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Editorial

5G MAGMA – AN OVERVIEW

5G magma, a project with open governance model, creating new cross community technical steering committee. It is an open-source software platform that gives network operators an open, flexible and extendable mobile core network solution, announced project and community growth

Since moving to the Linux Foundation, Magma has made strides as a community, in partnership with the Open Infrastructure Foundation and OpenAirInterface Software Alliance. The collaboration has formally become the Magma Core Foundation, and project and community growth includes new members, the adoption of a master architecture roadmap, and formation of a neutral governance structure. In addition, the community will host its first Linux Foundation-managed event, Magma Day, co-located with KubeCon + CloudNativeCon Europe 2021.

“We are pleased to see the Magma Core Foundation continue to evolve as a leader in network innovation,” said Arpit Joshipura, general manager, Networking, Edge, and IoT, the Linux Foundation. “Additional collaboration efforts are underway via initiatives like the 5G Super Blueprint which enables communities to build and augment modern networks at scale across 5G, carrier Wi-Fi, private LTE, and more.”

“The OpenAirInterface Software Alliance continues to participate in the Magma Core Foundation as a major contributor to the developments of the core network,” said Irfan Ghauri, Director of Operations of the OpenAirInterface Software Alliance. “The seed code for one of the main components of the Magma core (MME) is in fact OAI. The fact that early implementations are making it into production improving users’ lives is in itself a great source of satisfaction for the OSA. The Alliance continues to contribute through its engineers in the entrails of the Magma core and looks forward to increased adoption of the latter, as greater stability and completeness is achieved over time. This is very hard work but the OSA remains committed to delivering the next features including non-stand alone support and others.”

“Since the early days of the Magma project, the OpenInfra Foundation and our global community have aligned with the community’s goals to connect the next billion people,” said Mark Collier, COO of the Open Infrastructure Foundation and member of the Magma Core Foundation governing board. “We support the development of Magma to form a next-generation mobile networking stack that’s aligned with our mission to create open infrastructure code that runs in production. We’re excited to see more organizations coming on board to collaborate with us as we support that goal.”

The Magma Core Foundation welcomes 11 new member organizations across CSPs, processing, storage, edge, and more. New members 0chain, Aarna Networks, Connect5G, FreedomFi, GenXComm, Helium, Highway9Networks, MotoJeannie, Shoelace Wireless, Vapor IO, and Whitestack join existing members, including Arm, Deutsche Telekom, and Facebook. The community will work collaboratively on the future of mobile network core solutions, via a new architecture roadmap that’s 3GPP generation and access network (cellular or WiFi) agnostic. It can flexibly support a radio access network with minimal development and deployment effort, and includes three major components: Access Gateway, Orchestrator, and Federation Gateway.

To help shepherd this work, a new neutral governance structure, including a Technical Steering Committee (TSC), has been formed. Newly-elected TSC members include Marie Bremner, Raphael Defosseus, Hunter Gatewood, Scott Moeller, and Pravin Shelar.

Aarna Networks

“We are delighted to join the Magma Core project,” said Amar Kapadia, co-founder and CEO, Aarna Networks. “By integrating Magma Core with ONAP and Kubernetes, we plan to provide communication service providers, government organizations, and enterprises with a fully open source solution that could democratize and accelerate 5G deployments worldwide.”

Connect5G

“Magma is the one and truly pioneering project – providing open, unified and access convergent networking. We at Connect 5G believe that the future of the global communication lies in the open technology stacks. Our mission is to bring the rural and remote areas to the global network,” said Patrik Melander, chairman and CEO, Connect5G, Inc. “For that purpose we selected Magma as the one and truly pioneering project that provides open, unified and access convergent networking layer.”

FreedomFi

“Most common customer objection about any open source project is that it’s not enterprise ready. We’ve heard those objections about Linux and Kubernetes for years prior to those becoming a standard, and we’ve heard a lot of the same about Magma last year.” said Boris Renski, Co-Founder and CEO at FreedomFi. “This year we start seeing customers like Access Parks choosing Magma over a variety of open source and proprietary alternatives to power hundreds of cell sites across the national and state park system. We are quickly approaching the end of *Magma-is-not-enterprise-ready* cycle and are excited to collaborate with the Linux foundation to grow the project ecosystem.”

Helium

“Helium started with a vision to enable wireless networks for IoT powered by the people with a new blockchain-based incentive model,” said Frank Mong, the COO of Helium Inc. “We’re excited to join the Linux Foundation and the Magma ecosystem to continue to make building all wireless networks possible by combining cryptocurrency, open source, and bringing access to more people globally.”

Highway9 Networks

“Magma significantly opens, modernizes and steers the mobility core stack. Highway9 Networks is excited to partner with the Magma community as we deliver innovative 5G ready edge cloud solutions to the enterprise,” said Allwyn Sequeira, Founder/CEO of Highway9 Networks

MotoJeannie

“Magma Core provides the necessary toolset that’s needed for the industry to innovate. At MotoJeannie, we use a curated form of Magma core, enabling us to focus on delivering the desired value to our end customers. Linux foundation knows how to develop values for the ecosystem using open source, and we are very excited to be part of this community,” said Ayush Sharma, founder and CEO, MotoJeannie.

Shoelace Wireless

“Magma converged core provides cost effective cloud native orchestration of WiFi and LTE networks which is critical for Shoelace Wireless’ intelligent-edge multipath traffic steering, switching, and aggregation technology to enable use cases such as: network augmentation, smart contract roaming, predictive traffic steering, and HetNet optimization,” said Jim Mains, CEO, Shoelace Wireless. “The fact that Magma is open-sourced also allows us to work with innovative partners to accelerate market deployment which otherwise would take many years.”

Vapor.io

“Open technologies like Magma will help revolutionize both US and global communications infrastructure,” said Cole Crawford founder & CEO of edge and grid infrastructure company Vapor IO. “We have always believed that neutral host multi-tenancy and shared infrastructure unlock the economics that enable the worldwide rollout of advanced networks like 5G. Vapor IO’s Kinetic services are ideal for Magma, and we look forward to working with our partners to implement and deploy it on our network.”

Magma is open source technology which attracts all the stack holders.

December 2020

Dr. S T Deepa
Editor

AN OVERVIEW: BIG DATA SECURITY AND PRIVACY PROTECTION

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ABSTRACT:

Data is actually one of the biggest resources in any sector for businesses. A new challenge was caused by the constant increase in data importance and volume: typical research methods cannot resolve these issues. So, this issue was overcome by creating a new concept: big data. Big Data has nevertheless created new problems not only with the volume or variety of data but also the protection of data and privacy. In order to get a consistent view of the problem, we have agreed to undertake an investigation with the intension of highlighting the key problems related to the safety of big data and the solutions the scientific community has proposed. The results obtained after using a structural mapping analysis to ensure safety in the big data ecosystem are explained in this article. Detailed analysis on this security subject is almost impossible, and so the result of this research is an using the of key security issues in a big data environment along with the principal solutions suggested by the research community.

Keywords: big data, security, privacy

INTRODUCTION:

Big data concentrate on internet technologies to help people. For Internet service providers, data has a significant business value, but data collection and application is complicated and difficult to manage, with personal privacy. As the internet grows rapidly, many data traces are left daily on the internet. This offers suspects the chance to gather online information and then carry out illicit acts, such as resell, cheating and so forth, not only for people. Life has led to economic losses and problems which have a great impact on social economic stability and social peace. In the environment of Big Data, people should be able to deal with security and privacy issues more effectively in the world of Big Data.

SOURCE OF BIG DATA:

Social data is gathered from likes, tweets, reviews, video uploads and mass media shared and exchanged on preferred network locations around the worldwide. This type of data gives a good insight into consumer conduct and perception and can influence market analytics incredibly. The public Internet and approaches such as Google trends can be used to increase a massive quantity of big data as another valuable source of social data.

Machine data is described as information provided by industrial devices, machine-installed sensors and even web logs that monitor the user's behaviour. The Internet of Things is forecast to be growing more rapidly and expanding across the globe. sensors such as GPS, smart meters, cameras on road, satellites and the fast growing IOT will provide high velocity, value and volume of the data in the very near future.

Transaction data are generated by everyday transactions, both online and offline. Invoices, paid requests, storage documents, shipping accounts – all transactional data are characterized, but data itself is almost irrelevant and most companies find it difficult to understand the information that they generate and how it is used.

CHARACTERISTICS OF BIG DATA:

Volume:

This applies to the data size in which we deal. This data is distributed across locations, across sizes, in huge volumes from terabytes, petabytes and more. Today, the data are created not only by people, but even significant amounts of data are produced by machines and exceeds the human data generated.

Velocity:

Velocity is a process that deals with data generation at high speed. The rate of generation of the speed data determines the data's potential. The data flow is enormous and systematic.

Variety:

Variety extends to both unstructured and structured heterogeneous methods and data design. In previous days, the only sources of data considered in certain programs were traditional flat files and databases. Data are now being taken into account in the research applications in emails, photographs, recordings, tracking systems, PDFs, audio, etc. This variety of unstructured data presents certain complications for data collection, extraction and analysis.

variability:

This category is an issue for those who analyze the information. The inconsistency that can be displayed by the data at times, hampers the task of efficiently managing and handling data.

Complexity:

Big data also contains a complex dynamic interaction. Changing one data can cause many data sets to be modified, causing a wave effect.

Value:

This applies to dynamic and advanced business plan and insights related to huge data sets.



Fig 1: 5V's Of Big Data.

BIG DATA SECURITY AND PRIVACY CHALLENGES:

Privacy risk:

Although people prefer the conveniences and comfort of big data, there are still several complications occur in big datas. If big data is not well maintained for user data during the use, the privacy of users and the protection of data would be specifically threatened. It can be classified into anonymous identification, anonymous security and protection of privacy according to various protection content. In the time of big data, protection of people's data is more than just the conventional questions of privacy, but it is focused on the study and investigation of personal data and on a targeted prediction of the state and actions of the individual.

Big data security and privacy protection is lacking:

The data is spread at an extraordinarily high rate in the big data world. Around the same time as the transmission of information, the utilization of data information is not of high importance and data is limited due to poor monitoring of data, lack of technological assistance, imperfect monitoring mechanism and the vulnerability of losing information. The importance in itself would produce more damaging impacts on people, industries and even culture that will lead to more economic losses.

Threats to data security and privacy:

This kind of network environment has made the mobile information security of smart data terminals increasingly relevant themselves from the advent of the Big Data era and the exponential development of the Internet. Today, China is the largest smart mobile device market in the world. These various mobile devices not only occupy the resources and time of the users, but also internally store more personal information. People are currently experiencing significant problems with big data protection and believe big data is not secure. Not just the big data issue. There are still quite worries about the security issues of smart terminals operated by people. Consumers have already taken the protection of smart devices significantly. Smart products also change to smarter devices from latest smart terminals. The personal intelligent terminal will then control the home terminal product. Then huge safety problems will be taken to the owner's smart house if the personal mobile equipment is tracked or ruined.

BIG DATA PRIVACY AND SECURITY PROTECTION:

Managing data information in social networks:

The online media which have been developed with big data have become the major platform for interpersonal communication. It is highly important to strengthen data management. In the first place, the supervision of and management of data should be strengthened and network data for anonymous social media should be protected anonymously; secondly, social information should be supervised and administered to prevent crime from accessing personal data access and lead to increased losses. It also needs self-prevention and surveillance efforts to improve consumer awareness of safety measures and minimize the filling of personally valuable information. Finally, as soon as possible, the government can establish and improve the legal issues, clearer rules and regulations on big data use.

Refine the privacy protection legal mechanism:

As society develops, the security of privacy is increasingly being given care by people and country is also paying more attention to protecting citizens' freedom to privacy and is proposing

several identity protection initiatives. The constitution proposes clearly principles involves the safety of the citizen's personal records, that is, regardless of the information provided by the police officer, he can use no ways to transmit information to everyone else. If the resident's intelligence is revealed by oneself, he must accept any moral responsibility. In the criminal law of our nation not only rules have been proposed to secure citizens' personal information, but also sanctions have been added on accessing information from others or leaking it from others. There is, however, no provision currently expressly protecting privacy information in the laws of our democracy. Therefore, the government wants a strict privacy protection regulation in order to help secure the integrity of Big Data, in order to protect the sensitive information of its people.

CONCLUSION:

The most important requirements of Big Data are privacy and protection. Here we have observed the big data challenges and the problems faced by the huge dimensions of security. In big data analytics, we saw potential approaches and ways to enforce security and privacy. While this technology is a great starting point for the protecting of big data, additional study is required to refine it into real-world practical solutions for privacy and security.

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A STUDY ON EFFECTIVENESS OF SOCIAL MEDIA AMONG CONSUMERS IN CHENNAI CITY

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ABSTRACT

The study focused on the consumers Perception toward social media. Social media plays a vital role in the current scenario. The researcher has attempted to study the effectiveness of social media among consumers in Chennai city. In this study, researcher has used the questionnaire to collect the Primary data and that has been analysed with a Proper tool using SPSS and secondary data are used to collect the reviews.

INTRODUCTION

Social media has got many advantages where it creates connectivity among People. Social media has also got many benefits for the users. It is very easy to educate from other who are expert and Professional via the social media and it also used to develop their business. Regardless of your location and educational background, you will be able to educate yourself, Without Paying for it. You can update yourself on the latest happenings around the world. Most of the time, television and newspaper these days are biased and doesn't convey the true message. With the help of social media, you can get the facts and true information by performing some research. Social media also create awareness by doing some research. Social media also create awareness among the People and it helps in improving business reputation. On the other side, social media has also got some disadvantages like cyber bullying, hacking, frauds and scams. It also creates some security issues, relationship issues and health issues, where many People have been affected.

OBJECTIVES OF THE STUDY

- To analysis of the usage level of social media among consumers.
- To analysis of the impact of economic on the usage of social media.

HYPOTHESIS OF STUDY

H0: There is no association between demographic variables and the usage of social media by the respondents.

H1: There is an association between demographic variables and the usage of social media by the respondents.

RESEARCH METHODOLOGY

The methodology includes the application of both primary method and secondary method. The sample size of the study has been limited to 507. In this study, the convenience sampling method was used for the collection of primary data by distributing questionnaires directly to respondents.

REVIEWS

SanusiRufaiBuhar (2014) the study investigates on “Use of Social Media among Students of Nigerian Polytech”. The study found that the students believed that social media is an essential medium that helps them to interact, communicate and expose themselves to pornography. The study concludes that is a dangerous trend as it negatively influenced them to engage in a bad attitude.

Dr. IrshadHussain (2012) the study investigates that the trend of using social media among university students. The study finding that the majority of the students were inclined to use Face book. They conclude that the trend indicated that they used social media to enjoy and friendship and also, they preferred to share their study experiences & research projects, educational events, information, and developing networks.

WaleedMugahed Al-Rahmi1 (2013) the study investigates that “Impact of Social Media use on Academic Performance among university students”. The study concluded that social media facilitates the academic experience with the majority of the participants need to control and manage their time. The study recommended that collaborative learning relationship with interactivity with peers, interactivity with the teachers and engagement, is contributing towards students’ academic performance.

Greg H. Ezeah (2017) the study examines “Social Media Use among Students of Universities in South-East Nigeria”. The findings show that students are the use of social media hinges on the benefits the new communication channels provide to their users. The study suggested that the work could be implemented students use of social media shall be improved thereby making them not waste more of their time on the use of social media.

ANALYSIS AND INTERPRETATION

DEMOGRAPHIC ANALYSIS OF THE SAMPLE RESPONDENTS

The following table represents the frequency distribution of the various demographic factors of 507 sample respondents.

TABLE -1

TABLE SHOWING THE PROFILE OF SAMPLERESPONDENTS

S. No	Demographic	Classification	No of Respondents	Percentage
1.	Age	Below 25	312	61%
		25 – 50	176	35%
		Above 50	19	4%
		Total	507	100%
2.	Gender	Male	191	38%
		Female	316	62%
		Total	507	100%

3.	Marital status	Married	174	34%
		Unmarried	333	66%
		Total	507	100%
4.	Education level	School	49	10%
		Undergraduate	271	53%
		Postgraduate	146	29%
		Professional	41	8%
		Total	507	100%
5.	Occupation	Business People	59	12%
		Public	25	5%
		Private	120	24%
		Homemaker	54	11%
		Student	237	47%
		Daily wages	8	1%
		Others	4	1%
		Total	507	100%
6.	Family Annual Income	Below 1Lakh	109	22%
		1 Lakh-2Lakhs	102	20%
		2Lakh-3Lakhs	81	16%
		3Lakh -4Lakhs	108	21%
		Above 4Lakhs	107	21%
		Total	507	100%

(Source: primary data)

INTERPRETATION

From the above table 1, the findings of the demographic factors of the sample (507) respondents are listed below.

1. It is noted that 61% of the respondents belong to the age group of below 25 years, 35% of the respondents belong to the age group of 25-50 years and 4% of the respondents belongs to the age group of above 50.
2. It is noted that 62% of the respondents are female and 38% of respondents are male. It is inferred that the majority of the respondents are female in this study.
3. It is observed that 66% of the respondents are unmarried and 34% of the respondents are married. It is inferred that themajority of the respondents are married in this study.
4. It is noted that 53% of the respondents are undergraduates, 29% of the respondents are postgraduates,10% of the respondents have studied up to SSLC/HSC and8% of the respondents are professionaldegree holders. It is found that the majority of the respondents are undergraduates in this study.

5. It is noted that 47% of respondents are students, 24% of the respondents are private employees and 1% of the respondents are daily wages workers and 1% of the respondents are doing other works.
6. The study exhibits that 22% of the respondents belong to the income category of Below 1Lakh, 21% of the respondents income falls between 3Lakhs to 4Lakhs, 20% of the respondents belong to the income category of 1Lakhs to 2Lakhs, 16% of the respondents income falls under the income group 2 Lakhs to 3Lakhs and 21% of the respondents income falls under the category above 4 lakhs.

TABLE - 2

TABLE SHOWING THE ASSOCIATION BETWEEN DEMOGRAPHIC VARIABLES AND THE RESPONDENTS USAGE OF SOCIAL MEDIA

The chi-square test was carried out to find the association between the demographic variables and the usage of social media by the respondents.

H0: There is no association between demographic variables and the usage of social media by the respondents.

H1: There is an association between demographic variables and the usage of social media by the respondents.

TABLE NO 4.1.2: CROSS TABULATION OF DEMOGRAPHIC FACTOR WITH RESPECT TO THE RESPONDENT’S PREFERENCE TOWARDS SOCIAL MEDIA MARKETING

Demographic Variables	Classification	Preference on social media				TOTAL	χ^2	D.f	p value
		YES		NO					
		No	%	No	%				
Age	Below 25	310	99	2	1	312	2.798	2	.247
	25 – 50	172	98	4	2	176			
	Above 50	19	100	0	0	19			
	Total	501	99	6	1	507			
Gender	Male	189	99	2	1	191	.049	1	.825
	Female	312	99	4	1	316			
	Total	501	99	6	1	507			
Marital Status	Married	171	98	3	2	174	.662	1	.416
	Unmarried	330	99	3	1	333			
	Total	501	99	6	1	507			

Education level	School	47	96	2	4	49	6.496	3	.090
	Undergraduate	270	99	1	1	271			
	Postgraduate	143	98	3	2	146			
	Professional	41	100	0	0	41			
	Total	501	99	6	1	507			
Occupation	Business People	59	100	0	0	59	14.163	9	.117
	Public	25	100	0	0	25			
	Private	118	98	2	2	120			
	Homemaker	52	96	2	4	54			
	Student	236	99	1	1	237			
	Daily wages	7	88	1	12	8			
	Others	4	100	0	0	4			
	Total	501	99	6	1	507			
Family Annual Income	Below 1Lakh	106	97	3	3	109	5.212	4	.266
	1 Lakh-2Lakhs	102	100	0	0	102			
	2Lakhs -3Lakhs	80	99	1	1	81			
	3Lakhs -4Lakhs	106	98	2	2	108			
	Above 4Lakhs	107	100	0	0	107			
	Total	501	99	6	1	507			

(Source: computed data)

INTERPRETATION

IT IS INFERRED FROM THE ABOVE TABLE 2 THAT

Age: There is no association between the respondents age group and usage of social media, since the p value (.247) is greater than .05 and it is noted from the cross table that the respondents who belong to the age group of below 25 have used social media widely as compared to the other age groups respondents.

Gender: There is no association between the gender of the respondents and usage of social media, since the p value (.825) is greater than .05 and it is also noted from the above cross tabulation that the female respondents are deploying social media more than male respondents.

Marital Status: There is no association between the respondent's marital status and the usage of social media, since the p value (.416) is greater than .05. It is also noted from the above cross tabulation that the unmarried respondents are extensively using social media as compared to the married respondents.

Education Level: There is no association between the education qualifications of the respondents and usage of social media, since the p value (.090) is greater than .05.

Occupation: There is no association between the respondent's occupational status and the usage of social media, since the p value (.117) is greater than .05.

Family Annual Income: There is no association between the family annual income and usage of social media, since the p value (.266) is greater than .05.

SUGGESTIONS

In the light of the findings of this study the following suggestions are given:

- Information gained and viewed from social media should not be taken as a part of the livelihood and it is not advisable to reflect the lifestyle on the whole.
- Usage of social media shall be used in high phase for passing worthwhile information rather than just sharing videos and images.
- Every individual should apply the proper security and privacy settings in your profile, it would reduce the privacy issues in social media platforms.
- The study noted that below 25 age group are high using social media, it is advisable that consumers can reduce the hours spent on social networking sites needlessly.

CONCLUSION

As technology is growing, social media has become the routine for each and every person. Social media has increased the quality and rate of collaboration for consumers. It helps a lot of people develop their relationships and improve their knowledge. Business wise also useful to advertising their products through social media platforms. Social networking sites are changing the lifestyle of consumers. Social media have positive and as well as negative impacts on consumers. If we use this platform in good way, it helps to improve our skills and knowledge. So the study concluded that its aim to maximum benefit and reduce the negative impacts on using social media platforms.

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AWARENESS AND SATISFACTION LEVEL OF KIOSK BANKING SERVICES - A STUDY

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ABSTRACT

Banking industry is fast growing with the use of technology. It provides so many self-services to the customers. In which Self-service providing machines like ATM, Cash Deposit Machine, Cheque Deposit Machine, Pass book Update Machine plays very important role in banking sector. This paper attempts to find out the Awareness level, and Satisfaction level of bank Customers using self Service KIOSK in Chennai city. For this purpose, the primary data was collected through interaction with the Customers of the banks in Chennai. Data was tabulated and analysed with the help of statistical tools to achieve the objectives of the study.

INTRODUCTION

Today, the banking industry in our country is stronger and capable of withstanding the pressure of competition. Banking sector in India is changing frequently since 1990 due to new technology with new entry of private banks and regulatory changes in the corporate sector. India has a developed banking system with different classes of banks, mainly

(1) Public Sector Banks

(2) Private Sector Banks

KIOSK meaning

- A KIOSK refers to a small, standing alone booth used in heavy traffic areas for marketing purposes. Retail KIOSK are Located in shopping Malls and provides owners with a low cost to market their products and services.
- All banks have today developed technology to the maximum. ATMs, payment services, mobile banking, ATMs, KIOSK, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technology.
- **Awareness of kiosk**

Awareness is simply defined as clarity or knowing. Awareness can be useful but not an easy task. Get aware of the things is interesting.

- **Usage of kiosk**

KIOSK is most often deployed in situation where a problem can be solved by giving people support access to self-service tools unlike additional support staff, KIOSK provide immediate access to Information, are available 24hrs a day, and don't get paid over time.

Objectives of the study

1. To analyze the Awareness level among the customers using KIOSK banking.
2. To know the consumer satisfaction towards Features of KIOSK banking services.

Statement of the problem

- The study focused on the Awareness and satisfaction level of KIOSK banking with reference to Chennai City.
- The Research concentrates and aims to know a better understanding the facilities available through KIOSK banking.

Scope of the study

The Study covers the subject matter of Awareness and Usage of KIOSK banking among the peoples of Chennai City. The study highlights the positive and negative aspects of KIOSK banking, the facilities available through KIOSK banking, the consumer's awareness in KIOSK banking. Usage towards KIOSK banking services, Perception on Security level in KIOSK banking and also a security level towards KIOSK Banking.

RESEARCH METHODOLOGY

Data collection methods:

In this study both primary data and secondary data were collected for analyses. Primary data was collected by using questionnaire method. A set of questions are mailed and shared in WhatsApp to respondents through google form. Secondary data also used by referring books, journals and articles related to this study for review of literature.

Sample size:

Sample size is the act of choosing the number of respondents. Sample size we focus on this project is 179 respondents were taken from the population by using random sampling method.

Description of the tools:

Structured questionnaire of google questionnaire was used to collect the data from the sample.

Tools used for Data Analysis

The data collected was analysed through Mean, Deviation and Weighted Average.

Sampling Design

The study covers all the bank customers (SBI, CANARA BANK, INDIAN BANK, ICICI, HDFC, AXIS Etc). In this study convenient random sampling technique has been used and 179 customers were selected on random basis.

Limitations to the study

1. The Sample size of the survey is Restricted to 179 Respondents only.
2. The area of the study is restricted to Chennai city only.

3. The Analysis is completely based on the information provided by the KIOSK users and hence could be Biased.
4. Respondents feel that the questionnaire is too big.
5. The Findings, suggestions & conclusions of the study are subject to data.

REVIEW OF LITERATURE

Ashwin Raj T, Mr. Bala Nageshwara Rao(2018), “A study on Role of Technology In Banking Sector”, In their study they examine the relationship between the new achievement of technology in banking sector and consumer awareness about the technology. The samples collected from the consumers from various banks. The study concluded that the bank needs to give awareness to the customers about the latest technologies. Most of the customers feels risk in Self Service KIOSK, so the banking industry needs to consider and terminate the risks.

Nitchara saeshang, “The effect of kiosk service, quality on customer satisfaction”, the study concentrates in various dimensions like personal interaction and problem solving (kiosk product and quality dimension). The findings of the study says, it is important to implement kiosk for both shopping center and as kiosk banking for consumer convenience.

Sweeny et.al (2000) In their article “Online banking grows”, revealed that in the united states of America (USA), the E-Banking grew significantly between 1998 and 2000, when approximately. Eight per cent of all households were reportedly using e-banking/KIOSK banking services. Households rated that the ability to give the cheque book request and personal enquiries as the most useful features in banking through internet.

Sathya.M(1999) in this article “Adoption of internet banking by Australian customers: An empirical Investigation” with respect to adoption of internet banking by Australian customers , they found that two factor such as “difficulty to use” and “security concerns” are important reasons that customers do not want to use KIOSK services. Convenience is a primary benefit sought by customers. It is suggested that banks with extensive branch office system and ATM network would have the opportunity to attract customers who are in this convenience segment.

DATA ANALYSIS AND INTERPRETATION

Respondents awareness about the features of kiosk banking

The Mean and Standard Deviation have been used to find the Awareness level of Features of KIOSK Banking. The Awareness Level towards the Features Kiosk banking of a consumer is analysed to find out the factors which is Aware, Partially Aware, and UnAware.

The following table shows the Mean and Standard deviation of awareness level of Features KIOSK banking services.

SI.NO	FEATURES OF KIOSK BANKING	MEAN	STANDARD DEVIATION	RANK
1	Personal Enquiries	2.31	0.727	4
2	Internet Banking	2.45	0.647	1
3	Cheque Deposit	2.38	0.735	2
4	Marketing Tool- Video Display	2.15	0.773	6
5	Touch and Non-Touch Display	2.38	0.688	3
6	Barcode Scanner	2.23	0.765	5
7	Keyboard with Trackball	2.08	0.785	7

(Source: Primary Data)

INTERPRETATION

From the above table there are 7 factors given under awareness about features.

From the above it is observed that Internet banking is Ranked as 1, Cheque Deposit is ranked as 2, Touch and non-touch Display is Ranked as 3, Personal Enquiries is Ranked as 4, Barcode Scanner is Ranked as 5, Marketing Tool is ranked as 6, Key board with track ball is ranked as 7.

Among the factors customers are aware of Internet banking. And, it is observed that they are not aware of Keyboard with trackball.

RESPONDENTS SATISFACTION TOWARDS THEIR BANK'S KIOSK

The Weighted Average was used to find the customer satisfaction Level towards features of KIOSK. The following Table shows Weighted Average of a customer Satisfaction level towards Features of KIOSK Banking.

FACTORS	HS	S	N	DS	HDS	WIEGHTED AVERAGE	RANK
Personal Enquires	264	474	128	6	0	4.90	1
Internet Banking	126	390	105	12	0	3.56	4
Cheque Book Request	198	126	46	20	0	2.18	6
Withdraw Cash	385	204	160	2	0	4.20	2
Deposit Cash	492	59	72	2	0	3.49	5
No. of. KIOSK and Locations of Kiosk Facilities	43	288	318	48	3	3.91	3

(Source: Computed data)

Interpretation

From the following table indicates, among the 6 factors satisfaction in Personal enquiries is Ranked as 1st and withdrew cash is ranked as 2, followed by No. of. KIOSK and locations of KIOSK facilities is ranked as 3, Internet banking is ranked as 4, Deposit Cash is ranked as 5, and the Cheque book request is ranked as 6.

- And also, it is concluded from the above table, the customers are highly satisfied in Personal Enquiries and Withdrew cash.
- And the consumers are not satisfied in Deposit Cash & Internet Banking.

FINDINGS

- Internet banking is Ranked as 1, Cheque Deposit is ranked as 2, Touch and non-touch Display is Ranked as 3, Personal Enquiries is Ranked as 4, Barcode Scanner is Ranked as 5, Marketing Tool is ranked as 6, Key board with track ball is ranked as 7.
- Among the factors customers are aware of Internet banking. And, it is observed that they are not aware of Keyboard with trackball.
- It is noted that the customers are highly satisfied in Personal Enquiries and Withdrew cash. And the consumers are not satisfied in Deposit Cash & Internet Banking.

SUGGESTIONS

- Banks Should create more awareness among KIOSK Banking through advertisement like videos in LED screen and Audio to be played about KIOSK Banking and benefits of KIOSK Banking inside the Branch.
- Customers are not satisfied with KIOSK services, Customers afraid of KIOSK Banking due to security Risk. So, the banks have to take initiatives for the customers to terminate the risk.

CONCLUSION

Banks wants to deliver good service to customer; Public sector banks are technically more advanced that technology is an essential tool in banking for transactions, many banks implemented KIOSK banking Service but the customers are not aware about the KIOSK banking. The Banks have to advertise to make aware about the KIOSK banking, so the customers will get familiarize and access the new technology.

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THE EBULLIENCE OF JOHN UPDIKE'S WRITING SKILLS TOWARDS HUMAN CONSCIOUSNESS

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Good writers can tell an engrossing story, but only the best manage to succeed in the audience. If we glance in to the characters of Updike, they experience an equivalent as we see, feel, hear, smell, taste and touch. All the Rabbit books are beautifully written. Rabbit's indecisiveness, his anger and discontent are painted with an incredibly masterly touch.

Updike captures not only the characters but the entire human predicament. His insights are second to none. With a couple of well chosen words, he can nail a sense, thought or action, where other authors would struggle. Through his protagonist "Rabbit Angstrom", he exposes the culture of the fading American town.

Updike signifies the importance of social and moral values in all his novels. Updike is highly satirical and sarcastic about the customs and life style of the Americans. Updike reminds of the most secretive aspect in human sub-conscious mind like religion, sex and art as an institutional experience. His skill of interpreting human burning emotions has been credited with accolades by eminent critics and they called it as an honest celebration of human desire.

Updike also concentrates on Christian faith and his novels are frequently lauded for their steadfast examination of recent man's spiritual condition. The doubts about existentialism have been the part of Updike's work right from the beginning of his writing career. Rabbit run and his other writings are charged with narrative energy and pictorial accuracy that illuminate the present moment, it evokes the strain between the drab compromises we are forced to form with age and therefore the religious mystery that remains unlocked for ages. Rabbit novels tell the story of an ordinary American including his work, marriage, extra-marital affairs, small victories and his death. Through the lifetime of Rabbit, the writer presents the life of a common middle-class American against the country's social background during the first half of the last century.

Updike told an interviewer in 1966, "I like middles; It is in middles that extremes clash, where ambiguity restlessly rules." Most of Updike's works are closely associated with American culture and society. By telling stories of ordinary people, his books reflect social characters of the time. Updike learned to write about everyday life, by living it. Updike views through his novels the great struggles convulsing American society corresponded to the moral conflicts experienced by his characters. Updike is also of a serious view about marriage and playfulness of the individual concerned.

Moreover Updike insists that he writes for no intellectual or cultural elite. "I aim in my mind not toward New York but towards a vague spot a little to the east of Kansas." According to Updike, Marriage is a microcosm of the struggle that characterizes everybody in life, that is the conflict between individual and society, freedom and necessity and the impulses of one's own sweet will.

We can view up dike's controversial view point in his book, 'Couples,' a brilliantly realised anatomical (in every sense) study of adulterous liaisons among a group of young professionals in the Massachusetts, town of Tarbox – a thinly veiled version of Updike's home town of Ipswich.

We can also see the quality of Patriotism in the novels of Updike. His good memory of John Kennedy's assassination and his comments like "A pretty stupid country that would allow such a dashing charismatic President to be exterminated like a rat at the dump," shows his extraordinary concerns for social values. Updike offers solutions to day to day problems using his extraordinary writing skill. He calls upon his readers to give due consideration to the wonderful gift (i.e.) life given by God and approach it with great joy. Life is to live and not to brood. In "The Beauty of the Lillies," Updike examines the manner in which the events of the 20th century affect the faith of the American people.

Updike is politically strong, and his criticism towards politics is exceptional. In his novel "Terrorist," Updike talks about American life and values. He exposes the evil called Materialism. The novel explains and explores about America's faults, its obsession with material gain, and its perversion of individual freedom. The novel also tells that the conflict of cultures is not only about the West Vs Islam, it is also about the United States of the 21st century Vs the United States of an earlier time. If we look into the Historical context of his novel 'Rabbit Run,' it explores the rise of middle-class, suburban America and the burgeoning influence of consumerism and popular culture. In the societal context, the novel deals with the domestic idealism of the fifties in America. Rabbit Run also has religious fervour and in that context the protagonist Rabbit is not a formal Christian, he is motivated by an 'instinct that his life must be important. 'He senses that 'somewhere there was something better for him than listening to babies cry.'

The most dominant themes in his fiction include the dilemmas of masculinity. The rift between the individual and the community, the stream of consciousness in the lives of the middle-class American people. Infidelity is the main theme in his novel "Couples," This novel generated some controversy by depicting adultery as a sort of spiritual gratification within the postmodern age. Updike also concentrated on social issues. In his "A&P" short-story he writes about gender issues and the emergence of feminist consciousness. In his another novel "Pigeon Feathers," he talks about adolescence, family life, fear, God, life after death, etc.

In full John Updike's novels and short stories has social and political concerns and he has a knack of identifying solutions to complicated problems in life. Updike's approach towards tragedy or everyday ups and downs of the 20th century life is extraordinary. He brings up images that look so real. As he writes in "Self-Consciousness," that "Christianity gave me something to write about." We can understand his emphasis on ardent Faith for a war prone and culturally demoralized America. Updike even provides self-critique and analysis, which is quite rare among the authors of his calibre. Updike was an exponent of engendering a moral dilemma in his novels. There was pointy difference in approach between other novelists and Updike. Other novelists endeavour to resolve the quandaries a minimum of ephemerally to offer tranquillity to their characters, but Updike believed that there is no sempiternal solution to a quandary. He has never ceased to exhibit in his literary works an important concern for the human inner struggle between matter and spirit, religious controversies, convivial demands, individual search for importance. In one common platform these searches derive from the endless and unsolvable struggle under which, in a method or another, bourgeoisie Americans support their existence.

“A STUDY ON AWARENESS OF ECO-FRIENDLY PRODUCTS AND ITS INFLUENCE ON BUYING BEHAVIOUR OF CONSUMERS IN CHENNAI CITY”

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ABSTRACT:

The study focus on the awareness of eco-friendly products and its influence on buying behaviour of consumers. Environmental protections and sustainable development are made for those products which are good for health and safe for environment to solve the environmental problems. The researcher has attempted to study the awareness of eco-friendly products among the people of Chennai city. Most of the people aware of eco-friendly products and they have positive attitude towards eco-friendly products. As a results they awareness is more but the non-users of eco-friendly products feel that eco-friendly products are not easily available and more expensive. The problem faced by the consumers while purchasing the eco-friendly products are the products only available in online market and not available in nearby markets. The companies should focus in manufacturing cost, advertising and sales promotion activities towards the eco-friendly products. The repurchase decision are made from the following statement, they are special feature of the products (natural ingredients and no side efforts), protects them from global warming, preserve the environment for future generation.

INTRODUCTION:

GO GREEN, BE SAFE AND HEALTHY

Nowadays a very essential concern has developed is “environmentalism”. The water insufficiency, ground water inadequacy, water toxic waste, air trash, poor management of waste, preservation and quality of forests, biodiversity loss, soil/land degradation, depletion of the ozone layer are the life-threatening environmental problems. To solve the environmental problems, environmental protections and sustainable development are made for those products which are good for health and safe for environment. It rises the awareness of environmental protections and sustainable development for the products among the customers. Eco-friendly products are safe, healthy, energy efficient, biodegradable, natural ingredients, non-toxic, water efficient, low emitting, reusable or reused product, durable, renewable, recyclable, certified from third party, contents under approved chemicals, not tested on animals and eco-friendly packaging. Nowadays, consumers demand eco-products and companies need to satisfy this demand accordingly. It is essential to consider environmental issues in product development, to explore and understand that the consumers adopt eco-innovations

STATEMENT OF THE PROBLEM:

The awareness of eco-friendly products by the people has increased nowadays which shows the importance of eco-friendly products. The customers now prefer to use eco-friendly products in their daily routine. Some products which create bad impact on environment and affect the

health of humans. This research focuses on the consumer perception, satisfaction and buying behaviour towards eco-friendly products. To know the level of awareness and its influence on buying behaviour on consumers towards eco-friendly products is the main purpose of the study.

SIGNIFICANCE OF THE STUDY:

Eco-friendly products have a greater impact on the day-to-day life of the people. It is important to know the usage of eco-friendly products among the people. The study helps in knowing the consumer awareness, perfection, benefits, the level of satisfaction with the eco-friendly products. Benefits of the eco-friendly products slowly helps the future generation to live a safe and healthy life.

OBJECTIVE OF THE STUDY:

- To identify the level of consumer awareness towards Eco-friendly products.
- To find out the attitude towards Eco-friendly products.
- To find out the buying behaviour of consumers related to Eco-friendly products.
- To know about the problems faced among consumers on Green products.
- To analyse the level of satisfaction and preference for repurchase intention of consumers for Eco-friendly products.

SCOPE OF THE STUDY:

The study is restricted to the sample size, data collected based on the views expressed by the users and the data collected during the pandemic situation time, so the opinion of the respondents may differ about the eco-friendly products. The study covers the awareness and perception towards the eco-friendly products. Level of awareness about the eco-friendly products. Consumers perception and attitude towards the eco-friendly products. Usage of the eco-friendly products among the consumers. Factors influencing the buying behaviour of the eco-friendly products. Level of satisfaction of customer after utilizing the products.

LIMITATIONS OF THE STUDY:

The study is based on questionnaire. The sample size is limited. The study is restricted to the “geographical limits” of Chennai city only. The sample survey method has been used to collect the data from the respondents instead of complete enumeration. Chance of sampling error is there in the study. The results may vary for the complete enumeration study. The study has been carried out with reference to a metropolitan city. The perception of the other regional i.e. Rural and non-metro city respondents about the eco-friendly products may differ. Due to time limit the data were collected from the Chennai city people only.

SAMPLE SIZE:

The sample size was determined by using the “Yamane’s” formula for the finite population and the formula is

$$n = \frac{N}{1 + N.e^2}$$

Where N = Population size in Chennai city = 10711000 in 2019

e = Degree of error expected

n = Sample size

$$n = \frac{10,711,000}{1 + 10,711,000 * (.05)^2}$$

$$n = \frac{10,711,000}{1 + 26777.5}$$

$$n = \frac{10,711,000}{26778.5}$$

$$n = 399.98$$

$$n = 400(\text{approximately})$$

Therefore, a sample of 505 sample respondents were selected as sampling units in this research since the estimated sample size is 400.

REVIEW OF LITERATURE:

Maulik K Rathod (2018) conducted a study on Consumers' awareness towards Eco-friendly Products in Gujarat. The author concluded that consumers are identifying the eco-friendly FMCG products through the eco-label and in marketing (environmental marketing) products identifying tool is eco-label. The author suggested that the customers, the organization and the government have to join hands together in generating awareness of eco-friendly products among consumers.

Kirmani (2016) conducted a study on Consumer Attitude towards Green Products in India to examine the nature of relationship between consumers' attitude towards green products and willingness to pay. He found that the consumers are already positively oriented towards green products and would be better for marketers to focus more on effective positioning and easy availability of green products by using greening strategy.

Yatish Joshi and Zillur Rahman (2015) has evaluated the Factors affecting Green purchase behaviour and future research directions, identified the various prevalent motives, facilitators and barriers affecting purchase decision-making towards green products. It also provides possible explanations for inconsistencies reported in green purchase behaviour. The study informs about the main predictors of consumer's green purchase behaviour.

CONCEPTUAL FRAMEWORK:

The knowledge about environment and natural resources has gained the attention of all societies. This is because of the increasing threats to nature and the consequences mankind suffers from. The term eco changed to Green, the green products, green brands, green marketing, green

seal/logo, green certificates. Some awareness arises in 1980s all over the world about the eco-friendly. Then the companies start to considered the term Eco-friendly, they start to proceed with that. They manage to deal with the environmental factors and produce the green products and start to advertising by green marketing. An Eco-Friendly product is the certified product in all the process involved from obtaining raw materials, manufacturing, packaging and distribution. The products which are biodegradable, recyclable or compostable in nature are called as eco-friendly products. An eco-friendly product is made by using clean source of energy for example water, wind and solar power. Next the raw materials which obtained from nature and organic grown products should consumed and also the packaging would be biodegradable or recyclable in nature. An Eco-friendly product also known as Green products. Both the terms are used interchangeably.

DATA ANALYSIS AND INTERPRETATION:

• **AWARENESS OF ECO-FRIENDLY PRODUCTS**

The following table show the frequency distribution of the awareness about the eco-friendly products among the respondents.

TABLE 1 FREQUENCY DISTRIBUTION OF AWARENESS ABOUT ECO-FRIENDLY PRODUCTS

AWARENESS	NO OF RESPONDENTS	PERCENTAGE
Yes	420	83.2
No	85	16.8
Total	505	100.0

(Source: Computed data)

From the above table it is inferred that 83.2% of the respondents are aware of the eco-friendly products, only 16.8% of the respondents are unaware of the eco-friendly products.

• **PERCEPTION OF THE RESPONDENTS ON THE FEATURE OF ECO-FRIENDLY PRODUCTS**

The mean and standard deviation is calculated to know the consumer’s perception level on the features of eco-friendly product. The following table describes about the different perception on the features of eco-friendly products.

TABLE 2 PERCEPTION OF THE RESPONDENTS ON THE FEATURE OF ECO-FRIENDLY PRODUCTS

PERCEPTION IN ECO-FRIENDLY PRODUCTS	N	Mean	Std. Deviation
Made of natural ingredients	317	4.11	.804
Free from side effects	317	3.56	.684
It contains eco-label on the product	317	3.61	.737
Awareness about harmfulness on environment	317	3.41	.936
All the above	317	3.26	1.290

(Source: Primary data)

From the table, it is noted that the feature “Made of natural ingredients” has ranked first followed by “It contains eco-label on the product” next “Free from side effects” and “Awareness about harmfulness on environment” is ranked has four.

It is observed that majority of the consumers are using the eco-friendly product because of its natural ingredients, eco-label, free from side effects, harmfulness on environment.

• **PROBLEMS FACED IN PURCHASE THE ECO-FRIENDLY PRODUCTS**

Friedman test has been used to find out the problems faced in purchase the eco-friendly products by the respondents. The following table shows the Friedman test to find the problem in the purchase of eco-friendly products.

TABLE 3 FRIEDMAN TEST FOR PROBLEMS FACED IN PURCHASE THE ECO-FRIENDLY PRODUCTS

S.NO	PARTICULARS	MEAN RANK	RANK	CH-SQUARE	df	sig
1	It available in online shopping/ market more	6.41	1	154.239	9	.000*
2	The products are not available in nearby markets	5.99	2			
3	Sold as Eco-friendly products but actually not so.	5.80	3			
4	Not easily available	5.77	4			
5	High cost	5.75	5			
6	Not sure which products are eco-friendly	5.58	6			
7	Not aware of the benefits of the products	5.40	7			
8	It are not widely advertised	5.10	8			
9	It depend on the lifestyle	4.78	9			
10	Not durable	4.41	10			

(Source: Computed data)

*denotes significant at 5% level.

From the table, it is inferred that the factor “available in online shopping/market more” is ranked as first, “products are not available in nearby markets” is ranked as 2, ‘Sold as Eco-friendly products but actually not so.’ Is ranked as 3, “Not easily available” is ranked as 4, “High cost” is ranked as 5, “Not sure which products are eco-friendly” is ranked as 6, “Not aware of the benefits of the products” is ranked as 7, “not widely advertised” is ranked as 8, “It depend on the lifestyle” is ranked as 9 and “Not durable” is ranked as 10. It is concluded that respondents are facing problem in the availability of eco-friendly products and cost of eco-friendly products.

FINDINGS:

- ✓ Majority of the respondents are aware of eco-friendly products
- ✓ The study shows that the perception of the respondents on the features of eco-friendly products and majority of respondents use the eco-friendly products because of its natural ingredients, eco-label, free from side effects, harmfulness on environment.
- ✓ The study shows that the problem faced by the respondents is that the products are available in online market only, followed by the product are not available in nearby markets and sold as eco-friendly products but actually not so.
- ✓ The majority of the eco-friendly products users are highly satisfied with the better quality of eco-friendly products.

SUGGESTIONS:

- The non-users of eco-friendly products feel that eco-friendly products are not easily available and more expensive. It is suggested that the companies should take necessary steps to make the eco-friendly products easily available, at reasonably price and offer more discounts for the eco-friendly products. So it can be affordable by all the income group of people.
- The awareness campaigns should conduct to make the consumers aware of the health benefits and environmental protection arising due to consumption of eco-friendly products.
- Marketers can concentrate much on the availability of the eco-friendly products to the consumers, so the consumers can purchase eco-friendly products from the nearby market. Manufacturer shall produce wide range of eco-friendly products which could be useful for the consumers.
- The companies producing eco-friendly products should focus more on the packaging and design of the product as the appearance of product induces the customers to buy eco-friendly products.
- The companies should follow some marketing strategies, sales promotion activities and identification terms and logos for marketing to meet the changing needs of the customers towards the eco-friendly products. The marketing strategies like focus more on social media advertisement, promote the value of eco-friendly products among the consumers, offers more discounts.

CONCLUSION:

The study focused on the awareness of eco-friendly products and its influencing buying behaviour of the consumers. The customers are aware about the eco-friendly products available in the market. The market for eco-friendly products is growing rapidly because consumer's awareness about the harmfulness of chemical and toxic ingredients. The companies should focus on the consumers' convenience including quality, availability, accessibility, maintaining wide range of products are the most influential factor for using eco-friendly products. The consumers identify the eco-friendly products with the help of the term label, the eco-friendly product is labelled as Eco-friendly, Biodegradable, Energy star, Green seal and Green packages. The main reason for not using the eco-friendly products by the consumers, they feel that it is more expensive than the

normal products, eco-friendly products are not easily available, not available in nearby markets, no proper advertisement are made for the eco-friendly products. The problem faced by the consumers while purchasing the eco-friendly products are the products only available in online market and not available in nearby markets. The companies should focus in manufacturing cost, advertising and sales promotion activities towards the eco-friendly products.

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WOMEN GROCERY SHOPPER PATH TOWARDS PURCHASE DECISION IN KANCHIPURAM DISTRICT

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Abstract:

“Patronsfix on the growth of all business”

India has replaced China as the most favorable market for retail expansion, supported by a fast-growing economy, increasing consumption rates, rising urbanizing population and a burgeoning middle class. People thought that their business was based on the knowledge, skills and availability of funds. But now the situation has changed, business in all sectors is consumer oriented. Even before commencing business itself, business people try to know the desires, attitudes and behavior of the consumers. This enables them to supply the materials at their convenience to the satisfaction of the consumers. Groceries are important domestic products without which it is very difficult to survive. Many traders are involved in grocery business; there is heavy competition in the market. Kanchipuram District of Tamil Nadu and it has experienced rapid development in the last decade. Kanchipuram is called as temple city and also an educational hub. A number of grocery departmental stores and shopping complexes are now being introduced into the Kanchipuram District. In both organized and unorganized grocery retailing it is important to ascertain the buying behavior of consumers especially women as they are the primary buyers of groceries in India.

Key words: Buying decision, organized, unorganized grocery and retailing.

Introduction:

The total market size of Indian retail sector was estimated to be around US \$641 billion in 2016, thereby registering a compound annual growth rate (CAGR) of around 7.5 percent since 2000. The retail industry is expected to grow to US \$1.6 trillion by 2026, registering a CAGR of about 10 percent. However, modern trade is expected to grow at a rate of 20 percent per annum and traditional trade is expected to grow at a rate of 10 percent per annum.

Retailing occupies a predominant position in the economics of all modern societies. The retail sector is changing at an ever increasing pace and this is leading to greater competitor's activity. This activity has led to the need to improve the way companies approach retail marketing. In the retail environment, it is often stated, the only constant is the change and it is certainly true that the pace of development within retailing appears to be accelerating. One is witnessing the emergence of new forms of retailing, in part in response to the demand from increasingly sophisticated consumers. The market is becoming more segmented with retail formats focusing on the needs of particular consumer groups.

The increasing size of the retailers and the intensifying rates of competition in the markets in which they are operating have led retailers to search for new ways in order to develop their business. An acceleration of retail internationalization has occurred resulting in familiar logos,

liveries, store fascias and retail formats being found throughout the world. Retailing is now a dynamic industry.

A number of retail outlets such as super bazaars, departmental stores, private retail shops, consumer cooperative stores, fair price shops and the likes came into existence to distribute the required items. Generally, consumer tends to develop some sort of loyalty towards certain retail shops. The attitude towards various retail outlets mentioned above varies from consumer to consumer and from place to place.

Retailing of Groceries in Kanchipuram District:

There are various grocery stores in Kanchipuram District like local stores, departmental stores and supermarkets. The departmental stores which are functioning in Kanchipuram District are:

Essential Supermarket , Nilgiris, H2O, Nuts N Spices, Sakthi Supermarket, Thiyagaraja Supermarket, Cindhar Supermarket, PMV grocery, JO Super market, Fresh Bazar, Pandian Supermarket, Marudham Supermarket, Sriram Supermarket, Balamurugan Stores, Uzhavan Natural Organic Shops, Madhumitha Supermarket, Sairam provisional stores, Palamudhir Solai, Reliance fresh, Food bazaar and local provisional and local retail stores.

Objectives of the study:

- To ascertain the consumer perception towards grocery shopping.
- To ascertain the factors impact on purchase decision of women grocery shopper
- To analyze the perception of consumers on the facilities offered by the stores.

Significance of the Study:

The study on the purchasing pattern of consumers towards various retail outlets assumes significance. Indian consumers are a mixture of people with various levels of tastes, requirements and income. In the midst of advancement of science and technology production has become more sophisticated and a wide range of varieties are coming to the market. Resting on the one side, consumers are in an advantageous position to choose a brand of their liking. On the other hand, a consumer is confused to a certain level as to which brand to buy and make a profitable purchase.

The popularity of these retail outlets is attributed to a unique factor that is “availability of wide range of goods under one roof”. Kanchipuram District with thick population of the high and middle-income groups holds great promise for the growth of retail outlets.

The purchasing pattern consists of many decisions at every step and each family is unique in its way. The researchers strongly feel that the knowledge of the purchase pattern has immense significance in determining the economic life of the people who are the consumers.

The study of the purchasing pattern is concerned not only with what consumers buy, but also with why they buy, when, where and how. Hence, an attempt has been made by the researchers to study the purchasing behavior of women consumers in Kanchipuram District.

Methodology:

The study was based on both primary and secondary data. Primary data was collected with the help of the interview method by using a structured questionnaire. The interview contained

questions based on the objectives of the study. The secondary data for the study were collected through books, periodicals, magazines, newspapers, journals, published thesis and web portals.

LIMITATIONS OF THE STUDY

- The survey is conducted limiting to Kanchipuram district
- The research will only study the consumer perception towards grocery shopping and not the dealers.

Review of Literature:

Ramakrishan Rao and Rama Prasad (1982) study stats about consumer's attitude to the working of the fair price shops and the problems of the consumers. They stated that though public distribution system performed the important function of distributing essential commodities to the vulnerable section of the society, the system has weaknesses.

Subrahmanyam et al. (1982) have studied the preferences of the consumers for different consumer goods in retail outlets. Further they examined the attitude of the consumers to super bazaars in that District. They found that super bazaars were far from their residence. They have suggested that super bazaars could employ some sales representatives to increase their sales volume.

Whan Park et al. (1989) have made a study on the Role of Store Environment and Time Available for Shopping". They ascertain the effects of two situational factors, store knowledge and time available for shopping on consumer's grocery shopping behaviour.

Murali D, and Kulkarm M.S, (1990) stated that awareness of food adulteration among housewives are clearly identified. This study showed the food purchasing pattern of families. The main responsibility of a housewife was to maintain the sound health of the family with nutritious food stuff.

Susan et al. (1998) have made a study of "Consumers' Perceptions of the Assortment Offered in a Grocery Category: The Impact of Item Reduction". The authors examined how consumers form assortment perceptions in the face of stock keeping units' reduction with a particular emphasis on two studious indications: the availability of a favorite product and the amount of shelf space devoted to the category.

Micheile and Brenda (2000) carried out a study on "Consumer Response to Online Grocery Shopping", for the preliminary assessment of consumer response to a demand for online food retail channels. The study reveals demographic and online shopping variables that are significantly related to the primary reasons for shopping online, willingness to buy all grocery items online, perception of time spent on shopping, online and in the store, and experience with online grocery shopping.

Sabir L. B. (2016) developed a hierarchy of purchasing decisions using Analytical Hierarchy Process in order to understand the importance of each parameter in the minds of the consumer while purchasing from organized retail store in Delhi/NCR. These parameters were perceived quality, hygiene, availability, information regarding the product and pricing.

Analysis and Interpretation of Data

The data collected through the well structured questionnaire was analyzed and are presented below in the form of tables. Table-1: Composition of the Sample of Respondents

Sl. No.	Age Group	No. of Respondents	%
1.	20 – 30years	44	22
	30 – 40years	52	26
	40 – 50years	78	39
	Above 50 years	26	13
2.	<u>Educational Qualification</u>		
	SSLC Education	80	40
	Higher Secondary Education	54	27
	College Education	62	31
	Uneducated	04	02
3.	<u>Occupation</u>		
	Housewives	124	62
	Working Women	60	30
	students	16	08
4.	<u>Type of Family</u>		
	Joint family	116	58
	Nuclear Family	84	42
5.	<u>Monthly Income</u>		
	Below Rs.10,000	18	09
	Rs. 10,000 – Rs.20,000	54	27
	Rs. 20,000 – Rs.30,000	84	42
	Above Rs. 30,000	44	22

Source: Primary Data

It is observed from Table 1 that a majority of the respondents (39 percent) fall in the age group 40-50 years, 26 percent are in the age group of 30-40 years and 22 percent in the age group of 20-30 years. The least percentage of respondents (13 percent) is in 50 years & above age group. Forty percent have only secondary education, 31 percent to the respondents have college education and 27 percent of the respondents have higher secondary education. Sixty two per cent are house wives and only 30 percent of them fall under the category of working women and 08 percent students. Forty two percent belong to nuclear families and 58 percent belong to joint families. The table reveals that a majority of the respondents, 42 percent have income between Rs.20,000 and Rs.30,000, 09 percent have income below Rs. 10,000, 27 percent have income between Rs.10,000 and Rs.20,000, 22 percent have income above Rs.30,000.

Table-2: Choice of Grocery Store

S.No.	Type of Stores	Number of Respondents	%
1.	Any Store	54	27%
2.	Local Store	75	37%

3.	Department Store	61	31%
4.	Super Market	10	5%
		200	100%

Source: Primary Data

It is noticed from Table 2 that out of the 200 respondents, 54 buy from any store and 75 buy from Local stores. 61 have chosen a departmental store, 10 have chosen super market to buy grocery.

Table 3: Perception of Consumers Regarding the Facilities Offered By the Stores

S.No.	Facilities	Mean		t-Value	Significance (2-tailed)
		Local Store	organized Score		
1.	Door Delivery	2.31	1.28	0.031	0.000
2.	Self – Service	2.61	2.33	0.068	0.000
3.	Discount for Heavy Purchase	2.55	2.34	0.064	0.000
4.	Payment by Cards	2.68	2.35	0.007	0.001
5.	Credit Facility	2.50	2.31	0.114	0.000
6.	Packed Goods	2.56	2.43	0.233	0.037
7.	Variety of Brands	2.60	2.59	0.934	0.123
8.	Replacement of Defective Goods	2.34	2.27	0.534	0.144

Source: Primary Data * Significant at 0.05 level of Significant

From Table 3, p values below 0.05 indicate perception of consumers with significant difference between the local stores and the organized stores. It can be construed that since p-value is less than 0.05, and it exists with a significant difference between local and organized stores when door delivery, self-service, discount for heavy purchase, payment by cards, credit facility and packed goods are considered. Also, there exists no significant difference between local and organized store when variety of brands and replacement of defective goods since p-value is greater than 0.05.

Table-4: Opinion of Consumers Regarding the Quality of the Stores

S. No.	Attributes	Mean	Std. Deviation	Co-efficient Variation	Rank
1.	Reasonable Price	2.42	1.145	0.47	V
2.	Variety and Assorted Goods	2.57	1.028	0.400	II
3.	Attractive Display	2.60	1.230	0.473	IV
4.	Good Quality	2.12	0.782	0.368	I
5.	Sales Promotion Schemes	3.01	1.313	0.436	III

Source: Primary Data

Table 4 shows that among the five attributes that influence the choice of consumers, the co-efficiency of store is the least for the attribute “Reasonable Price” (0.47-Rank V), followed by “Attractive Display” (0.473-Rank IV), “Sales Promotion Schemes” (0.436- Rank III), “Variety and Assorted Goods” (0.400-Rank II), and “Good Quality” (0.368- Rank I). It can be concluded from the table 4 that the good quality is the most influential attribute which attracts the consumers for a particular store.

Table-5: Ranking for various factor on purchase decision

Sl. No.	Statements	No. of. Respondents Assigning the Ranks				Weighted Score	Weighted Average Score	Rank
		I	II	III	IV			
Switch over of Stores								
1	Low Price	98	49	40	13	632	3.16	II
2	Quality of Goods	104	35	42	19	624	3.12	III
3	Variety of Goods	108	47	24	21	642	3.21	I
4	Availability of Branded Goods	77	58	47	18	594	2.97	IV
Source of Information about brand of groceries								
1	Advertisement	108	53	19	20	649	3.24	I
2	Samples and Trial Packs	101	36	51	12	626	3.13	II
3	Display in Shop	94	47	43	16	619	3.09	III
4	Information from Friends / Neighbors	84	53	39	20	609	3.04	IV
Motivating factors for choice of brand								
1	Friends/Colleague Suggestion	64	56	62	18	566	2.83	IV
2	Family Decision	109	47	31	12	653	3.26	II
3	Advertisement	104	58	21	17	649	3.24	III
4	Personal Experience	114	64	14	08	684	3.42	I
Switching over of brands								
1	Non-Availability of Previous Brand	51	43	89	93	604	3.02	IV
2	Better Quality	117	58	21	12	696	3.48	I
3	Small Packs	106	49	37	18	659	3.29	II
4	Better Price	93	102	29	18	648	3.24	III
Purchase in small lots								
1	Convenience	105	48	35	12	646	3.23	II
2	Control Over Consumption	43	32	65	60	458	2.29	III
3	Budget plan	93	67	37	04	651	3.25	I
4	Easy to Determine Quality	31	27	53	89	400	2.00	IV

Purchase in bulk lots								
1	Economical	113	62	21	13	693	3.46	I
2	Door Delivery in Possible	65	36	77	68	590	2.95	III
3	Convenience	83	65	59	45	690	3.45	II
4	Quantity and Quality satisfaction	45	30	26	69	391	1.95	IV

Source: Primary Data

Customers were asked to rank different factors to understand their purchase intentions. Ranking was done using weighted average method. Since highly preferred rank is given the highest weightage as 4 and the least preferred rank is given the lowest weightage as 1, the practice with the highest weighted score has got the highest rank, and so on.

$$WS_i = \frac{\sum_{j=1}^n [P_j \cdot R_j]}{N}$$

Where,

WS_i = the weighted score of ith factor P_j = rank (1 to 4)

N = number of respondents and, R_j = Weight assigned to the respective ranks.

Customers were asked to rank on factors like Switch over of Stores, Source of Information about brand of groceries, Motivating factors for choice of brand, Switching over of brands, Purchase in small lots and Purchase in bulk lots with different sub-factors as were seen in Table 5.

Table 6: Purchase Pattern Based On Occupation and Monthly Income.

S. No	Occupation	Bulk	Small	Total
1	Housewife	95	29	124
2	Employed	14	02	16
3	Student	21	39	60
	Total	130	70	200
S.No	Monthly Income	Bulk	Small	Total
1	Below Rs. 10,000	03	15	18
2	Rs. 10,000 – Rs. 20,000	34	20	54
3	Rs. 20,000 – Rs. 30,000	52	32	84
4	Above Rs. 30,000	41	03	44
	Total	160	70	200

Source: Primary Data

NullHypothesis: There is no relationship between the occupation and monthly income with the pattern of purchase by the respondents. As the calculated Chi-square value (2.78) is less than the criticalvalue (3.84) at 5% level of significance for 1 degree of freedom, the null hypothesis is

accepted and it can be concluded that there is no relationship between the occupation and the pattern of purchase.

The study is made to find the relationship between the monthly income and the pattern of purchase of the respondents. A hypothesis is framed and tested with the help of the Chi-square. Yates' correction is also employed. As the calculated Chi-square value (4.54) is less than the critical value (7.81) at 5% level of significance for 3 degrees of freedom, the null hypothesis is accepted and it can be concluded that there is no relationship between the level of income and the pattern of purchase.

Table-7: Education and Awareness of Consumer Rights

S.No	Education	Aware	Unaware	Total
1.	Secondary Education	24	56	80
2.	Higher Secondary Education	32	22	54
3.	College Education	36	26	62
4.	Uneducated	00	04	04
	Total	92	108	200

Source: Primary Data

Null Hypothesis: There is no relationship between the education and the awareness of consumer rights. As the calculated Chi-square value (19.11) is greater than the critical value (5.99) at 5% level of significance for 2 degrees of freedom, the null hypothesis is rejected and it can be concluded that there is a relationship between the education of respondents and their awareness of consumer rights.

Based on the above, there are a few suggestions that may be extended.

- Consumers are getting accustomed of buying from departmental stores in Kanchipuram. It may be suggested to branch out to the various areas in the length and breadth of the city. As most of the women consumers prefer to buy from the nearby stores, the local stores may be suggested to set up their shops near residential quarters like flats, apartments and the like.
- Most of the stores offer cash sales and credit sales. With the advancement of banking facilities in the globalized era, many consumers prefer to pay using the credit cards. So the retail outlets in Kanchipuram may provide the consumers the facility of payment by card. Only a few do so currently.
- It is a welcome feature that most of the consumers are aware of branded grocery products and specify the brands when they make purchases. The grocery manufacturing companies may improve their advertisements and sales promotion techniques to motivate more and more consumers to go for branded grocery products.
- For grocery products which are consumed in bulk quantities, like rice and pulses, only the local brands are popular among the consumers. It is suggested that the big manufacturing companies and the retail outlets take necessary steps to popularize the established non-local brands also. The salesmen may also be advised to inform the consumers on the availability of the various brands for rice and pulses.

- Women grocery consumers are not by and large aware of the consumer rights. Even those who are aware of their rights hesitate to take action against adulteration and other malpractices. It is suggested that the NGOs, the educational institutions and the consumer forums educate the consumers and motivate them to take action against erring grocery stores and grocery manufacturing companies.

Conclusion

The opportunity for watching women chooses the shops for making their grocery purchases was an experience and as an education. The observation of the process has to be almost an indispensable plan of the training of a research study. The ability to trace the patterns behind what are the traits of individual behaviour by expanding one's area of observation from individuals to groups is necessary for anyone who would be a business person, an administrator of any kind or an executive. This research has enabled the study to identify the areas in which further research will be useful and rewarding. For instance, there could be studies in all products and requirements of the domestic business sector. We should try to find out how modernization happens from metropolitan to big cities, towns and villages. Online purchasing has increased the concept of show-rooming and web-rooming in purchase intentions of the consumers. . This can be another future research direction for extending this study.

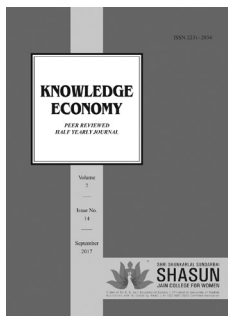
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LETTERS TO THE EDITOR

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- Purnimal Iyer

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