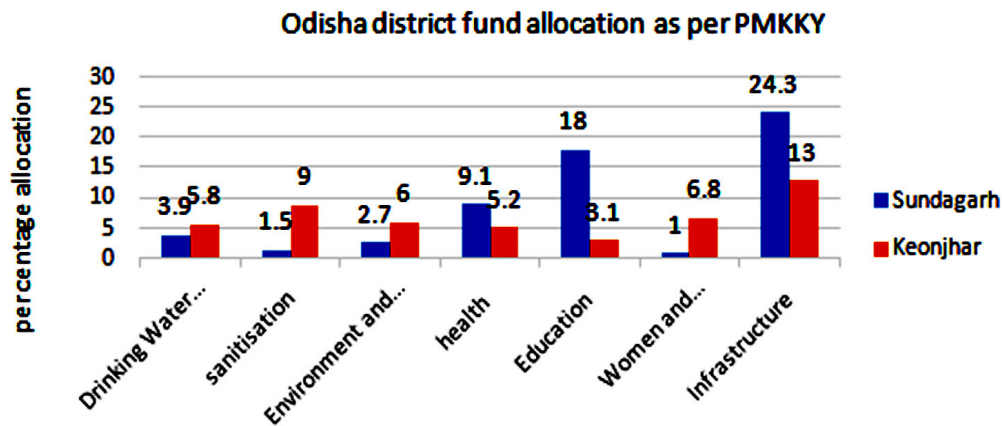


Fig. 5: Data Source: DMF Detailed project report 2021⁶

Figure 5: Illustrates that Sundargarh District of Odisha was allocated 24% and 18% of DMF funds for physical infrastructure and Education while Keonjhar was allocated 13% and 3% for these sectors. Drinking water supply was given 4% and

6% of funds to overcome drinking water problems. Keonjhar was allocated higher percentage of funds (9%) than Sundargarh (2% for sanitisation facilities). For health, women welfare, the share of fund were below 10%.

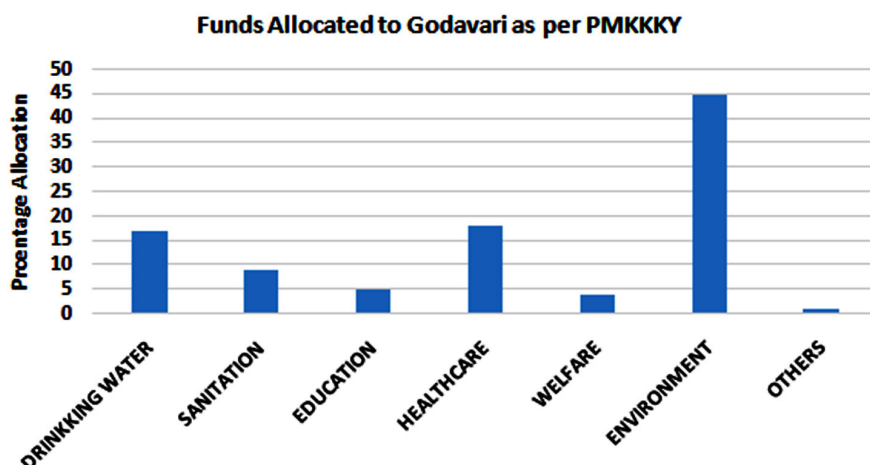


Fig. 6: Data Source- DMF, East Godavari mineral fund⁷

Figure 6: Illustrates that the district of Godavari has utilized 45% of its DMF funds for environmental development mainly to restore some of the damage caused by mining and repair of roads. It has used 17% of funds each for drinking water supply and

treatment and for establishing healthcare facilities. Higher education institutions were setup with 5% of DF funds and Sanitisation facilities were built with 9% of allocated Fund.

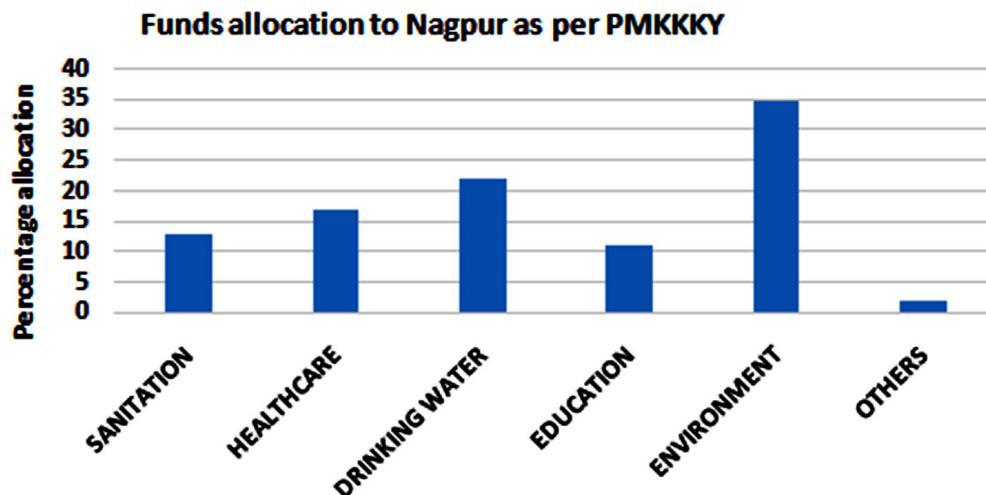


Fig. 7: Data Source: DMF funds⁸

Figure 7: illustrates that Nagpur district utilizes 1/3rd of its funds for environmental development. Most of it (1.35 crores) has been spent on green energy projects. Funds have also been utilized to improve sanitation (13%), healthcare (17%) and

education (11%). PHCs, CHCs, and educational institutions were setup from the allocated percentage of funds. Water treatment plants were setup from 22% of funds allocated for drinking water supply issue.

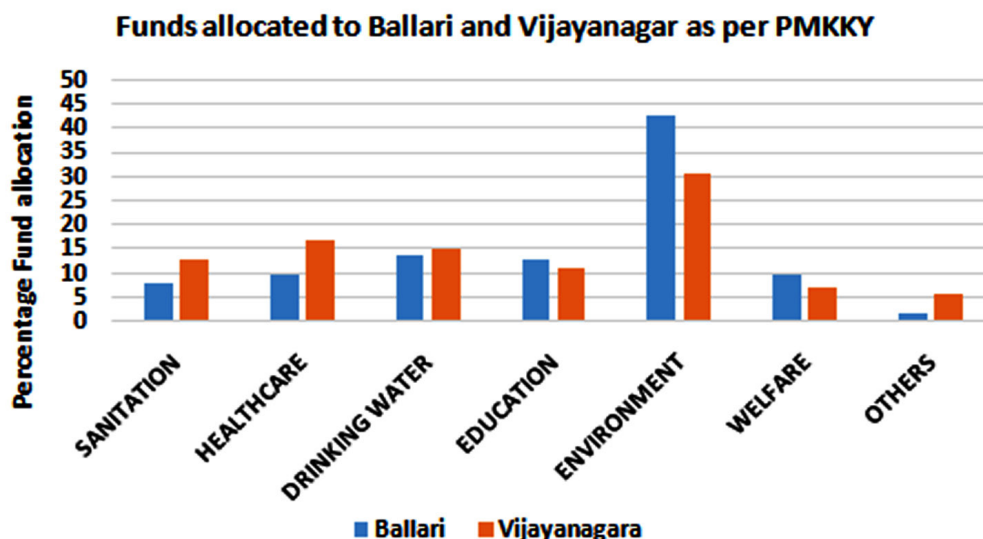


Fig. 8: Data Source: The Hindus, DMF mining relief fund share⁹

Figure 8: illustrates that Ballari district utilized 8968 crores (44%) of the funds to relieve ecological damage caused as a result of mining. The rest of the funds were almost evenly distributed for sanitation, healthcare, education, welfare and drinking water. Vijayanagara district utilized

4415 crores spent 1/3rd of its funds to clean the environment especially the taluks of Hospet, Kudligi and Hagribommanahalli which were adversely impacted due to mining. The rest of the funds were almost evenly spread to aid sanitation, healthcare, education, welfare and drinking water.

FINDINGS

The funds allocated by District Mineral Foundations as per Pradhan Mantri Khanij Kshetra Kalyan Yojana has been helped districts to reach sustainable economic and social development. The funds have been used wisely overcome issues priority wise.

- The Chhattisgarh's districts Dantewada, Raigarh and Korba have utilised majority of fund to build infrastructure like roads, watershed and educational institutions,
- The districts of Jharkhand; Dhanbad and West Singhbham established electrified and solar water treatment plant to improve the condition of drinking water supply and eliminated particulate matter from ground and surface water.
- The Madhya Pradesh began to utilise funds in assistance to gram sabha to priorities needs of people and maintain objective of PMKKKY.
- The district of Rajasthan used more than half percentage of funds to regulate water supplies and establish water treatment facilities.
- The districts of Odisha focused on building infrastructure and education facilities using major portion of funds from DMF.
- The district of Godavari face major environmental degradation thus utilised more than half of funds to sustain environment around it.
- Nagpur focused upon building green energy system from majority of its DMF funds to maintain environmental balance.
- Ballari and Vijayanagar utilised funds to clean the areas and relieve the damage from mining activities to environment and roads.

SUMMARY

Our review describes the various minerals available in India thereby stressing the need for PMKKKY. The background and history of the PMKKKY is described along with its significance and the role it plays in areas affected by mining. The mining district of various states along with problems, statistical data on fund allocation with kind of welfare projects taken in account by each DMF in affection to Pradhan Mantri Khanij Kshetra Yojana have been reviewed with the data from Centre for science and Environment.

CONCLUSION

The PMKKKY is been a helpful scheme set up by the government to help numerous people living in mining affected areas. It has played a significant role in minimizing the adverse effects of mining and helped safeguard the environment, health and socio-economic condition of people and region affected by mining. It is an essential programme to ensure that the livelihood of people affected by mining is protected for long term sustainability by providing with primary and secondary needs.

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Importance of Technology in Education for Future Development

D Amutha¹, S M Rojapoo²

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Abstract

The power of democracy rests in the hands of citizens who have access to accurate information. The common man now has access to global information thanks to advancements in information technology (IT). Oral communication, voice in telephony, text in faxes and newspapers, images in video and television broadcasting, and data in computers all fall under the umbrella of "information" in a broader sense. Everything can be digitally transcribed, stored, retrieved, altered, then distributed. There are several new technological trends in the development of electronic communication systems. These include the use of emerging digital techniques, new types of networks, including intelligent networks, high bandwidth communication, and cutting-edge software for network functions and services. Global "information society" is rapidly altering the way people live, learn, work, and interact with one another. The free flow of information and ideas has brought knowledge and its myriad applications to many millions of people, creating new choices and opportunities in some of the most important realms of human endeavours. A strong society is built on the foundation of education. All aspects of the nation are enriched by a well educated populace. Educational institutions cannot function without the use of modern information and communication technologies (ICTs). It has affected a number of aspects of their lives. Educational institutions, administrators and teachers were forced to re-evaluate their roles, teaching methods and long term vision as a result of these changes. Corona's pandemic has been aided by the use of ICT. This study focuses on the use of information and communication technology (ICT) in education to improve teaching and learning. To empower Indian rural communities to gain access to information, knowledge, and poverty alleviation through the use of ICTs, the paper examines the factors that prevent rural communities from reaping the benefits of these technologies.

Keywords: Global information; Higher education; Educational system; Universal education; Extensive access.

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INTRODUCTION

Information and communication technology (ICT) has a tremendous impact on higher education today, regardless of the country in question. One of these countries is India, and the test aims to determine whether ICT can be used to strengthen the framework for advanced education in this country. This demand for education has skyrocketed in developing countries like India,

which are still considered to be important bridges of social mobility.¹

An ICT discipline is a management technique used in the handling of information, its application, and the linkage to social, economic and cultural issues.² The use of information and communication technology (ICT) in the education system is becoming more and more essential. Education and governance have undergone a radical shift as a result of the widespread use of information and communication technology.

Learning about computers, then learning computers, and finally learning with computers are all stages in the progression of using computers.³ The impact of ICTs on education has been examined by Kozma (2005)⁴, and he identifies three major concerns. It all started with the launch of Woreda Net, a government wide e-communications system, and the country's comprehensive information and communications technology (ICT) strategy.⁵ So, the purpose of this paper was to investigate how ICTs can help improve universal education and how this can lead to future development and growth.

OBJECTIVES OF THE STUDY

Here are the research objectives:

- To learn about the current state of information and communication technology.
- To emphasise the importance of the use of information and communication technology in education and
- To look at the future of information and communication technology in education and see how it will change.

REVIEW OF LITERATURE

Egoeze, Misra, Maskeliunas & Damasevicius (2018)⁶ address the issue of administrative management in advanced education in which organisation is critical, new methodologies are being sought. Management exercises in advanced education organisations can clearly benefit from the use of Information and Communication Technology (ICT).

According to Singh (2017)⁷, instruction has long been recognised as the most important catalyst for a country's social and financial progress, and the advent of ICT has opened up this possibility to everyone.

As one of the cornerstones of modern society, Alam (2016)⁸ showed how ICT has fundamentally altered

the methods and procedures used by nearly every type of educational and administrative endeavour.

ICT selection and use has a positive impact on education, learning, and research, as Richard (2015)⁹ has shown us. ICT has the potential to change the way education is delivered and open it up to a broader audience.

As Meenakshi (2013)¹⁰ argued, if educational institutions are to fully exploit the potential of ICT as instructive devices, attention should be given to both instructional improvement and also the professional advancement of the instructor as a result of his scholarly administrations.

According to Nisar, Munir & Shafqat (2011)¹¹, a study was conducted to determine the impact of ICT on Pakistan's educational system, and the findings revealed that of the four variables examined—access to ICT, use, information, and viability—accessibility and use of ICT have the greatest impact on improving students' information and learning capacities. A shift in academic proficiency is evident, as is the faculty's willingness to experiment with new approaches to incorporating ICT into the classroom.

As Tinio (2002)¹² points out, information and communication technologies (ICTs) have the potential to improve access to and the quality of education in developing countries.

According to Watson (2001)¹³, information and communications technologies (ICTs) have transformed the way people work today and are now transforming educational systems. Teachers, students, classroom materials, equipment for teaching, and methods of teaching are all inputs in the educational system, and the outputs are the quantity and quality of student learning. Learning and productivity can both be improved when ICT is properly integrated into the teaching and learning process.

PRESENT SCENARIO OF ICT

An innovation economy requires a country to have a strong ICT infrastructure. If a country is trying to reduce its disparity in global income, the promise of ICT is undeniable. As a result of ICT, governments in these countries are able to better target their efforts at rural and urban populations, resulting in lower levels of poverty.¹⁴

Internet use has a positive effect on GDP, according to a study by the Indian Council for Research on International Economic Relations (ICRIER). India's GDP grew by 3.3% and 1.3%, respectively, due to a

10% increase in internet traffic and mobile traffic, according to previous studies on the topic.¹⁵

To prepare the workforce for the new global economy, ICT can be utilised.¹⁶ Reading, writing, research, and oral and written communication skills that are well honed in order to critically access print based and multimedia content are all essential for a person to have true computer literacy.¹⁷

It is more likely that students will be educated and more productive when ICT is properly integrated into the classroom. All aspects of life, including education, are being influenced by new information and communication technologies. They advocate for alterations to working conditions, information handling and exchange, and educational approaches, among other things.

By providing new credit and financial services, as well as new avenues for designing, manufacturing, and marketing products via the Internet or intranet systems, ICTs have a significant impact on poverty alleviation. Access roads, storage facilities, competitive markets, and global market opportunities are all necessary for these interventions to be successful. Various levels of poverty reduction can be seen in the results of selected projects.

ICTs can play a significant role in promoting the health of the poor and preventing poverty by providing superior medical advice, diagnosis, or knowledge in their local area, as demonstrated by numerous successful initiatives.

Using ICTs, government and quasi government resources and services can be more easily accessed. Transparency in the use of public funds, private sector growth, efficient public service delivery, and the rule of law are all hallmarks of good governance. It also facilitates pro-poor policies and macroeconomic management that is foolproof.

The culture of democracy, democratic processes, and civic values upheld by a democratic system are all strengthened by ICTs. A process of electronic interaction between the government and citizens is used to intervene in e-democracy. Provide citizens with access to information and knowledge about the political process, services and available options; facilitate transformation of passive information access to active citizen participation by informing and representing, encouraging voting, consulting and involving citizens. In this way, ICTs contribute to the development of an informed and engaged citizenry, a weakening of closed and undemocratic regimes, and a strengthening of citizen groups in their role as watchdogs.

Electricity, hardware, appropriate software, telephony, network connectivity, and policy guidelines are the absolute necessities for rural ICT initiatives to be a success. Battery backups, universal power supplies, solar power panels, circuit breakers, and voltage stabilisers are essential for most rural ICT projects. There are many advantages to using human mediated computer kiosks, which can be shared by multiple people in a rural community, as rural infrastructure.

IMPORTANCE OF TECHNOLOGY IN EDUCATION

Using ICT, students and teachers can better communicate and learn together.¹⁸ Rethinking teaching practise, improving educational outcomes (especially pass rates), and improving the quality of teaching and learning are some of the benefits of using ICT.¹⁹ Helping students learn more about their subject matter, allowing them to construct their own knowledge, and fostering their ability to think critically are all benefits of using ICT in education.^{20,21}

Multimedia can take many forms, including video, television, and computer software that combines audio, transcripts, and a moving image with multiple colours. Inspiring, attentive, and trusted content can be created using ICT to keep students engaged in their studies. Innovative teaching methods like power point presentations and animations, modelling and simulations, video clips, and using AV aids, LCD projectors, etc. can be used to replace the conventional teaching method of chalk and talk to further enhance teaching and learning.

The student's ability to learn and the teacher's ability to convey difficult concepts in a short period of time both improve as a result of this. Students at the internet centre can take online courses from foreign universities in collaboration with the universities.

Technology helps bridge the digital divide on multiple levels, including between rich and poor nations, between rural and urban areas, between young and older adults, between learners in the first and second generations, and educators who have encountered it. It is not just the infrastructure of higher education that is strengthened by ICTs, but our ability to implement the academic ideal that knowledge is essential is greatly enhanced.²²

It's common to refer to e-learning as learning with new ICTs. The modern world would be impossible without information and communication

technologies (ICTs). The environment would be incomplete without information and communications technology. As a means of data collection, processing, storage, and transmission, it has a wide range of applications in our day-to-day lives. There is a constant stream of media coverage of today's ICE potentials from the time we wake up in the morning until we go to bed at night.

To generate, distribute, collect, and administer information information technology is used. There are a wide range of information and communication technology tools that can be used to collect data (voice and data), process it (text and data), and present it to the user (images and data). In today's world, there are a variety of ICT tools that can be used to create and disseminate knowledge. ICT is all about how people can communicate, inquire, make decisions, and solve problems in a more efficient and effective manner.²³

APPS FOR EDUCATION

As the pandemic continues to spread, educational apps and institutions are putting in the time and effort to make this an educational and welcoming environment. The Academy app is a well known application that plays an important role in the study session for government exams. One of the major players in this arena is Grade up, which has changed the way students learn by integrating live webinars with educators.

Search engine giant Google has also entered the digital marketing arena by signing up for academic pavilion. More and more students are interested in digital marketing because of the rapid growth in its value. In addition to the various courses offered by the University of India, integrated learning has been announced as a means of increasing student and faculty exposure. The best options are Google classroom, Zoom app, and WhatsApp classrooms. To foster an atmosphere of learning, webinars are held at predetermined times.

FUTURISM

Apps and the internet, in the guise of technology, are intended to rule the world in all spheres of existence. Apps are quickly becoming the norm in the educational sector. Apps as teaching aids in the future will have a positive impact on a teacher's professionalism. Mobile phone use outside of the classroom can be revealed in this way, and the penetration of mobile phones into the classroom environment will become ubiquitous in the future.

Days of surprise, such as floods and Corona COVID 19, for example. Lockdown, quarantine, and any other disaster can have a significant impact on the ability of educational apps to continue to support students.

CONCLUSION

Education is critical in terms of the impact of ICT on all aspects of life, which informatics technologies influence. Increasing educational access, empowering learners, encouraging required skills, and changing the learning environment are some of the goals of ICTs. ICT has enormous educational potential. With the help of modern technology, a teacher can connect with their students in new and exciting ways. In doing so, it helps teachers and organisations to become more diverse and contemporary. Students' learning outcomes will be improved as a result of implementing ICT. It helps to build a successful career in today's technologically advanced world.

All aspects of life, including education, are being influenced by new information and communication technologies. They advocate for alterations to working conditions, information handling and exchange, and educational approaches, among other things. One area where information and communications technology (ICT) has had a significant impact is education. The way we teach and how our students learn has been profoundly altered by the advent of information and communication technology. In contrast to the traditional method, an ICT-enhanced learning environment encourages active and collaborative, creative, integrated, and critical learning.

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Defining a Research Study

P Prema

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Abstract

Definition of a research study provides better clarity, focus, deeper understanding of the concepts. Definition of the terms should be based on factors such as context, history, relevance, frame of reference, and the culture of the people for whom investigation is done. Too broad or too narrow definitions are to be avoided which will hinder the designing of the study. Conceptualisation presupposes definition of terms operationally; that is, how the terms are used and interpreted in the study. This will promote replicability, generalisability and dissemination of findings. A term may be defined normatively and descriptively. The search for meanings of the terms will have to be done both empirically and through a thorough review of related literature. This provides a comprehensive idea or cognitive map of the work to the researcher. The definitions gathered are to be validated by experts to promote objectivity of the study.

Keywords: Conceptualisation; Operational Definition; Conceptual Framework; Empirical Definition.

INTRODUCTION

Once a research problem is selected based on need, priorities and demands, definition of the terms in the title will have to be done. To understand the meaning in broad, generally accepted terms is necessary, which is the starting point of research. The key words in the title are the variables under investigation. It is necessary for the researcher to define the terms first in order to

understand their full meaning. Definition of terms should be based on the context, history, relevance, frame of reference, person and culture because a simple definition to a term which describes complex human experience is difficult. For example in a study titled Child care Facilities available in Sivagangai District, while defining the term 'child care' one should remember how the concept has evolved, how different people (parents, child care personnel, researcher) use the term in different contexts, how the term is interpreted and how it is difficult to specifically explain and how it differs from culture to culture. Care of the children may be done by the mother, father, grandparents, full time or part-time caregivers, or day care centers. Hence it is necessary to give a broad, general, accepted definition of the term used in investigation.

Definition of variables in a research study gives better clarity, focus, deeper understanding of the concepts, grasping the meaning of the terms from

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several angles and helps to be specific in approach. A generally accepted definition of the terms used in the study is needed to facilitate replicability, generalisability and dissemination of the findings.

To arrive at a definition the variables or terms or key concepts in the title are to be analysed thoroughly.

CONCEPTUAL FRAMEWORK

Conceptualization is a process of giving meaning, not just defining; it is an orientation or perspective of the terms used in the title. Concepts, variables in the research area need to be clearly understood. Concept itself is a classification or generalisation based on observation of similarities. Concepts are built by including the essentials and excluding the non essentials of the observed similarities. Concepts are global ideas about objects, people and events. This is how knowledge is built.

Concepts may be concrete-like flowers, trees, dogs, chairs, house, hands, elephants. They may be abstract and are not perceptible; but one can understand the meaning of words like stress, fluency, success, ethics, friendship, patriotism, honesty, wisdom, duty, justice, liberty, equality etc. On account of ambiguities there are difficulties while defining the terms.

For example the same term may be defined both normatively and descriptively. The term 'abnormal behaviour' may be pathological or merely deviant. Functional ambiguity is also widespread, the same term having both a descriptive and an explanatory sense. In this context one must remember that interpretation is intrinsic to perception and not just an afterthought.

Conceptual framework enables the researcher to make a starting point in systematising thinking however much tentative. It is better to remember that in social sciences all terms have some degree of vagueness.

Conceptualisation and Operational Definition of Terms in the Research Topic

Conceptualisation is the first step in providing operational definition of the terms researched. Giving operational definition is necessary for meaningful communication to fellow researchers who want to verify the earlier research findings. The researcher has to show how the term has been used in his or her investigation.

While defining a variable the investigator has to be very cautious because if it is too broad, then the variable means many things accommodating

several implications; if the definition is too narrow the investigator may exclude some essential dimensions of the concept.

Research involves systematisation, generalisation and evolving theories and principles which can be helpful in predicting and controlling events and people. Giving operational definition means conceptualisation which is essential for any research for clarity and understanding. While defining it is necessary to take care of the linguistic aspect also. There may be two or more words referring to the same concept; in the meantime a single concept may have several meanings according to the context. The search for meaning of the variables will have to be done both empirically and through the review of related literature. Giving operational definition means conceptualisation which is essential for any research for clarity and understanding. There may be two or more words referring to the same concept; in the mean time a single concept may have several meanings according to the context. The search for meaning of the variables will have to be done both empirically and through the review of related literature.

Review of related literature in the form of books, encyclopaedias, journals, lectures, conference proceedings, monographs, literature matrix, e-resources, Google Scholar is necessary to understand the meaning of the variable under investigation throwing light on various shades of meaning of the variable in different contexts. This will provide the cognitive map for the researcher. This will help in getting a meaningful picture of the variable by 'seeing through' various definitions. A comprehensive idea of the concept helps the researcher to be definite and specific in his or / her enquiry. This enables the researcher from merely exploring the variables to selective observation of the variables.

The author's doctoral study was on " Personality Configurations and Teaching Effectiveness – A Correlational Study". While defining the expression teaching effectiveness, the related terms such as 'teacher effectiveness', 'instructional effectiveness', 'teaching competence', 'teaching efficiency', 'teacher competence', 'teacher performance' are to be considered. For example, 'teaching effectiveness' is a variable defined differently by different people. A headmaster prefers to define this as the 'ability of a teacher to produce cent per cent results'. A teacher educator may define the term as 'the ability of the teacher to apply different teaching methodologies with a sound knowledge of the subject'. An investigator has to specifically define the term. As

far as the particular investigation is concerned, 'teaching effectiveness' is the score obtained by the teachers in a research instrument designed by the investigator for the purpose of measuring the variable. This is similar to defining intelligence as what intelligence tests measure. Having examined all possible explanations, descriptions, definitions, meanings and implications of the variable under investigation, it is necessary to define clearly and operationally.

It took 2 years (from 1982 to 1984) to arrive at an operational definition of the variables in the study. Questionnaires were distributed to various stakeholders in Tamil Nadu asking the question "who do you consider as the most efficient teacher and why do you say so?" to 180 teacher educators, 67 inspecting officials, 100 teachers and Heads of Higher and Higher Secondary schools, 223 higher secondary pupils. In addition a case study of teachers adjudged to be the best in the five local schools was carried out, initially by observing their classes and then conducting interviews. Parents were also interviewed to find out their understanding of an effective teacher. In total 6400 statements were obtained, classified into those describing teaching (2400) and those describing the personality (4000) of the teacher as revealed in classroom teaching. These descriptions were then pooled and condensed, ranked and were finally chosen based on pre-pilot, pilot study experience. 35 statements indicating effective classroom teaching were finalised and classified into seven categories after condensing, recondensing all the descriptions. These 35 statements constituted the components of the observation schedule to assess teaching effectiveness. The 4000 statements describing teacher's personality as revealed in the classroom were condensed into 8 bi-polar dimensions like 'dull' vs 'intelligent', 'unimaginative' vs 'resourceful', 'unsympathetic' vs 'considerate', 'listless' vs 'enthusiastic', 'unattractive' vs 'magnetic'.

Specification for each dimension was given for confusion-free observation. An observation schedule to assess teacher's personality as revealed in classroom teaching performance of teachers was developed. High - inference behaviours were consciously avoided and more explicit, observable and hence measurable low-inference behaviour only were selected. The given account is an example of empirically developing the tools for research that requires a lot of time, patience and hardwork. Quality tools of data collection can be designed only after proper conceptualisation. Such attempts will reduce the subjectivity while defining the variables avoiding wastage of resources.

Proper conceptualisation raises the standards of research. The precision and usefulness of the concept will be more when its different usages are analysed. The search for meaning of the variables will have to be done both empirically and through the review of related literature. Pooling or condensing the statements or perceptions of different sections of the people educational administrators, teachers, students, inspectors parents will be helpful in empirically understanding the meaning of the concept.

Most scientific terms have a meaning specified by indicating a set of indices, concrete or abstract, often outcomes of specified tests and measures which constitute, not the meaning of the term, but some of the conditions which provide the ground for applying the term. As the context of application changes, indications also change. All empirical findings whether appearing as premises or as conclusions are provisional, subject to rejection in the light of later findings. This tentativeness is the heart of science which makes research a fascinating activity. In this context let us remember how Dalton's theory of atoms that they are the smallest units of an element was functional until Ray Rutherford discovered that atoms are divisible. Theories are developed based on repeated research and become facts. Still if later researches negate the earlier findings, new theories emerge which will be accepted after several confirmations.

Various Steps in Conceptualisation in Brief:

As mentioned earlier, a thorough review of related literature exhausting all possible sources and resources will throw light on various shades of meaning of the variable in different contexts.

- The meaning of the variables maybe arrived at empirically by getting definitions and descriptions from practitioners, subject experts and original thinkers.
- After getting a good number of definitions and descriptions for the variables under investigation in the form of statements it is necessary to condense them. Pooling of statements gathered from related literature and from the stakeholders is necessary to have a comprehensive idea of the variable and to reduce repetition.
- The definitions need to be validated by experts and through field testing once tools for research are designed based on variables

finalised. This will remove any possible ambiguities and help examine omissions and commissions.

In this fast moving world research scholars devote less time in conceptualising and giving a clear operational definition. They somehow complete the work without understanding the deeper meaning of the variables in their research work. During open defence, the candidates cut a sorry figure unable to provide proper meaning and convincing justification. The personal experience of conducting and witnessing viva voce examinations the author has confirmed this. Every research investigator has to remember that there is an inseparable public character to research, and if he/she is unwilling to face both the strengths and weaknesses of the work

he/she will soon have them pointed out by others. It is this which puts such demands upon the social scientist.

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A Study to Examine Consumer Adaptation Towards EV

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Abstract

The first electric vehicle, or EV for short, appeared in 1828. Electric vehicles, on the other hand, have just recently experienced a surge in popularity. A variety of factors, including heightened awareness of climate change, technological breakthroughs, and the ascent of well-known figures in the electric car business; have contributed to the recent expansion of the electric vehicle. It is of great importance for whole world to switch from non-renewable energy vehicles to clean energy for transportation. Electric vehicle is the major fillip on that, and the research divisions of various automobiles are experimenting with the viability of hydrogen vehicles and it yet to be found feasible. In this study, we are attempting to comprehend the most crucial elements in customer adoption of electric vehicle technology, and how those factors of performance, cost and charging infrastructure, negatively affect consumers to buy electric vehicles. A quantitative study is been exercised using structured and standard questionnaire, using Statistical software package (SPSS). The study identified a number of variables that affect the adoption of electric vehicles, including financial limits, vehicle performance constraints, a lack of equipment for supplying electric vehicles, environmental concerns, societal influence, and social awareness of electric vehicles. The study's findings assist policymakers in changing the present approach to electric vehicles in developing countries.

Keywords: Consumer Intentions; Electric vehicle; Consumer adoptions; Charging infrastructure; Performance barrier; Financial barrier and Incentives.

INTRODUCTION

Issues related to climate change and its effects have risen to the top of political agendas everywhere. One of the greenhouse gases, carbon dioxide, has had a tremendous impact on our environment,

reducing water supplies, increasing coastal floods, and increasing famine. Consumers have been adopting green practises to improve air quality by reducing greenhouse gas (GHG) emissions due to the growing awareness of environmental concerns in light of climatic changes and global warming. Private automobiles are responsible for about 12% of the global greenhouse gas emissions. The transportation industry as a whole is responsible for about 22% of the total GHG emissions. The amount of work being done to cut harmful emissions from this industry is increasing quickly.¹

Due to resource scarcity and climate change, the automotive industry has started to reevaluate traditional modes of transportation. The transition

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from internal combustion engines (ICE) to electric vehicles (EVs) is one such move that is gaining support among customers.²

The resurgence of electric vehicles on the market is a result of factors like improved battery technology and government regulations to uphold standards for vehicle efficiency and air quality. In order to reduce greenhouse gas emissions, local air pollution, and traffic noise pollution, electric vehicles are an important technology.^{3,4} Because of these advantages, nations all over the world have established targets for EV adoption.⁵

Internal combustion engine cars (ICEVs) and electric vehicles (EVs) are compared. It is found that EVs offer significant environmental and financial benefits by switching from fossil fuels to electricity.^{6,7} Electricity, a clean fuel, is employed as the vehicle's propulsion system in electric vehicles, and it drives a large battery. The EVs must be plugged into an electrical source to be recharged due to their limited energy storage capacity. Plug-in hybrid electric vehicles (PHEVs), battery electric vehicles (BEVs), extended range battery electric vehicles (E-REVs), and hybrid electric vehicles are some of the numerous types of EVs that can be categorised based on the technology they utilise (HEVs).

Despite the fact that EVs are environmentally friendly and have positive effects on the environment, there are a number of obstacles that restrict customers from embracing and using them. While much work has gone into improving the technology utilised in electric vehicles, little thought has been given to the variables influencing consumer acceptability of this technology.⁸ The majority of consumers continue to view electric vehicles as inferior to conventional cars.

However, without customer adoption, there won't be a technological advancement or long-term viability of sustainable transportation systems.⁹ Therefore, it is crucial to comprehend consumer perceptions of electric vehicles as well as potential drivers of and obstacles to consumer adoption of electric vehicle technology. By comprehending the impact the elements have on consumers' intentions to purchase electric vehicles; this would further enable improved promotion of the adoption of electric vehicles.

High levels of environmental advantages provided by EVs depend heavily on customer uptake and a good grasp of the driving forces behind their commercial adoption. Economic, technological, political, social, and environmental variables are a

few of the previously noted factors. Anxiety over driving range, charging times, price sensitivity, a lack of infrastructure (such as charging stations), individual traits, governmental regulations, demography, and environmental concerns.¹⁰

Government initiative towards use of Electric Vehicles

Government continues to promote the usage of electric vehicles because they are more affordable in the long term and environmentally good. For a very long time, electric power has been used to power numerous trains, including metros. Trains operated by Indian Railways are virtually entirely powered by electricity presently.¹¹ There are already electric vehicles including bikes, cars, and rickshaws available. The use of traditional petrol and diesel automobiles should be replaced with electric vehicles more often now. A campaign to encourage the adoption of electric vehicles has been launched by the government. Additionally, the government offers some tax credits and subsidies for buying electric cars. The recent "Switch Delhi" initiative by the Delhi government to encourage the adoption of electric vehicles.

Government Arrangements and Motivations for Electric Vehicles in India

The Indian government is never giving up on its goal of becoming India a global leader in the EV industry. The government has launched a few initiatives and programmes to increase demand for electric vehicles and to encourage manufacturers to invest in the R & D of electric vehicles and related infrastructure.^{12,13}

The FAME-II, PLI Conspire, Battery Swapping Approach, Extraordinary Electric Versatility Zone, and Assess Lessening on EVs initiatives have all been driven by the Indian government.

Obligation Lessening on Electric Vehicles

The budget includes a proposal to reduce historical requirements on nickel metal and concentrates from 5% to 0%, nickel oxide from 10% to 0%, and ferronickel from 15% to 2.5%. In the lithium-ion batteries used in electric vehicles, nickel manganese cobalt (NMC) may play a vital role (EVs)¹⁴. India has limited reserves of these metals, and battery production is greatly dependent on them.

Extraordinary E-mobility Zone

The government intends to create dedicated zones with adaptability for electric vehicles. Electric or

equivalent cars will be permitted to operate under the zone's special management.¹⁵

OBJECTIVES OF THE STUDY

- To be aware of and comprehend the public's degree of awareness regarding electric automobiles.
- To gauge public awareness of the current government initiatives promoting the expansion of electric vehicles.
- To determine whether respondents would be willing to buy an electric vehicle.
- To understand how the general public feels about owning an electric vehicle.
- To gain knowledge of the advantages those electric vehicles might have for the environment.

NEED OF THE STUDY

One of the most important poisons mentioned is the harmful emissions from internal combustion engines. Electric vehicles (EVs) are being aggressively promoted around the world in an effort to reduce the effects of fossil fuel emissions and address environmental concerns (ECS). Different governments are encouraging people to switch to electric vehicles by providing incentives for doing so. Studies from the past indicate that the high cost of electric cars, the lack of charging stations, the long wait times, and prolonged unease are all barriers to consumer choice. By 2030, the Indian government wants "only electric vehicles" on the roads. This cutting edge study examines the general perception and distinctive factors that affect a consumer's decision to buy an EV.

METHODOLOGY:

Research refers to search for knowledge. It is a systematic method of collecting and recording the facts in the form of data relevant to the formulated problem and arriving a certain conclusion over the problem based on collected data.

RESEARCH DESIGN

To draw conclusions and recommendations from the study that are significant, a thorough research investigation is required. As a result, the descriptive approach should be used in research designs. Employee attitudes are independent factors in

this situation, while performance evaluation is the dependent variable.

We conducted convenience sampling; samples are gathered from respondents at the time and place that is most convenient for the researcher. Convenience Sampling was the sampling technique we employed for this investigation. There were 135 responders in the sample, which is large.

DATA ANALYSIS AND INTERPRETATION

Particulars	Frequency	Percent
25 and younger	109	73.6%
26-30	12	8.1%
31-40	5	3.4%
51 or older	9	6.1%
Total	135	100.0

Table Showing the Age of the Respondents

From the table it is clear that 73.6% of respondents are below the age of 25 and younger. 8.1% of respondents are of the age of 26-30 years of old. 3.4% of respondents are of the age of 31-40 years of age. 6.1% of respondents are of the age of above 51.

Particulars	Frequency	Percentage
High School	5	3.4%
Bachelor's Degree	72	48.6%
Master's Degree	54	46.5%
Phd	4	2.7%
Total	135	100%

Table Showing the Education Level of the Respondents

From the table it is clear that 3.4% of respondents are High School students. 48.6% of respondents are Under Graduates. 46.5% of the respondents have done their Master's Degree and 2.7% of the respondents are doing their PhD.

Particulars	Frequency	Percentage
Less Than 1 Lakh	38	28.7%
2 Lac - 3 Lac	35	23.6%
4 Lac - 5 Lac	24	16.2%
Above 10 Lacs	24	16.2%
Total	121	89.6%

Table Showing Approximate Yearly Income of The Respondents

From the table it is clear that 28.7% of the respondents have responded with Less than one lakh, 23.6% of the respondents chose two to three

lakhs, . 16.2% of the respondents chose the category of four to five lakhs and 16.2% of the respondents above ten lakhs.

Particulars	Frequency	Percentage
Strongly Disagree	5	3.4%
Disagree	26	17.6%
Neutral	54	36.5%
Agree	43	29.1%
Strongly Agree	7	4.7%
Total	84	100%

Table Showing Financial Incentives [I Know A Lot About The Government Policy Of Electric Vehicles]

From the table it is clear that 3.4% of the respondents Strongly Disagree. 17.6% of the respondents Disagree. 36.5% of the respondents chose Neutral. 29.1% of the respondents Agree. 4.7% of the respondents for Strongly Agree.

Particulars	Frequency	Percentage
Strongly Disagree	34	23.0
Disagree	35	23.6
Neutral	26	17.6
Agree	32	21.6
Strongly Agree	8	5.4
Total	135	91.2

Table Showing Charging Initiatives (There are enough charging stations in my neighborhood).

From the table it is clear 23.0% of the respondents opted Strongly Disagree. 23.6% of respondents opted Disagree. 17.6% of respondents opted Neutral. 21.6% of the respondents opted Agree. 5.4% of the respondents opted Strongly Agree.

Particulars	Frequency	Percentage
Strongly Disagree	12	8.1
Disagree	22	14.9
Neutral	54	36.5
Agree	34	23.0
Strongly Agree	13	8.8
Total	135	91.2

Table showing Social Reinforcement (Other people are positively impressed that I drive electric vehicle).

From the table it is clear 8.1% of the respondents opted Strongly Disagree. 14.9% of respondents opted Disagree. 36.5% of respondents opted Neutral. 23.0% of the respondents opted Agree. 8.8% of the respondents opted Strongly Agree.

Particulars	Frequency	Percentage
Strongly Disagree	12	8.1
Disagree	9	6.1
Neutral	34	23.0
Agree	74	50.0
Strongly Agree	6	4.1
Total	135	91.2

Table Showing Environmental Concern [I think that electric vehicles are helpful for environmental protection.]

From the table it is clear 8.1% of the respondents opted Strongly Disagree. 6.1% of respondents opted Disagree. 23.0% of respondents opted Neutral. 50.0% of the respondents opted Agree. 4.1% of the respondents opted Strongly Agree.

Particulars	Frequency	Percentage
Strongydisagree	13	8.8
Disagree	19	12.8
Neutral	55	37.2
Agree	42	28.4
Strongly Agree	6	4.1
Total	135	91.2

Table Showing Price (I can afford an electric vehicle).

From the table it is clear that 8.8% of the respondents opted Strongly Disagree. 12.8% of respondents opted Disagree. 37.2% of respondents opted Neutral. 28.4% of the respondents opted Agree. 4.1% of the respondents opted Strongly Agree

Particulars	Frequency	Percentage
Strongly Disagree	10	6.8
Disagree	15	10.1
Neutral	43	29.1
Agree	63	42.6
Strongly Agree	4	2.7
Total	135	91.2

Table Showing Willingness To Buy / Adopt (I am willing to buy an electric vehicle).

From the table it is clear that 6.8% of the respondents opted Strongly Disagree. 10.1% of respondents opted Disagree. 29.1% of respondents opted Neutral. 42.6% of the respondents opted Agree. 2.7% of the respondents opted Strongly Agree.

Particulars	Frequency	Percentage
Strongly Disagree	9	6.1
Disagree	9	6.1
Neutral	51	34.5
Agree	54	36.5
Strongly Disagree	12	8.1
Total	135	91.2

Table Showing Attitude

(I am favourably inclined to switch to an electric vehicle)

From the table it is clear that 6.1% of the respondents opted Strongly Disagree. 6.1% of the respondents opted Disagree. 34.5% of the respondents opted Neutral. 36.5% of the respondents opted Agree. 8.1% of respondents opted Strongly Agree.

Statistical Analysis

Reliability Analysis:

Reliability Statistics	
Cronbach's Alpha	N of Items
.806	29

The cronbach's alpha coefficient for 29 items is 0.806 suggesting that the items have high level of internal consistency.

Oneway Anova-1

Null Hypothesis (H_0): there is no significance difference between the gender and financial incentives which support electric vehicles.

Alternate Hypothesis (H_1): There is significance difference between the gender and financial incentives which support electric vehicles.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
1. Financial Incentives (I know a lot about the government policy of electric vehicles)	Between Groups	4.151	3	1.384	1.654	.180
	Within Groups	109.582	131	.837		
	Total	113.733	134	-	-	-
2. Financial Incentives (I am with the financial incentives provided to buy electric vehicles)	Between Groups	8.683	3	2.894	3.081	.030
	Within Groups	123.050	131	.939		
	Total	131.733	134	-	-	-
3. Financial Incentives (The financial incentives of the Indian Government are a positive influence to develop electric vehicles)	Between Groups	3.105	3	1.035	1.163	.327
	Within Groups	116.628	131	.890		
	Total	119.733	134	-	-	-
4. Financial Incentives (I think the government financial incentives of Electric Vehicles are easy to understand)	Between Groups	1.390	3	.463	.478	.698
	Within Groups	126.936	131	.969		
	Total	128.326	134	-	-	-
5. Financial Incentives (Government policies make me think that electric vehicles are the trend in the future)	Between Groups	1.635	3	.545	.456	.714
	Within Groups	156.691	131	1.196		
	Total	158.326	134	-	-	-

Since the p value is greater than 0.05. Hence accept Null Hypothesis. There is no significance difference between the age and financial incentives which support electric vehicles.

One Way Anova-2

Null Hypothesis (H_0): There is no significance

relationship between gender and charging initiatives that support electric vehicles.

Alternate Hypothesis (H_1): There is significance relationship between gender and charging initiatives that support electric vehicles.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
1. Charging Initiatives (I have the possibility/ room to install a charging station at home)	Between Groups	13.604	3	4.535	3.300	.022
	Within Groups	179.996	131	1.374	-	-
	Total	193.600	134	-	-	-
2. Charging Initiatives (I can charge my car at my workplace)	Between Groups	4.767	3	1.589	1.201	.312
	Within Groups	173.336	131	1.323	-	-
	Total	178.104	134	-	-	-

3. Charging Initiatives (There are enough charging stations in my neighborhood).	Between Groups	3.727	3	1.242	.779	.508
	Within Groups	208.866	131	1.594	-	-
	Total	212.593	134	-	-	-
4. Charging Initiatives (I am satisfied with current situation of public charging-points in India).	Between Groups	7.239	3	2.413	1.561	.202
	Within Groups	202.495	131	1.546	-	-
	Total	209.733	134	-	-	-

Since the p value is more than 0.05. Accept null hypothesis because the significance value is of 0.01. There is significance relationship between gender and the motivation and job satisfaction of the employee.

Independent Sample T-Test:

Null Hypothesis (Ho): There is no significant relationship between age and social reinforcement that support electric vehicles.

Alternate Hypothesis (H₁): There is significant relationship between age and social reinforcement that support electric vehicles.

		t-test for Equality of Means		
		df	Sig. (2-tailed)	Mean Difference
1. Social Reinforcement (Other people are positively impressed that I drive electric vehicle)	Equal variances assumed	133	.262	-.2232
	Equal variances not assumed	102.132	.223	-.2232
2. Social Reinforcement (Driving an electric vehicle improves my image in society)	Equal variances assumed	133	.163	-.2824
	Equal variances not assumed	89.224	.150	-.2824
3. Social Reinforcement (I feel proud when I am driving an electric vehicle)	Equal variances assumed	133	.316	-.1936
	Equal variances not assumed	90.704	.298	-.1936
4. Social Reinforcement (I am perceived as a rich person when I am driving an electric vehicle)	Equal variances assumed	133	.498	-.1416
	Equal variances not assumed	79.803	.504	-.1416
5. Social Reinforcement (I am perceived as a person with high sense of Fashion when I am driving an electric vehicle)	Equal variances assumed	133	.298	-.2315
	Equal variances not assumed	85.938	.290	-.2315

Since the p value is more than 0.05. There is no significant relationship between age and social reinforcement that support electric vehicles.

SUGGESTIONS

- In my opinion, the general public has to be informed about the advantages of owning or using an electric vehicle. This study sought to understand the public's perspective of electric vehicles, the factors that influence their purchase, their growth through time, and their beneficial effects on the environment.
- I believe that we need to be more environmentally conscious, socially responsible, and knowledgeable about the advantages of using electric vehicles.
- The upfront cost of vehicles could be a significant barrier for purchasers, but producers are seeing improvements in energy efficiency that will help to lower these prices.

Every nation needs to make sure that it supports the development of electric vehicles because doing so will make them more modern and advanced, which will benefit the economy of the country in the near future. In our country, there aren't nearly enough charging stations, which is a huge setback for those who already possess electric vehicles, according to around 23.6% of respondents. To achieve higher vehicle quality, electric vehicle makers and manufacturers must:

Superior car quality will increase sales.

Significantly superior automobiles ensure customer trust.

CONCLUSIONS

Electric car development and current adoption have been fraught with difficulties and roadblocks. Countries' perspectives on how to deal with the transition away from traditional oil fired cars have altered because to global concern over preventing the harmful impacts of vehicle emissions and

climate intolerance. As a result of global oil shortages and rising prices, many nations are already preparing for the usage of electric vehicles. Numerous e-vehicle related onroad scenarios and conditions are being researched, and numerous technical and theoretical solutions are constantly being advanced.

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Indian E-commerce Customer Cancellation and Return Behaviornomics: An Empirical Investigation

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Abstract

Ecommerce return policy plays an important role in dictating people satisfaction worldwide. Studies show solid return policy increases sales without increasing returns. The Ecommerce platforms in India are growing exponentially. Almost 65% of population seems to go online, while it might reach 80% by 2023. A vast majority of customers cancel before due deliver or return goods due to varied reasons which increases costs on reverse logistics and a growing concern. Data for research study was gathered from published academic publications, statistical databases, historical records, and articles found on the internet. Secondary data was gathered from a variety of resources for the study in order to increase the report's credibility. The main aim is to examine the factors influencing customer cancellation and returns policies in ecommerce platforms with reference to Chennai city. The study involved a group of 120 subjects, demographic and perceptual data for open ended questions was collected through a survey questionnaire of customer experience amongst four major ecommerce platforms. The hypothesis developed on variables are tested using reliability analysis, t-tests and ANOVA, by SPSS version 23.

Keywords: E-commerce; Customer cancellation; Customer return; Reverse logistics; Customer return behaviour.

INTRODUCTION

The online supply chain starts from the vendor and ends when the item is received. Goods move from inventory to the final user. Money paid by end-user e-commerce¹ along with data is exchanged on either side. The manufacturer processes the item

order received, passes information to warehouse and eventually product is shipped to the purchaser. The online logistics² involves a number of activities from order processing, inventory check and finally customer expectation fulfilment. Returns and cancellations would account to additional logistics and costs associated on the expense of an agitated customer. Hence, e-commerce platforms devise strategies to meet to turning theses customers as loyal and satisfied for repeat purchases. Customer retainment⁵ as well as repeat is critical for growth of ecommerce platforms. This involves the return policies and return logistic satisfaction. Though return management could be costly, it is essential to leverage return and make customer feel satisfied.

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LITERATURE REVIEW

J. Ye (2021)⁹ employs data of an online ecommerce platform for a year. The analysis involved illustration of characteristics of cancelled orders. It compares silhouette ratings as well as uses principal component analysis to reduce a number of clusters. Study conclusion demonstrates that market segmentation is a useful tool for distinguishing items and consumers with distinct characteristics and for making business recommendations.

Huang, X., and Zhang, D. (2020)⁴ examine the impact of uncertainty on service values. Authors look for a heterogeneous client base along poor indications are evaluated. Customers' value uncertainty, as measured by valuating signal quality, affects interplay among product along with rules fabricated. Study finds validity of practical implications.

Sharma (2020)⁶ looks at the mitigation and prevention of delivery times variability and the need of suitable replacement supply chain operation methodologies. Higher inventory costs and unreliable service levels come through extended uncertain lead times, many of which have a significant effect on the market chain's overall performance. The findings seem to be about the impact of good supply chain management systems on supply time and reduced, and the effectiveness of supply chain partnering (SCP) in reducing lead time. Supply chain management plays an essential role on a company's financial performance, per the studies.

Son, et al., (2019)⁷ says out of stock, returns, and order cancellations have a detrimental impact on online operations. The purpose of this research is to assess the financial implications of these unfavourable sales conditions for an online retailer, as well as the moderating influence of pricing ranges on the correlations between these unfavorable sales situations and financial performance. The review looks at 2484 transactional sets of data with an online store which included 260 brands. The data indicate that out-of-stock amounts have a negative impact on order amounts, whereas return amounts have no impact and cancellation amounts have a positive impact, and that these correlations vary with price group, illustrating the price group's mediating impact.

Tsai, T. Y., et al. (2019)⁸ examines customer retention, as one of the most critical concerns for businesses, and lowering customer turnover boosts customer lifetime value and lowers the cost of acquiring new customers. The study focuses on predicting and

identifying customer attrition in order to reduce customer churn rates through targeted measures. It also establishes a customer churn prediction, an understanding of customer churn, and a response to customer churn. The framework also discusses the features and challenges of various customer turnover stages. These findings can be utilised to build customised or personalised products and services, increase customer service efficiency and related decision making, and enable smart promotion campaigns to customers at high risk of churn.

NEED FOR THE STUDY

Retailers use customer service for direct one on one interaction between customer making a purchase and representative of the company. Customer returns and cancellation policy is a reverse logistics process, it requires similar efficiencies between customer and e-commerce. It is being a critical factor in ensuring buyer satisfaction, and reducing returns. The most common causes of purchase returns are not fulfilling the expectations, damaged or defective products, delayed delivery, and product not being up to expectation.

Statement of the problem

The main purpose of this study examines factors influencing customer returns and cancellation in ecommerce platform. The study also defines the interdependence between the frequency of internet shopping and the logistic aspects of e-commerce. The degree of satisfactions with regards to quality criteria of e-commerce services is necessary to determine the ever increasing needs and expectations of ecommerce customers.

Objective of the Study

To examine the factors influencing the customer cancellations and returns on ecommerce supply chain practices in India.

To measure the factors influencing customer product returns procedure and policies in E-commerce portal.

To identify the customer satisfaction towards e-commerce product cancellations and returns

Scope of the study

Order cancellation seems to be the act of making an order invalid, i.e., the consumer no longer accepts the thing that was originally ordered. A return is the act of sending back an order after delivery to the

recipient. Return may be due to repair, cancellation, complaint or wrong delivery. The logistics of a company plays an important role in returns as well as delivery of a product. Returns and cancellations in electronic commerce occur in all businesses, it is seen that one fourth of on-line shoppers are returning from 5% to 15% of the things they purchase. When a product is returned by a customer online, the retailer refunds the amount to the buyer which is a cost burden. According to various researches^{3,4}, one fourth of buyers believe delay in return process⁵ creates a negative experience and about 89 percent of buyer planning buy it somewhere else. Customer retainment as well as repeat is critical for growth of ecommerce platforms. This involves the return policies and return logistic satisfaction. Though return management could be costly, it is essential to leverage return and make customer feel satisfied. This study makes an attempt to reduce the inefficiencies due to cancellation and return, thereby explore a healthy customer online buying experience.

RESEARCH METHODOLOGY

Research Design- The study has adopted the descriptive research design. It helps to study and understand factors influencing the customer cancellations and returns on ecommerce supply chain in Chennai city.

Sampling Population- The study adopted the accessible population concentrating upon the targeted group of audience at random and hence, to ensure more focus to the information. The information collected from them is ensured to be accurate.

Sampling Method- The study adopts the non-probability "convenience sampling" technique, where the samples are selected from the population directly. Samples can be selected easily so we can choose the sample that outlines the entire population.

Sampling size - For analysis it is essential to make sure that the sampling size is minimum of 50 to have accuracy. The sampling size of 120 respondents have been taken in this analysis.

SPSS package version 23 is used in study for investigation and output.

DATA ANALYSIS AND RESULTS

Pilot Study - Cronbach's Alpha Test

Reliability Statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.769	.770	10

Inference: The arrived Cronbach alpha is greater than 0.7. Hence the questionnaire is reliable to do further data collection and analysis.

According to the key findings, 60.83 percent of respondents are aware of and have read return policies. While 35 percent and 4.17 percent of respondents are aware and have read, and 35 percent and 4.17 percent are not aware, respectively. When enquired on waiting time for return policies, 42.50 percent of respondents expect refunds within 30 days. While 10.83 percent, 3.33 percent, and 0.83 percent, respectively, anticipate returns of 60 days, 90 days, and 365 days. Goods returns reflected that 41.67 percent of respondents are returning electronics. Clothing, apparel, cosmetics, and health products are returned by 32.50 percent, 13.33 percent, 11.67 percent, and 0.83 percent of respondents, respectively. Top reasons of return being 63.3 percent of customers are returning products after delivery because the quality was not up to par. While 19.17 percent, 15%, and 2.50 percent of respondents, respectively, return things after delivery because they did not match their needs, payment alternatives, and delayed delivery.

One way ANOVA (I)

(Education Vs Antecedents on customer cancellation and returns policies)

The profile factor educational qualification was divided into three groups. The antecedents are obtained using five point Likert scale from the three sub groups of the respondents were converted into numerical data and fitted using one way ANOVA to find out the significant difference between educational qualification of respondents and antecedents leading to impact customer cancellation and returns policy.

Education Vs Antecedents on customer cancellation and returns policies

Antecedents	Education	N	Mean	F	Sig
How satisfied are you with amazon speed of delivery?	School Level	3	1.33	0.337	0.714
	Undergraduate	53	1.64		
	Post graduate	65	1.6		
How satisfied are you with Flipkart speed of delivery?	School Level	3	1.33	1.233	0.295
	Undergraduate	53	2.06		
	Post graduate	65	2.08		
How satisfied are you with Myntra speed of delivery?	School Level	3	1.33	2.993	0.054
	Undergraduate	53	2.45		
	Post graduate	65	2.2		
How satisfied are you with Ajio speed of delivery?	School Level	3	1.33	2.523	0.085
	Undergraduate	53	2.51		
	Post graduate	65	2.55		
How satisfied are you with return services?	School Level	3	1.33	2.507	0.086
	Undergraduate	53	2.26		
	Post graduate	65	2.09		
How satisfied are you with service of the delivery personnel?	School Level	3	1.67	2.119	0.125
	Undergraduate	53	1.83		
	Post graduate	65	2.09		
The e-commerce platforms are responsive (keep customers informed) to your questions or concerns about their products?	School Level	3	1.33	1.852	0.162
	Undergraduate	53	2.19		
	Post graduate	65	2.02		
The ecommerce platforms deliver your product within the expected timeline?	School Level	3	2	0.14	0.87
	Undergraduate	53	2.21		
	Post graduate	65	2.14		
The e-commerce platforms are assured (making customer feel safe) to your questions or concerns about their products.	School Level	3	1.67	1.663	0.194
	Undergraduate	53	2.38		
	Post graduate	65	2.15		
The e-commerce platforms are empathetic (individual attention and delivery in convenient hours) to your questions or concerns about their products?	School Level	3	1.67	1.309	0.274
	Undergraduate	53	2.36		
	Post graduate	65	2.2		
The e-commerce platforms are reliable (providing service as promised) to your questions or concerns about their products?	School Level	3	1.33	1.67	0.193
	Undergraduate	53	2.3		
	Post graduate	65	2.28		

INFERENCE

When observing value of F and significances of p-value (which is more than the .05 alpha level), there are statistically insignificant differences between the means of the different levels of the education variable and critical antecedents and hence no categorical effect is observed.

Suggestion and Recommendation

Creating a clear and easy to find policies in the website as well as application, establishing clear internal process for accepting and processing returns, Improve return services and customer

experience by analyzing past data are few suggestions on how Ajio return services can be improved. On time delivery of product influence returns and cancellation behavior of 53.33% respondents. On time delivery is keeping ecommerce customer happy by meeting promised commitments, ship dates and delivery dates. This can be improved by maintaining accurate inventory in purchasing process, creating and maintaining realistic shipping and delivery schedules⁴, making quality a priority and monitoring efficiency levels, having a well-trained and dedicated workforce^{4,9} as well as finding the problem for delay in delivery and implementing solutions. When responsiveness

is achieved, the customer will have clarity of their product delivery⁵ even when there is a delay and that it might eliminate return or cancellation. Innovating product portfolio will make customer feel safe and make a customer feel assured, and strengthening digital services along with value will improve individual satisfaction and thus empathy can be achieved.

CONCLUSION

The study focuses on interdependence between the frequency of internet shopping and the logistic aspects of e-commerce. This research gives researchers, ecommerce platform user and owners useful information about logistic influence on return and cancellation. A lenient return policy or poor return service can be seen as risk in driving poor sales and increased rate of returns.^{6,7} In this study, factors influencing e-commerce possible returning reasons are studied, along with linked returning behavior. It provides insights on managing and reducing customer returns. The results obtained could be useful to researchers in examining factors influencing customer cancellation and return on e-commerce supply chain practises.

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Factors Influencing Purchase Decision of Radiator Core

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Abstract

The market place has become very dynamic with consumers today being more informed and sophisticated than before. Therefore, knowledge about consumers' needs, factors influencing purchase decision will enable companies to develop effective strategies to promote products and services through taking advantage of the underpinning drivers explored in this study thereby increasing consumer satisfaction. The study aims to analyse the factors influencing purchase decision for the people to choose radiator core in the market. This study is undertaken to understand the choice, effect, trend and impact created by various factors influencing purchase decision. While it is known that the consumer behaviour changed after the onset of advancement in technology, yet it remains unclear as to the factors that directly influence or act as motivators or stimuli to the purchase decision in the decision making process for procurement of radiator core. The experience has shown that people purchase due to various factors like pricing, performance, delivery of the product and quality. This study is a conscious attempt to examine the intrinsic factors of purchase decision and identify such factors that drive one group to go for purchase and vice versa. The purchase decision factors will be explored during the course of the research.

Keywords: Purchase decision; Radiator core; Pricing; Promotion.

INTRODUCTION

Purchase Decision is defined as a process, which through input and its application although process and actions lead to the satisfaction of needs and requirements. It is the decision making process used by consumers regarding market transactions before, during, and after the purchase of goods or services. It can be seen as a cost benefit

analysis if there are many alternatives. Generally, the buyer's purchase decision will be to buy the most preferred type, buying two features can come between a postponement and a purchase decision. The first factor is the attitude of others. If the person who is important to you thinks you should buy a cheap car, then the chances of you buying a more expensive car are reduced. Competition in the market has intensified, with the influx of retailers offering lower prices. Manufacturers from neighbouring countries, such as China, have made significant changes in making the prices of heat exchangers more competitive. Domestic retailers in the country offer inexpensive products with limited features and functionality. The study will test the effect of purchase decision of a customer or how the product balance affects the decision to buy and fill the gaps. Therefore, this study may also be helpful in strategizing marketing strategy in the depreciation phase.

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OBJECTIVES OF THE STUDY

- To study the consumer purchase decision of radiator core.
- To understand the key effect of pricing factor on decision making.
- To identify customer choice on choosing various brand.
- To evaluate the impact of promotion on purchase decision.
- To determine the major source of information for choosing radiator core.

REVIEW OF LITERATURE

*Hidayat N et. al.*¹ posit that heat is the result of a fire that occurs in a burning room with temperatures above 800 °C. If left unchecked, heat can cause the engine to overheat and cause damage to engine parts. The study was conducted by testing a series of Toyota Kijang 5K car engines.

*Kowang Owee Tan et. al.*² revealed the findings of research problems related to factors influencing the decision to purchase potential car buyers in Malaysia. There are too many car manufacturers and they are competing with each other to improve their products. This study investigated the factors influencing the decision to purchase a car in Malaysia and a research framework based on (Rajput, 2011), (Brown & Carpenter, 2000), (Austin and Dinan, 2005), (Glowa, 2001).

*Kumar P et. al.*³ explored a model with large flexible features, which contributes to the consumer purchasing of passenger car owners in Gautam Buddh Nagar. Although there are countless studies conducted in other countries, very little thesis and research work has been done to study consumer behaviour in the passenger car industry in India and especially in Gautam Buddh Nagar.

*Lasse Fridstrøm et. Al*⁴ revealed the introduction of the fuel novel and advanced technology, such as batteries, (plug-in) hybrids and fuel cell electric cars, and the need to combat local and global emissions from passenger cars have enhanced the political interest in the vehicle. the choices made by families and private firms, and how these decisions can be influenced by financial and legal sanctions and grants.

*Liao X et. al.*⁵ explored Purchasing energy-efficient materials is a logical and effective way to reduce carbon emissions in the Chinese segment. This study explores the relationship between the goal

of environmentally friendly behaviour which is less of a natural state of mind and anxiety as well as thought provoking psychological benefits and the choice to buy energy efficient electronic devices among Chinese families.

*Melky Juni Doro Siburian*⁶ posit that how a combination of four P branding has an impact on a consumer decision. It is an example of research at PT Eurotruk Transindo, one of the authorized Mercedes Benz Truck Dealers in Indonesia in the market for the sale of real time Mercedes Benz backups.

*Muhammad Adnan Bashir et. al.*⁷ posit that product segregation has become a difficult task for advertisers due to the increasing number of products in the market. It is also worth noting that the product classification you receive is based on product, that is, product equity, which appears to be more effective than others. This is the reason why advertisers place so much emphasis on strengthening brand equity.

*Napolie Joyce Buenafe et. al.*⁸ revealed that Technology has revolutionized the world and our daily lives over the years. Technological advancement has had a profound effect on our lives, as well as the dramatic shift in communication. This study is to determine what affects Gen Z's purchasing intentions on electronic gadgets.

RESEARCH METHODOLOGY

Research design: A research design is a framework or research program that directs data collection and analysis. It is a green text to follow when completing a survey.

Sampling frame: The frame describes the number of people in terms of sample units. The samples taken from the lists are called source lists \ sample frames.

Sampling Unit: It is a set of elements considered for selecting a sample. In this research, we have taken survey from customers related to factors influencing purchase decision.

Sample Size: A total of 106 respondents were chosen for the study.

Data collection methods: Primary data are generated by a study specifically designed to accommodate the needs of the problem at hand. The methods used were direct survey method and survey taken from the customers. Secondary data are not collected specifically for solving the problem currently being investigated. Here secondary

data is collected from the records available in the company website, books, and journals and through the internet.

Data collection research instrument: A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. It is a device for securing answers to questions by using a form which the respondent fills by himself through online. In this method, pre-printed list of questions arranged in a sequence which is used by the researcher for collecting data. The questionnaire schedule is filled by the respondents.

HYPOTHESIS

Hypothesis 1 : There is no significant difference between nature of business and the purchasing of radiator products.

Hypothesis 2 : There is no significant difference between years in business and the pricing of Radiator products.

Hypothesis 3 : There is no significant difference between no. of years associated with a Radiator core and Promotion factors.

Hypothesis 4 : There is no significant difference between preferred radiator core companies.

Hypothesis 5 : There is no significant difference between types of Radiator core dealing with.

Hypothesis 6 : There is no significant association between the mode of knowing a radiator company and the years associated with a radiator company.

DATA ANALYSIS AND INTERPRETATION

Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.701	5

Reliability analysis was done to calculate Cronbach's Alpha to have proof of the reliability of the questionnaire. It was found that Cronbach's alpha value was 0.701

One-Way Anova Test-1

-	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	582.537	3	194.179	18.513	.000
Within Groups	1069.878	102	10.489	-	-
Total	1652.415	105	-	-	-

P value = 0.000

Since P value < 0.05

Null Hypothesis is rejected.

There is significant difference between nature of business and the purchasing of Radiator products.

One-Way Anova Test-2

-	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	197.586	3	65.862	6.864	.000
Within Groups	978.753	102	9.596	-	-
Total	1176.340	105	-	-	-

P value = 0.000

Since P value < 0.05

Null Hypothesis is rejected.

There is significant difference between years in business and the pricing of products.

One-Way Anova Test - 3

-	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	248.005	3	82.668	4.424	.006
Within Groups	1906.155	102	18.688	-	-
Total	2154.160	105	-	-	-

P value = 0.006

Since P value < 0.05

Null Hypothesis is rejected.

There is significant difference between no. of years associated with a company and Promotion factors.

Cochran-Q Test - I

Test Statistics	
N	106
Cochran's Q	158.376a
df	4
Asymp. Sig.	.000

a. 2 is treated as a success.

P value = 0.00

Since P value < 0.05

Null Hypothesis is rejected.

There is significant difference between preferred radiator core companies.

Cochran-Q Test-II

Test Statistics	
N	106
Cochran's Q	26.199a
df	4
Asymp. Sig.	.000

a. 1 is treated as a success.

P value = 0.000

Since P value < 0.05

Null Hypothesis is rejected.

There is significant difference between types of Radiator core dealing with.

Chi Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.965a	9	.036
Likelihood Ratio	19.929	9	.018
Linear-by-Linear Association	1.894	1	.169
N of Valid Cases	106	-	-

a. 9 cells (56.3%) have expected count less than 5. The minimum expected count is .15.

P value = 0.036

Since P value < 0.05

Null Hypothesis is rejected.

There is significant association between the mode of knowing a brand and the years associated with the Brand.

HYPOTHESIS RESULTS

Hypothesis 1 : There is significant difference between nature of business and the purchasing of radiator products.

Hypothesis 2 : There is significant difference between years in business and the pricing of Radiator products.

Hypothesis 3 : There is significant difference between no. of years associated with a Radiator core and Promotion factors.

Hypothesis 4 : There is significant difference between preferred radiator core

companies.

Hypothesis 5 : There is significant difference between types of Radiator core dealing with.

Hypothesis 6 : There is significant association between the mode of knowing a radiator company and the years associated with a radiator company.

CONCLUSION

The research has shown a powerful impact of Purchase decision factors on consumer buying behavior. No doubt that purchase decision factors like choice, quality, performance of Radiator Core had brought major changes to both, consumer as well as business. The research has shown that consumers are highly selective while making a purchase. Though there is a plenty of data and sources of information on social media, still personal decision making factors of the consumers makes a lot of difference in selecting and making a purchase.

Marketing and social media Marketing has definitely bridged up the gap between the brands and the consumers. Considering this fact, Radisson Radiator is now making each possible effort in making the buyer feel connected with the brand and allowed them to put their views, opinions, feedbacks and reviews.

The study highlighted interesting which will be the motivation to continue consumer-related research. Quantitative studies can confirm important personal questions related to end-user decision making. In a broader context of society, with awareness these decision making issues and purchase decision factors, the politics and ideas of the B2C can play a role in increasing sales of the business.

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A Study on Financial Planning and Tax Savings Strategies for Salaried Employees

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Abstract

Despite significant attempts to broaden the tax base, our nation has only roughly 82.7 million taxpayers, or 6.25 percent of its more than 132 crore population, which is a trivial number for our nation. Budgeting, performance goal setting, and system building are all parts of the financial planning process. The annual income is depleted by taxes. Tax planning is a useful strategy for controlling this by lowering tax liabilities. It helps in maximizing the use of available tax exemptions, deductions, and benefits while lowering obligations. For the salaried class, income tax deductions provide a variety of opportunities to reduce their taxable income, including life insurance premiums, contributions to pension plans, employee provident funds, and principal payments on home loans, and tuition for dependent children. These exclusions and deductions would enable tax to be significantly decreased. To determine the extent of employee awareness of tax planning strategies and their saving and investing habits, a research of 107 salaried employees was conducted.

Keywords: Financial planning; Investment pattern; Tax planning, Tax exemptions.

INTRODUCTION

Tax Planning

Tax planning is the organization of one's financial and economic affairs to fully benefit from all permissible deductions, exemptions, allowances, and rebates in order to minimize one's tax liability.¹ Utilizing the legal concessions and exemptions granted by the tax legislation, aids in lowering tax liabilities. Financial planning for tax efficiency

is referred to as tax planning.² It aims to reduce one's tax obligations and make the best use of tax breaks, rebates, and advantages. Making financial and commercial decisions to reduce the impact of taxes is a part of tax planning. This enables you to effectively utilize all tax laws' advantageous features in order to obtain the maximum profit.³ It allows one to consider their finances and taxes at the start of the fiscal year, as opposed to afterward.

STATEMENT OF THE PROBLEM

Savings and wise investment choices can help with tax preparation.⁴ Taxpayers have few options to invest or save with their available income when they take the strategy of ignoring their tax burden. The problem is that not enough individuals are aware of the several laws that could help them pay less in taxes. The majority of investments are made in financial and physical assets with a range

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of yields.⁵ In terms of personal finance, it is essential to have a thorough awareness of the opportunities available and to manage one's finances while taking tax liabilities and post tax charges into account. The current study focuses on analyzing the tax preparation tactics used by salaried people. The goal of the study is to identify different tax saving solutions and demonstrate how financial planning may be used to accomplish both long and short term financial objectives.

OBJECTIVES OF THE STUDY

- To analyze the tax-planning strategies adopted by salaried employees.
- To examine the preferred fact or so investment by salaried employees of different sectors.
- To assess the investment and saving patterns of salaried employees.

REVIEW OF LITERATURE

Abhishek Janvier Frederick (2017) examined how aware working women are of tax benefit programmes and how they invest in them. Understanding client awareness of tax benefit programmes was the goal of the study. The study assessed whether the participants were aware of the tax incentives available to them and the industries in which they should invest to maximize their tax benefits. Additionally, it sought to comprehend how customers invested in these tax advantage programmes.⁶ The study additionally revealed that working women were unaware of the tax rate they were subject to.

Bitto Benny (2018) focused on the study of tax planning and the salaried class's knowledge of tax laws. The publications under examination highlighted the significance of tax planning strategies and general public awareness. Other key goals were determining the degree of knowledge among the salaried class regarding the various tax planning strategies permitted by the Income Tax Act of 1961 and the interaction between the financial advisor and the employee's tax planning.⁷

Pujari R (2018) identified that the primary goals were to understand and synthesize the tax preparation strategy utilized by Edelweiss employees in the salaried class. The goal was analyzing the salaried class to ensure that there was a sufficient level of precaution and awareness regarding the various planning measures available under the Act to determine the impact of income tax laws on the salaried class by the Indian government to review the tax reforms and evaluating the impact of tax planning on the savings and investment practices

of the salaried class assesses.⁸

RESEARCH METHODOLOGY

Research and Sampling Methods

The study adopted descriptive research and convenience sampling technique.

Sampling Size

The sample size used for the study is 107. The primary data required for the study was directly collected from salaried employees across India through a structured questionnaire (Google form).

Statistical Tools Used

The collected primary data was analyzed by Cochran Q test, Chi-Square, and Independent sample T-test.

DATA ANALYSIS AND INTERPRETATION

Descriptive Statistics

Table 1: Gender

Gender	Frequency	Percent
Male	71	66.4
Female	36	33.6
Total	107	100

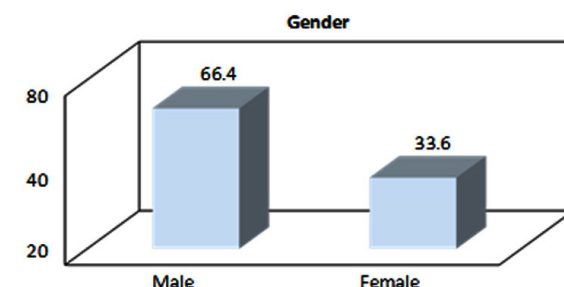


Table 2: Age groups

Age groups	Frequency	Percent
Below 30	90	84.1
31-45	7	6.5
45-60	10	9.3
Total	107	100

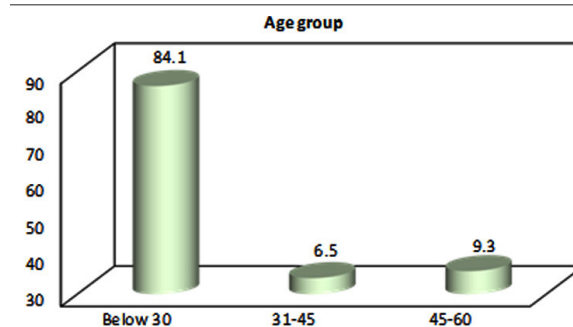
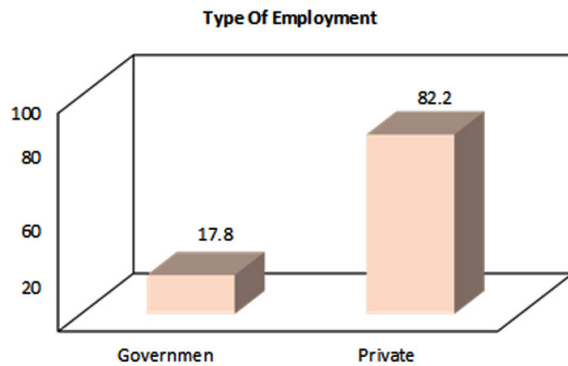
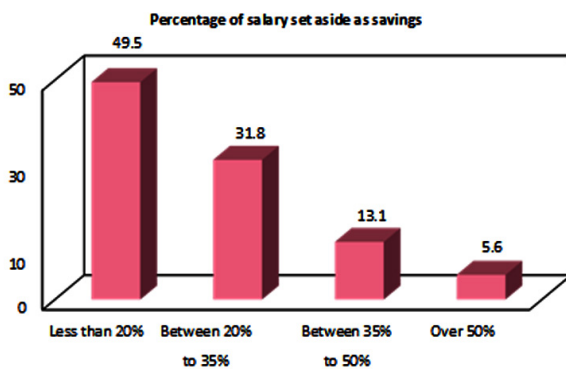


Table 3: Type of Employment

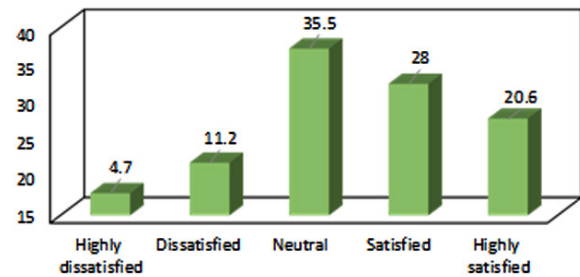
Type of Employment	Frequency	Percent
Government	19	17.8
Private	88	82.2
Total	107	100


Table 4: Percentage of salary as savings

Percentage of salary set aside as savings	Frequency	Percent
Less than 20%	53	49.5
Between 20% to 35%	34	31.8
Between 35% to 50%	14	13.1
Over 50%	6	5.6
Total	107	100


Table 5: Satisfaction level with tax planning strategies

Satisfaction level with tax planning strategies	Frequency	Percent
Highly dissatisfied	5	4.7
Dissatisfied	12	11.2
Neutral	38	35.5
Satisfied	30	28
Highly satisfied	22	20.6
Total	107	100

Satisfaction level with tax planning strategies


INFERENTIAL STATISTICS

Cochran Q Test

Preferences for various Tax Saving Instruments.

Null hypothesis (H_0): There is no significant difference between the preferences for various tax saving instruments.

Alternate hypothesis (H_1): There is a significant difference between the preferences for various tax saving instruments.

Tax Saving Instruments	Frequencies	
	Yes	No
Insurance Premium	48	59
Pension scheme	11	96
Medical Insurance	37	70
Educational Loan	23	84
Donation	19	88
Mutual Funds	14	93
None	34	73

Since P value < 0.05, reject null hypothesis

Inference: There is a significant difference between the preferences for various tax saving instruments.

Interpretation: Respondents mostly prefer Insurance Premium as a tax saving instrument and pension scheme & mutual funds are the respondents' least preferred tax saving instruments.

CHI SQUARE TEST

Annual income and Tax planning of salaried employees

Null hypothesis (H_0): There is no significant association between level of annual income and whether the employees do tax planning.

Alternate hypothesis (H_1): There is significant association between level of annual income and whether the employees do tax planning.

Income		Whether the employees do tax planning		Total
		Yes	No	
Below Rs. 5 Lakhs	Count	28	35	63
	Expected Count	37.1	25.9	63.0
Between Rs. 5 Lakhs and Rs. 7.5 Lakhs	Count	12	4	16
	Expected Count	9.4	6.6	16.0
Between Rs. 7.5 Lakhs and Rs.10 Lakhs	Count	11	1	12
	Expected Count	7.1	4.9	12.0
Between Rs. 10 Lakhs and Rs.15 Lakhs	Count	4	1	5
	Expected Count	2.9	2.1	5.0
Between Rs. 15 Lakhs and Rs.20 Lakhs	Count	3	3	6
	Expected Count	3.5	2.5	6.0
Above Rs. 20 Lakhs	Count	5	0	5
	Expected Count	-	-	-
Total	Count	63.0	44.0	107.0

Since P value < 0.05, reject null hypothesis

Inference: There is significant association between level of annual income and whether the employees do tax planning

Interpretation: Employees earning a higher level of annual income tend to do more tax planning than employees who earn a lower level of annual income.

Independent sample T-Test

Marital Status v/s Factors of investment

Null hypothesis (Ho): There is no significant difference between the marital status of the respondents and their preferences towards factors of investment.

Alternate hypothesis (H₁): There is a significant difference between the marital status of the respondents and their preferences towards factors of investment.

Independent Samples Test											
		Levine's Test for Equality of Variances				t-test for Equality of Means					
		F	Sig	t	df	Significance	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
						One-Sided p	Two-Sided p		Lower	Upper	
Factors of investment	Equal variances assumed	.475	.492	-2.205	105	.015	.030	-2.06977	-.93869	-3.93101	-.20853
	Equal variances not assumed	-	-	-2.438	34.940	.010	.020	-2.06977	-.84900	-3.79344	-.34610

Since P value < 0.05, Reject null hypothesis

Inference : There is a significant difference between the marital status of the respondents and their preferences towards factors of investment.

Interpretation: Married respondents prefer different factors of investment income par is on with unmarried respondents.

DISCUSSIONS

Findings

- Most (66.4%) of the respondents are male.
- Most (84.1%) of the respondents are aged below 30.

- Most (80.4%) of the respondents are married.
- Most (82.2%) of the respondents are private-sector employees.
- Most (58.9%) of the respondents earn an annual income that is below Rs. 5 lakhs.
- Most (58.9%) of the respondents do tax planning.
- Majority (43%) of the respondents do not have an emergency fund.
- Majority (49.5%) of the respondents set aside less than 20% of their salary as savings.
- Most (71%) of the respondents' income is taxed under the head 'Income from salary'.
- Majority (35.5%) of the respondents have stated that their satisfaction level with tax planning strategies is neutral.
- Most (65.4%) of the respondents utilize their Income Tax benefits.
- Respondents who are married used a considerably higher percentage of salary to repay loans
- Government employees purchased more assets on loan, do more tax planning, utilize their tax benefits than private employees.
- Employees earning a higher level of annual income tend to do more tax planning than employees who earn a lower level of annual income
- Respondents mostly prefer Insurance Premium as a tax-saving instrument and pension schemes & mutual funds are the respondent's least preferred tax-saving instruments.
- The vast array of tax planning options makes it challenging for investors to select a particular strategy within a set time frame.
- Banks serve as more than just a venue for information and investment. There are numerous other organizations that offer superior investment opportunities as well as investment advice.

CONCLUSION

The study and analysis of salaried employees' knowledge of tax laws and provisions showed that, overall, employees had high levels of knowledge about the various deductions, exemptions, and provisions of the Income Tax Act of 1961. The overall observation was that provident funds and insurance displayed maximum awareness. Salaried taxpayers look out for secured investments to utilize their savings where safety is guaranteed, the risk is less, returns are maximum and the rate of return is high. This justifies why housing loans, provident funds, and insurance schemes score high on salaried investments charts. However, there were some differences among the employees based on their income brackets, savings, and job descriptions. In terms of the tax planning tactics used by salaried assesses for the fiscal year 2020–2021, life insurance and public provident funds were widely accepted by workers at all levels, while home loan repayment came in second place due to the advantages of tax deductions and interest repayments.

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SUGGESTIONS

The critical step of making many features online available is one that the Income Tax Department has made. The use of technology will aid in increasing business and wealth creator trust.

- Increasing the number of taxpayers is crucial. Currently, just 5.6% of Indians pay personal income taxes, and of those, the salaried class makes up the majority.
- People should be informed about the significance of tax preparation in general and tax-saving programmes by the government and financial organizations. People cannot make use of possibilities to the fullest extent without such education.

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