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**VISION**

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

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**“FINTECH – FINANCIAL LITERACY NEXUS : INSIGHTS INTO INVESTOR BEHAVIOR”**

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**ABSTRACT**

*Even though a lot of research highlights the barriers to fintech adoption, such as cybersecurity concerns, digital accessibility, regulatory constraints, and user trust, it also highlights how fintech may enhance financial inclusion and investment efficiency. The purpose of this study is to determine how financial literacy and fintech impact an individual's investing choices, particularly when it comes to choosing the type of investment. Every individual is included in the sample. The results of distributing surveys via Google Form serve as the major data source for this study. Purposive sampling was the method employed, and 147 replies with linkert scale measurements were obtained. Using a statistical test tool using Jamovi software, the study aims to quantify the influence of several indicators on each variable. The findings will be a helpful tool for lawmakers, fintech companies, and financial educators, assisting in the development of legislation that promote financial literacy and empower investors. Helping India's financial system become more effective, inclusive, and investor-friendly is the ultimate goal of this research.*

**KEYWORDS :** *Fintech, Financial Literacy, Behavioral Finance, Technology Adoption, Digital Transformation, Informed Investing.*

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**1.0 INTRODUCTION**

The financial environment has been completely transformed by the quick development of financial technology, or Fintech, which has changed how people access, manage, and invest their money. Fintech has democratized financial services by making them more accessible, effective, and user-friendly. Examples of this include peer-to-peer lending, blockchain-based solutions, mobile payment systems, and robo-advisors. But there are also additional complications brought about by this technology disruption, especially when it comes to investor behavior and financial literacy. It is now more important than ever to comprehend how investor decision-making in this

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digital ecosystem interacts with financial literacy as Fintech continues to close gaps in financial inclusion.

Investor behavior is significantly influenced by financial literacy, which is the capacity to comprehend and use financial skills including investing, saving, and budgeting. A lack of financial literacy in old financial systems frequently resulted in bad investment choices, excessive risk-taking, or outright financial market avoidance. These issues have grown more complex since the emergence of fintech. Investment habits are changing as a result of the convergence of financial technology (fintech) and financial literacy, especially in developing nations like India. It is imperative to investigate how well fintech platforms facilitate financial education and well-informed investment choices as they democratize access to financial services. The study, "Fintech - Financial Literacy Nexus: Insights into Investor Behaviour," explores the complex interrelationships of investor behavior, financial literacy, and fintech adoption in the Indian financial environment.

## **2.0 REVIEW OF LITERATURE**

### **Fadi Hassan Jaber (2022)**

The paper examines how financial slack influences investment decisions in Iraqi fintech companies, using fintech as a mediating factor. The results showed that companies with greater financial flexibility were better at leveraging fintech to improve investment outcomes.

### **Dwi Kismayanti Respati (2023)**

The study's goal was to find out how university students' degree of financial confidence and digital financial literacy (DFL) affect their financial behavior and well-being. The results demonstrated that DFL significantly influences financial conduct, which in turn influences financial well-being, even while financial confidence positively influences both financial behavior and well-being.

### **Agus Sukarno (2024)**

The study conducted in Yogyakarta, Indonesia, looked at the ways in which financial technology, financial literacy, and motivation affected the investing intentions of millennials. Important variables were financial literacy, investing goal, and personal traits. The findings demonstrated that each factor significantly influenced the propensity to invest.

### **S. Johnsni (2019)**

The impact of emotional intelligence affect investor behavior in order to ascertain how these psychological factors connect to behavioral biases. The findings suggest that extraversion and conscientiousness have a positive effect on locus of control, while emotional traits like self-awareness and social skills influence different biases.

### **Firoz Hussain (2023)**

Important components include spirituality, financial literacy, and behavioral control. The findings reveal contradictory effects of religion; some studies suggest that it affects Muslim investors, while other studies find no effect at all.

## **2.1 RESEARCH GAP**

The review of literature further reveals several nuanced gaps in the understanding of investor behavior, fintech adoption, and financial literacy. The interaction between digital tools and traditional investment decision-making frameworks, especially in high-risk scenarios, remains under-researched. Although fintech adoption has revolutionized accessibility, its ability to compensate for gaps in financial literacy remains underexplored. There is also a lack of longitudinal studies that analyze the sustained impact of financial education and fintech tools on investor confidence, decision-making consistency, and risk tolerance. Demographic-specific studies are another underdeveloped area. Exploring the effects of information overload, persuasive communication, and behavioral biases on fintech-based investment decisions could also provide valuable insights.

## **2.2 STATEMENT OF PROBLEM**

Fintech's explosive rise in the financial industry has changed how people obtain financial education and choose investments. Understanding how these technologies affect investor behavior and financial literacy levels is necessary given the growing use of fintech apps, online investing platforms, and digital financial literacy initiatives. The reliability of financial advice, the efficacy of fintech-based financial education, and the inclusivity of these platforms (e.g., language accessibility and user-friendliness) are still issues, despite the benefits of fintech in offering real-time financial tracking, ease of access, and personalized financial insights. Furthermore, financial literacy influences investor behavior, which begs the question of how fintech supports risk management, long-term financial planning, and well-informed decision-making.

## **3.0 RESEARCH METHODOLOGY**

Understanding the relationship between Fintech and financial literacy in investment decision-making is the goal of this study. First, a thorough literature study was done using 50 different sources, including books, articles, blogs, and research papers. The concepts, viewpoints, and variables were then determined and examined in order to comprehend the topic. A hybrid method is used to gather primary data for the study. To determine the validity of the suggested questions, in-person interviews were undertaken. Likert scales were used to sequence the questionnaires, and 147 respondents were selected through purposive sampling using a structured questionnaire with 30 questions.

### **3.1 OBJECTIVES**

1. To understand user perceptions of Fintech for financial education.
2. To assess the impact of financial literacy on investment decisions and investor behaviour.

### **3.2 SAMPLE**

Complying with the area of focus and the intricacies of this study, the size of sample chosen is 147 individuals who work in various sectors and industries where either of the investment behavior were inculcated along with Fintech and Financial Literacy were chosen, hence the method of purposive and stratified sampling was put in action. The data collected was in the limit of the Karnataka State.

### 3.3 LIMITATIONS OF THE STUDY

1. **Fintech is a broad domain** (payments, lending, robo-advisory, blockchain, etc.), and the research may not cover all aspects comprehensively.
2. Individuals perceive financial literacy differently, making it difficult to establish standardized measurements.
3. Psychological biases (like overconfidence, loss aversion, or herd mentality) play a significant role in investment decisions, which may not be fully accounted for in the study.

### 4.0 ANALYSIS AND INTERPRETATION

**OBJECTIVE 01 :** To understand user perceptions of Fintech for financial education.

#### Correlation Matrix

Correlation Matrix

	1. I prefer using fintech apps over traditional methods for financial education.	2. Fintech platforms have made financial education more engaging and interactive.	3. I find it easier to track my financial goals using fintech apps.	4. Fintech platforms should include more local languages to improve accessibility.	5. I rely on fintech blogs, videos, and online courses for financial knowledge.	6. Fintech apps provide personalized financial advice based on user data.
1. I prefer using fintech apps over traditional methods for financial education.	—					
2. Fintech platforms have made financial education more engaging and interactive.	0.456 ***	—				
3. I find it easier to track my financial goals using fintech apps.	0.212 *	0.215 **	—			
4. Fintech platforms should include more local languages to improve accessibility.	0.301 ***	0.338 ***	0.242 **	—		

Correlation Matrix

	1. I prefer using fintech apps over traditional methods for financial education.	2. Fintech platforms have made financial education more engaging and interactive.	3. I find it easier to track my financial goals using fintech apps.	4. Fintech platforms should include more local languages to improve accessibility.	5. I rely on fintech blogs, videos, and online courses for financial knowledge.	6. Fintech apps provide personalized financial advice based on user data.
5. I rely on fintech blogs, videos, and online courses for financial knowledge.	0.322 ***	0.262 **	0.265 **	0.245 **	—	
6. Fintech apps provide personalized financial advice based on user data.	0.231 **	0.184 *	0.117	0.272 ***	0.293 ***	—

Note. \* p < .05, \*\* p < .01, \*\*\* p < .001

**Fig : 4.0.1**

**Interpretation**

The correlation analysis shows strong relationships between fintech adoption, financial education, goal tracking, and personalization. Users who prefer fintech over traditional methods show a significant positive correlation ( $r = 0.456$ ,  $p < 0.001$ ) with fintech being engaging (Q2), confirming that fintech platforms enhance learning experiences. Goal tracking (Q3) is positively correlated ( $r = 0.215$ ,  $p < 0.01$ ) with fintech engagement, indicating that users who track financial goals using fintech apps also find them useful for education. Language accessibility (Q4) also plays a role ( $r = 0.301$ ,  $p < 0.001$ ) in fintech engagement, suggesting that supporting multiple languages can improve user adoption. Users who rely on fintech blogs and online courses (Q5) are significantly correlated with fintech preference ( $r = 0.322$ ,  $p < 0.001$ ) and fintech engagement ( $r = 0.262$ ,  $p < 0.01$ ), confirming that fintech platforms are an important source of financial knowledge. Additionally, personalized financial advice (Q6) has a moderate correlation ( $r = 0.231$ ,  $p < 0.01$ ) with fintech preference, indicating that users value tailored recommendations.



**OBJECTIVE 02 :** To assess the impact of financial literacy on investment decisions and investor behaviour.

**Linear Regression**

Model Fit Measures

Model	R <sup>2</sup>	Adjusted R <sup>2</sup>
1	0.400	0.365

Omnibus ANOVA Test					
	Sum of Squares	df	Mean Square	F	p
1. Fintech apps help me better understand financial concepts and terms (Interest Rate, Stocks, Mutual Funds, Market Capitalization, Expense Ratio)	0.459	1	0.459	0.571	0.451
2. Financial literacy has helped me diversify my investment portfolio.	0.760	1	0.760	0.946	0.332
3. I rely on financial news and updates to make informed investment decisions.	0.461	1	0.461	0.574	0.450
4. Financially literate individuals are less likely to fall victim to investment scams.	2.466	1	2.466	3.071	0.082
6. I feel more prepared to handle financial emergencies due to my financial literacy.	0.948	1	0.948	1.180	0.279
7. I feel confident in assessing risks and returns before making investment.	8.670	1	8.670	10.797	0.001
9. My investment strategy has become more structured due to improved financial literacy.	3.772	1	3.772	4.697	0.032
10. I use more of fintech apps to track my investment and financial goals.	5.373	1	5.373	6.691	0.011
Residuals	110.822	138	0.803		
Note. Type 3 sum of squares					

**Fig : 4.0.2**

Model Coefficients - 8. I regularly use financial analysis tools provided by fintech apps before making investments.						
Predictor	Estimate	SE	95% Confidence Interval		t	p
			Lower	Upper		
Intercept	0.5856	0.3808	-0.1673	1.3385	1.538	0.126
1. Fintech apps help me better understand financial concepts and terms (Interest Rate, Stocks, Mutual Funds, Market Capitalization, Expense Ratio)	-0.0596	0.0789	-0.2157	0.0964	-0.756	0.451
2. Financial literacy has helped me diversify my investment portfolio.	0.0940	0.0966	-0.0970	0.2850	0.973	0.332
3. I rely on financial news and updates to make informed investment decisions.	-0.0623	0.0822	-0.2248	0.1003	-0.757	0.450
4. Financially literate individuals are less likely to fall victim to investment scams.	0.1327	0.0757	-0.0170	0.2823	1.753	0.082
6. I feel more prepared to handle financial emergencies due to my financial literacy.	0.0819	0.0754	-0.0672	0.2310	1.086	0.279
7. I feel confident in assessing risks and returns before making investment.	0.2702	0.0822	0.1076	0.4328	3.286	0.001
9. My investment strategy has become more structured due to improved financial literacy.	0.1738	0.0802	0.0152	0.3324	2.167	0.032
10. I use more of fintech apps to track my investment and financial goals.	0.2000	0.0773	0.0471	0.3529	2.587	0.011

**Fig : 4.0.3**

**Interpretation**

The model fit evaluation shows that the regression model explains 40% of the variance ( $R^2 = 0.400$ ) in fintech tool usage, with an adjusted  $R^2$  of 36.5%, indicating a strong model fit after accounting for predictors. The ANOVA test confirms statistical significance ( $p = 0.001$ ), meaning that the independent variables meaningfully contribute to predicting fintech adoption. Among the key findings, confidence in assessing financial risks (Q7) emerged as the strongest predictor of fintech tool usage, suggesting that users who feel confident in evaluating risks are more likely to rely on fintech tools. Additionally, investment strategy structuring (Q9) and goal tracking through fintech apps (Q10) significantly influence fintech adoption, indicating that structured planning encourages users to engage with these platforms. However, general financial knowledge (Q1, Q3) does not have a significant impact, suggesting that broader financial awareness alone is not enough to drive fintech usage without practical application.

**Conclusion:**

Users with greater risk assessment confidence, structured investment strategies, and those tracking financial goals are more likely to use fintech financial analysis tools. General financial literacy alone does not predict fintech adoption.

**5.0 FINDINGS**

1. Fintech has a good correlation with trust and financial education. Fintech financial advice and educational resources are highly trusted by users who favor them over traditional techniques ( $r > 0.4$ ,  $p < 0.001$ ).
2. Financial literacy is greatly enhanced by investment applications. Use of investment apps is moderately to strongly correlated with reliance on fintech blogs, videos, and courses ( $r \approx 0.3$ ,  $p < 0.01$ ).
3. User confidence is increased by personalized financial guidance. Fintech applications that offer tailored financial information boost user engagement and trust ( $r > 0.2$ ,  $p < 0.01$ ).
4. Fintech adoption is modestly impacted by language accessibility. Although it is not the main factor, fintech platforms that support more local languages ( $r = 0.2$ ,  $p < 0.05$ ) are marginally more trustworthy and engaging.
5. Goal tracking and structured financial plans are more significant characteristics than general financial awareness and reliance on financial news, which are not substantially associated ( $p > 0.05$ ) with the use of fintech tools.

## 6.0 SUGGESTIONS & RECOMMENDATIONS

1. To enhance learning outcomes, platforms should prioritize interesting material such as videos, interactive courses, and real-time financial analytics.
2. Personalized financial advice powered by AI can boost user engagement and foster trust.
3. Fintech apps should have user-friendly interfaces and support additional regional languages in order to encourage financial inclusion.
4. To increase user confidence in digital money, fintech platforms should provide information on fraud protection, cybersecurity, and financial scams.
5. Fintech platforms should prioritize the adoption of fintech in rural areas by enhancing offline financial education support, mobile app usability, and internet accessibility.

## 7.0 CONCLUSION

According to the report, fintech platforms are crucial for trust-building, financial education, and investment decision-making. Fintech users are more likely to use it for financial management if they use it for goal monitoring, tailored insights, and financial literacy materials. However, risk assessment confidence and organized investment plans are more important factors that influence fintech usage than general financial literacy alone. Platforms should concentrate on boosting financial literacy initiatives, increasing accessibility, boosting security awareness, and fostering trust in order to fully realize fintech's promise in India's financial services industry.

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## “A STUDY ON CONCEPT OF GREEN MARKETING IN INDIA”

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## ABSTRACT

*Green marketing has been defined in many ways since the term first originated in 1970s and took its actual journey in the late 1980s. Green marketing has been defined in many ways since the term first originated in 1970s and took its actual journey in the late 1980s existence.*

*AMA defines green marketing as the marketing of products that are presumed to be environmentally safe; it incorporates several activities such as product modification, changes to production processes, and packaging, advertising strategies and also increases on compliance marketing amongst.*

**KEYWORDS:** *Marketing, Compliance, Environmentally, Implication.*

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## INTRODUCTION

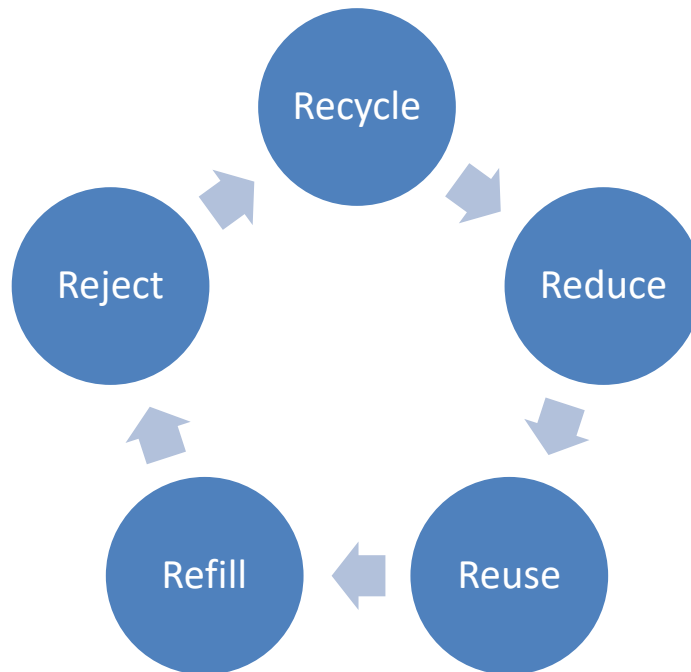
Green marketing has been defined in many ways since the term first originated in 1970s and took its actual journey in the late 1980s. Green marketing has been defined in many ways since the term first originated in 1970s and took its actual journey in the late 1980s existence.

AMA defines green marketing as the marketing of products that are presumed to be environmentally safe; it incorporates several activities such as product modification, changes to production processes, and packaging, advertising strategies and also increases on compliance marketing amongst.

People attitude change towards the green product. Most of consumers in all the countries desire to buy from environment responsible companies. Consumer think environment consciousness is an important priority of companies behind good value, trust worthy and cares about customers. Growing awareness about the implication of global warming, non biodegradable solid waste, harmful impact of pollutants etc. both marketers and consumers are becoming increasingly sensitive to the need for switch into Green Products and Services. It refers solely to the promotional and advertising of products with environmental characteristic. To save earth's resources in production, packaging and operation, business are showing consumer also too share the same concern's, boosting their credibility. Divergent aspect of green marketing includes ecologically safe products, recyclable and biodegradable packaging, energy- efficient operation, and better pollution controls. Advance produced from green marketing include packaging made

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from recycled paper, phosphate free detergent, refillable containers for cleaning product, bottles using to reduce plastic. Ozone friendly and environment friendly are most of the things consumers often associated with green marketing.



### Concept of Green Marketing

#### GREENPRODUCTS

The products those are manufactured through green technology and that caused no environmental hazards are called green products

Characteristics of Green Products We can define green products by following measures:

1. Products those are originally grown.
2. Products those are recyclable, reusable and Biodegradable.
3. Products with natural ingredients.
4. Products containing recycled contents and non Toxic chemical.
5. Products contents under approved chemicals.
6. Products that do not harm or pollute the environment.
7. Products that will not be tested on animals.
8. Products that have eco-friendly packaging i.e. reusable, refillable containers etc.

#### GREEN MARKETING MIX:

##### PRODUCT

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Entrepreneurs wanting to exploit emerging green market either by identifying customer's environmental needs or by developing environmentally responsible products to have less impact than competitors. The increasingly development of:

1. Products that can be recycled or reused. Efficient products, which save water, energy or gasoline, save money and reduce environmental impact.
2. Products with environmentally responsible packaging. McDonalds, for example, changed their packaging from polystyrene clamshells to paper.
3. Products with green labels, as long as they offer substantiation.
4. Organic products — many consumers are prepared to pay a premium for organic products, which offer promise of quality. Organic butchers, for example, promote the added qualities such as taste and tenderness.

## **PRICE**

Pricing is a critical element of the marketing mix. Most customers are prepared to pay a premium if there is a perception of additional product value. This value may be improved performance, function, design, visual appeal or taste. Environmental benefits are usually an added bonus but will often be the deciding factor between products of equal value and quality. Environmentally responsible products, however, are often less expensive when product life cycle costs are taken into consideration, for example fuel-efficient vehicles, water-efficient printing and non-hazardous products.

## **PLACE**

The choice of where and when to make a product available has a significant impact on the customers being attracted. Very few customers go out of their way to buy green products merely for the sake of it. Marketers looking to successfully introduce new green products should, in most cases, position them broadly in the market place so they are not just appealing to a small green niche market. The location must also be consistent with the image which a company wants to project. The location must differentiate a company from its competitors. This can be achieved by in-store promotions and visually appealing displays or using recycled materials to emphasize the environmental and other benefits.

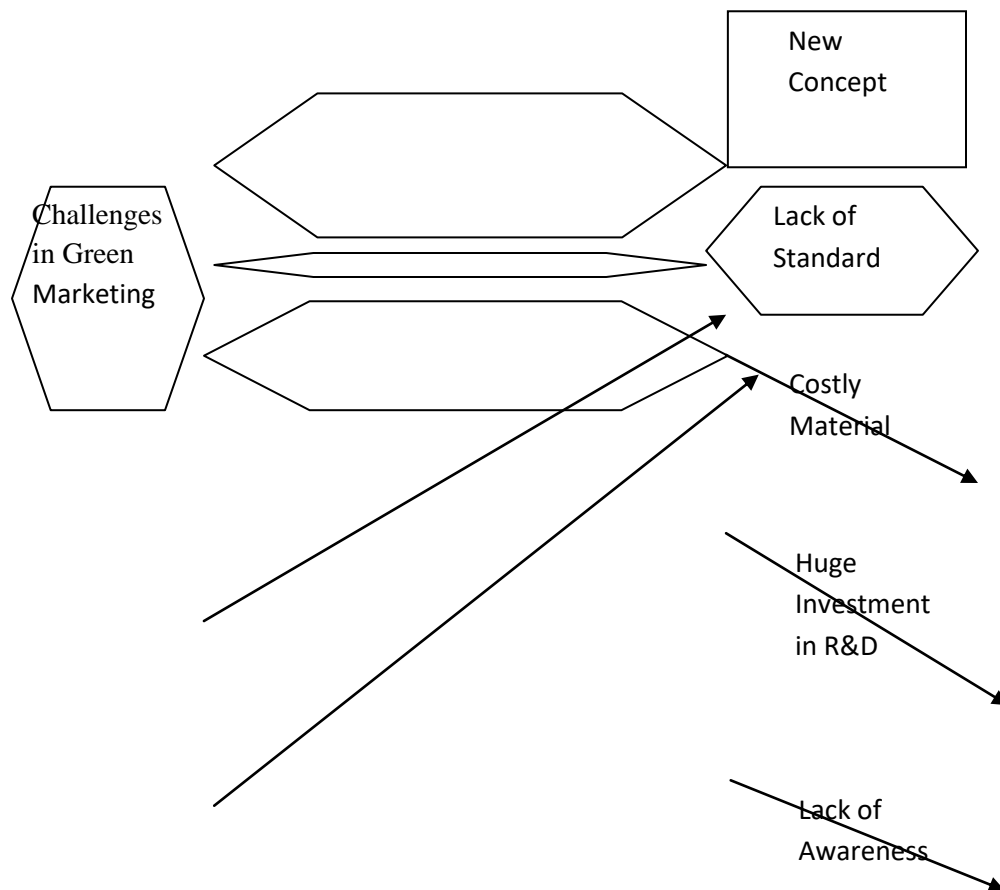
## **PROMOTION**

Promoting products and services to target markets includes paid advertising, public relations, sales promotions, direct marketing and on-site promotions. Smart green marketers will be able to reinforce environmental credibility by using sustainable marketing and communications tools and practices. For example, many companies in the financial industry are providing electronic statements by email, e-marketing is rapidly replacing more traditional marketing methods, and printed materials can be produced using recycled materials and efficient processes, such as waterless printing. Retailers, for example, are recognizing the value of alliances with other companies, environmental groups and research organizations when promoting their environmental commitment. To reduce the use of plastic bags and promote their green commitment, some retailers sell shopping bags, under the banner of the Go Green Environment Fund. The key to successful greenmarketing is credibility.

## **CHALLENGES IN GREEN MARKETING**

The concept of Green Marketing promises to create a better environment, however it faces some challenges. These challenges are:-

1. The GO GREEN and Green Marketing are comparatively new concepts; hence it will take some time for the masses to accept it. There is a need to create a lot of awareness about this concept. The message needs to be spread intensively among the masses to ensure every person is aware of green marketing and GO GREEN initiatives. This will make it easier for the masses to be a part of this initiative.
2. Lack of standards or benchmarks to measure the authenticity of messages from green campaigns, dampens the long term benefits of green marketing.
3. Green products require renewable and recyclable material, which is costly.
4. Requires a technology, which requires huge investment in R & D.
5. Water treatment technology, which is too costly.
6. Majority of the people are not aware of green products and their uses.
7. Majority of the consumers are not willing to pay a premium for green products.



Green marketing has certain objectives to be fulfilled for its inclusion in the business arena to be meaningful. Green marketing is faced with several specific challenges depending on factors such as the variability of demand, unfavourable consumer perception and high costs. Though



there are several challenges and of different nature in its effective implementation the world over, with proper planning and strategy one can definitely stand on the winning seat. All this can be understood from the success stories of many companies. In fact, it can be realized that this green marketing has come up as a saviour for the developing countries and it can be truly said that it provides an opportunity for them to prove themselves and carve a niche for themselves.

## **IMPACT OF GREEN MARKETING**

1. Now, people are insisting pure products – edible items, fruits, and vegetables based on organic farming. The number of people seeking vegetarian food is on rise.
2. Reducing use of plastics and plastic-based products.
3. Increased consumption of herbal products instead of processed products.
4. Recommending use of leaves instead of plastic pieces; jute and cloth bags instead of plastic carrying bags.
5. Increasing use of bio-fertilizers (made of agro-wastes and wormy-composed) instead of chemical fertilizers (i.e. organic farming), and minimum use of pesticides.
6. Worldwide efforts to recycle wastes of consumer and industrial products.
7. Increased use of herbal medicines, natural therapy, and Yoga.
8. Strict provisions to protect forests, flora and fauna, protection of the rivers, lakes and seas from pollutions.
9. Global restrictions on production and use of harmful weapons, atomic tests, etc. Various organisations of several countries have formulated provisions for protecting ecological balance.
10. More emphasis on social and environmental accountability of producers.
11. 11. Imposing strict norms for pollution control. Consideration of pollution control efforts and eco-technology in awarding IS), ISO 9000, or ISO 14000 certificates and other awards.
12. Declaration of 5<sup>th</sup> June as the World Environment Day.
13. Strict legal provisions for restricting duplication or adulteration.
14. Establishing several national and international agencies to monitor efforts and activities of business firms in relation pollution control and production of eco -friendly products.

## **BENEFITS OF GREEN MARKETING**

### **Internal Benefits**

Marketing starts before a business begins advertising or promoting its products. It includes strategies covering product development, pricing and distribution. In addition to helping boost sales, green marketing can help companies reduce operating and A Study on The Green Marketing Practices Adopted by Various Companies In India production costs, specifically by lowering energy usage. Environmentally sensitive companies are more attractive to potential employees who seek to become part of a positive corporate culture.

### **External Benefits**

When a business uses energy efficient lighting, heating and cooling, reduces its water use, recycles office materials, organizes employee community clean up activities, uses recycled materials and creates less waste, it generates positive public relations in its community and industry and with customers. It can advertise itself as a green company or its products as green on its product packaging, in its advertising and on its website. This can create brand preference or loyalty and boost sales and profits. Green marketers also can qualify as vendors or suppliers with government agencies and more over businesses that prefer to do business with these types of businesses

## **EXAMPLES OF WORLD WIDE GREEN MARKETING PRACTICES**

### **PHILLIPS'S "MARATHON" CFL**

#### **LIGHT BULB**

Philips Lighting's first shot at marketing a standalone compact fluorescent light (CFL) bulb was Earth Light, at \$15 each versus 75 cents for incandescent bulbs. The product had difficulty climbing out of its deep green niche. The company re-launched the product as "Marathon," underscoring its new "super long life" positioning and promise of saving \$26 in energy costs over its five-year lifetime. Finally, with the U.S. EPA's Energy Star label to add credibility as well as new sensitivity to rising utility costs and electricity shortages, sales climbed 12 percent in an otherwise flat market.

### **MCDONALDS**

McDonald's restaurants which have worldwide franchisees use napkins and bags that are made of recycled paper.

### **Coca-cola**

Coca-cola in order to save water does rain water harvesting at a huge level thus saving water & giving back to environment a small part of the water that it consumes for its production.

### **Wipro's Green Machines**

Wipro Info Tech was India's first company to launch environment friendly computer peripherals. Wipro has launched a new range of desktops & laptops called Wipro Greenware. These reducing e-waste in the environment.

### **KFC**

KFC opens new green restaurant The latest store was built using elements that follow the Leadership in Energy and Environmental Design (LEED) certification process created by the U.S. Green Building Council. "This new KFC Green restaurant is part of our E3 initiative, which looks at economically responsible ways of saving Energy and being environmentally aware," said Roger McClendon.

## **EXAMPLES OF GREEN MARKETING IN INDIA**

Firms have realized that customers prefer products that do not harm the natural environment as also the human health. Firms, marketing such green products are preferred over the others not

doing so and thus develop a competitive advantage, simultaneously meeting their business objectives. Organizations are Perceiving Environmental marketing as an Opportunity to achieve its objectives. Organizations believe they have a moral obligation to be more socially responsible. Many companies are adopting green for capturing market opportunity of green marketing. Some examples are:-

**Nerolac:** Kansai Nerolac Paints Ltd. has always been committed to the welfare of society and environment and as a responsible corporate has always taken initiatives in the areas of health, education, community development and environment preservation. Kansai Nerolac has worked on removing hazardous heavy metals from their paints. The hazardous heavy metals like lead, mercury, chromium, arsenic and antimony can have adverse effects on humans. Lead in paints especially poses danger to human health where it can cause damage to Central Nervous System, kidney and reproductive system. Children are more prone to lead poisoning leading to lower intelligence levels and memory loss.

**ITC Limited:** ITC strengthened their commitment to green technologies by introducing ozone-treated elemental chlorine free bleaching technology for the first time in India. The result is an entire new range of top green products and solutions: the environmentally friendly multi-purpose paper that is less polluting than its traditional counterpart.

**Tamil Nadu Newsprint and Papers Limited (TNPL):** Adjudged the best performer in the 2009-2010 Green Business Survey, TNPL was awarded the Green Business Leadership Award in the Pulp and Paper Sector. The initiatives undertaken by this top green firm in India includes two Clean Development Mechanism projects and a wind farm project that helped generate 2,30,323 Carbon Emission Reductions earning Rs. 17.40 Crore.

**Tata Metaliks Limited (TML):** Every day is Environment Day at TML, one of the top green firms in India. A practical example that made everyone sit up and take notice is the company's policy to discourage working on Saturdays at the corporate office. Lights are also switched off during the day with the entire office depending on sunlight.

**State Bank of India:** Green IT@SBI SBI entered into green service known as "Green Channel Counter". SBI is providing many services like paper less banking, no deposit slip, no withdrawal form, no checks, no money transactions form all these transaction are done through SBI shopping & ATM cards. State Bank of India turns to wind energy to reduce emissions

**HCL Technologies** This IT major may be considered as the icon of Indian green initiatives, thanks to the "go green" steps taken in solving the problem of toxics and e-waste in the electronics industry. HCL is committed to phasing out the hazardous vinyl plastic and Brominated Flame Retardants from its products and has called for a Restriction on Hazardous Substances (RoHS) legislation in India.

**Digital tickets by Indian Railways:** IRCTC has allowed its customers to carry PNR no. of their E-Tickets on their laptop and mobiles. Customers do not need to carry the printed version of their ticket anymore.

**Marketing Area:** No Polythene carries bags for free. Forest & Environmental Ministry of India has ordered to retail outlets like Big Bazaar, Central-Mart etc. that they could provide polythene carry bags to customers only if customers are ready for pay for it.

## CONCLUSION

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Green marketing should not neglect the economic aspect of marketing. Marketers need to understand the implications of green marketing. If we think customers are not concerned about environmental issues or will not pay a premium for products that are more eco-responsible, think again. We must find an opportunity to enhance our product's performance and strengthen your customer's loyalty and command a higher price.

Green marketing is still in its infancy and a lot of research is to be done on green marketing to fully explore its potential. Think of a refrigerator for example. While we may have had to be convinced in the 1950s to buy a refrigerator, we would have wanted the great white box to look cool in the 1970s, but in today's uncertain world, we might ask ourselves about the impact of the chlorofluorocarbons (CFCs) that our refrigerator is emitting and demand a more environmentally friendly refrigerator.

If today's successful marketing is about appealing to personal values and delivering consumer empowerment, then surely the time is right to inject sustainable development into the marketing mix to help address some of the gritty issues currently facing our planet. Green marketing methods produce highly effective results. They apply all of the steps you need to cut costs, raise response rates and increase growth in the most important marketing metric we are all held accountable for—the bottom line.

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**RETAIL 5.0: THE TRANSFORMATIVE IMPACT OF TECHNOLOGY ON  
REDEFINING RETAIL**

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## ABSTRACT

*Retail 5.0 represents a paradigm shift in the retail industry, integrating artificial intelligence (AI), the Internet of Things (IoT), and robotics to create personalized and immersive shopping experiences. This research explores the evolution of Retail 5.0, emphasizing the role of these advanced technologies in enhancing customer experience and fostering loyalty. The study employs a quantitative research approach, collecting primary data through structured surveys. Results highlight that AI-driven personalization and IoT-enabled automation significantly improve consumer satisfaction, while trust in AI recommendations remains a key challenge. Findings suggest that a hybrid model balancing automation with human interaction is crucial for sustained consumer loyalty in Retail 5.0.*

**KEYWORDS:** Retail 5.0, AI, Iot, Robotics, Customer Experience, Loyalty.

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## INTRODUCTION

The retail sector has witnessed significant advancements through various evolutionary phases, culminating in Retail 5.0. Unlike its predecessors, Retail 5.0 integrates AI, IoT, and robotics to create a seamless, customer-centric shopping environment. The shift from traditional retail to digital and now intelligent retail has been driven by consumer demand for convenience, personalization, and efficiency. Retail 5.0 builds upon the foundations of Retail 4.0, which focused on digital transformation and omnichannel strategies, but goes a step further by embedding smart technologies into every aspect of the consumer experience (Pantano & Gandini, 2018).

Artificial intelligence plays a crucial role in this transition, allowing retailers to leverage big data for predictive analytics, personalized recommendations, and automated customer service. AI-powered chatbots, for instance, provide real-time assistance, while machine learning algorithms analyze customer behaviors to suggest tailored promotions. Similarly, IoT enables seamless communication between smart devices, improving inventory management and enabling cashier-less checkout systems such as Amazon Go (Brown & Jones, 2023). Robotics, another key element, enhances operational efficiency in warehouses and in-store automation, reducing human dependency while increasing accuracy and speed (Fernie & Sparks, 2019).

This research focuses on two key objectives: (1) to explore the evolution of Retail 5.0 with a focus on the integration of advanced technologies, and (2) to analyze its role in enhancing

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customer experience, leading to loyalty. The study seeks to provide insights into how these innovations are shaping the modern retail landscape and what challenges businesses face in adopting them. Understanding these aspects is crucial for retailers to develop effective strategies for technology adoption while ensuring consumer trust and engagement

## OBJECTIVES OF THE STUDY

- To explore the evolution of retail 5.0, focusing on the integration of advanced technologies such as AI, IoT, Robotics, and personalized experiences in a retail environment.
- To analyze the role of retail 5.0 in enhancing customer experience leading to customer loyalty.

## PROBLEM STATEMENT

The increasing adoption of advanced technologies in retail has significantly transformed consumer expectations and shopping behaviors. However, integrating these technologies presents challenges, including implementation costs, data privacy concerns, and the potential depersonalization of customer interactions. This study aims to address these issues and explore how Retail 5.0 technologies collectively impact the retail ecosystem.

## PURPOSE OF THE STUDY

This study explores the evolution and application of Retail 5.0, focusing on AI, IoT, robotics, and personalized solutions. It aims to analyze how these technologies enhance customer experiences and foster loyalty, addressing knowledge gaps by identifying opportunities and challenges in implementing Retail 5.0.

## METHODOLOGY

A quantitative research approach was adopted, with data collected through structured surveys from 115 respondents across various demographics. The survey utilized Likert-scale questions to measure perceptions of Retail 5.0 technologies.

Data analysis was conducted using Spearman's correlation analysis to assess the relationship between Retail 5.0 adoption and its impact on customer experience. Ordinal Logistic Regression was applied to evaluate how AI, IoT, and robotics influence consumer loyalty. Descriptive statistics were used to identify challenges associated with technology adoption and trust.

## RESEARCH OVERVIEW

### RETAIL 5.0

**Ramanan and Ramanakumar (2014)** analyze India's evolving retail industry, emphasizing digital technology's transformative role. Traditional formats are shifting to e-commerce, m-commerce, and innovations like drones for enhanced customer experiences. Digital advancements drive efficiency, personalization, and competitive advantages for proactive retailers. The study highlights technology's potential to redefine retail while stressing the need for long-term adaptation strategies. Knowledge gaps remain regarding consumer behavior and technology integration. The authors stress calculated investments in digital transformation to ensure sustainability in the fast-paced retail sector.

**Babu and Rani (2019)** examine IoT's transformative potential in retail, improving customer experience and business operations. Their study highlights key factors like integration, security,

and interoperability, alongside implementation challenges. IoT enhances inventory management, operational efficiency, and real-time data analytics but lacks uniform adoption across retail sectors. Security vulnerabilities in IoT devices hinder widespread adoption. The study emphasizes IoT's role in optimizing supply chains and personalizing shopping experiences. Future research should focus on resolving security issues and ensuring seamless interoperability for greater retail adoption.

**Mykola M. Yermoshenko, Yulia V. Kostynets, Valeriya V. Kostynets (2023)** analyze the evolution of Retail 5.0, emphasizing its consumer-centric approach. The study highlights how digital and physical retail integration enhances customer experience. Retail 5.0 creates a mixed retail format that merges online platforms with brick-and-mortar stores. However, the study relies on secondary sources, limiting real-world applicability. Future research should focus on empirical studies assessing long-term effects on customer behavior and corporate sustainability. The study concludes that Retail 5.0, driven by digital transformation, is the next stage in retail evolution.

## **IMPACT OF TECHNOLOGY ON PERSONALISED SHOPPING EXPERIENCE IN RETAIL**

**N. Santosh Ranganath, Dr. T. Kama Raju, P. Trinadha Rao(2011)** This study examines how technology is revolutionizing the retail sector, concentrating on how it affects security, customer loyalty, and sales results. Analyzing how advancements like electronic transactions, automated machinery, flexible payment methods, and sophisticated security measures have transformed retail operations is the main goal. The study looks at recent developments, opportunities, and difficulties brought about by technological breakthroughs in the retail industry using a literature review methodology. Nevertheless, the study also points out obstacles, like the difficulty of adopting new technologies, the difficulty or reluctance of some merchants, and the requirement for regular updates to stay up with the quick changes in technology. To fully utilize technology in retail, several problems must be resolved. Future studies should examine how to get around these obstacles, assess how affordable new technologies are, and examine how they will affect retail expansion, sustainability, and consumer interaction in the long run.

**V. Madhukar, Murali Vallapureddy (2019)** This study examines how information technology (IT) has a significant impact on the retail sector in a globalized economy, with an emphasis on India. The main goal is to examine how IT developments, such as improvements in supply chain management, hardware, and software, contribute to retail expansion by improving customer satisfaction and operational effectiveness. To present a thorough understanding of IT's involvement in retail transformation, the study uses a qualitative research approach and secondary data from industry papers, academic articles, and case studies. The results show that both consumers and retailers gain a great deal from IT. But the study also points to shortcomings, like the underuse of IT in rural retail environments, where adoption and infrastructural issues still exist. The authors suggest that future studies concentrate on resolving these discrepancies by investigating the incorporation of cutting-edge technology, such as artificial intelligence (AI) and the Internet of Things (IoT), to further optimize retail operations.

## **DATA ANALYSIS:**

### **TOOLS AND TECHNIQUES FOR DATA ANALYSIS**



- Questionnaire was used for multiple choice questions where the data of the respondents was be collected.
- The Jamovi software was used to perform the analysis.
- Quantitative analysis was performed using statistical tools like repeated Spearman's Rank correlation and ordinal logistic regression.

### **SAMPLE SELECTION**

The study employs a diverse sample of 115 respondents to examine the transformative impact of Retail 5.0 on the retail landscape, emphasizing the integration of advanced technologies such as AI, IoT, robotics, and personalized experiences. To ensure a comprehensive analysis of consumer behavior in the evolving retail environment, respondents are selected based on key demographic factors, including age, occupation, and familiarity with technological advancements.

### **DATA ANALYSIS & INTERPRETATION**

**Objective 1:** To explore the evolution of retail 5.0 focusing on the integration of advanced technologies such as AI, IOT, Robotics and personalized experiences in retail environment.

**H<sub>0</sub>:** The integration of AI, IoT, Robotics, and personalized experiences does not significantly contribute to the evolution of Retail 5.0.

**H<sub>1</sub>:** The integration of AI, IoT, Robotics, and personalized experiences significantly contributes to the evolution of Retail 5.0.

**Table 1**  
**Table showing Correlations**

**Correlation Matrix**

Correlation Matrix

		5. Familiar with technologies like AI, IoT, or robotics	6. Experienced automated checkouts	7. AI enhances personalized shopping experience	Interaction with Chat Bot	9. use IoT-enabled smart shelves or inventory tracking	10. Retail 5.0 has change traditional retail practices	11. robotics improve retail efficiency
5. Familiar with technologies like AI, IoT, or robotics	Spearman's rho	—						
	df	—						
	p-value	—						
6. Experienced automated checkouts	Spearman's rho	0.570	—					
	df	113	—					
	p-value	<.001	—					
7. AI enhances personalized shopping experience	Spearman's rho	0.540	0.557	—				
	df	113	113	—				
	p-value	<.001	<.001	—				
Interaction with Chat Bot	Spearman's rho	0.489	0.599	0.568	—			
	df	113	113	113	—			
	p-value	<.001	<.001	<.001	—			
9. use IoT-enabled smart shelves or inventory tracking	Spearman's rho	0.467	0.413	0.490	0.602	—		
	df	113	113	113	113	—		
	p-value	<.001	<.001	<.001	<.001	—		
10. Retail 5.0 has change traditional retail practices	Spearman's rho	0.423	0.386	0.493	0.600	0.654	—	
	df	113	113	113	113	113	—	
	p-value	<.001	<.001	<.001	<.001	<.001	—	
11. robotics improve retail efficiency	Spearman's rho	0.285	0.365	0.457	0.536	0.495	0.599	—
	df	113	113	113	113	113	113	—
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	—

Source: JAMOV

**Interpretation:**

- ❖ Familiarity with AI, IoT, or Robotics & Experience with Automated Checkouts
  - $\rho = 0.570$ ,  $p < .001$ . A moderate positive correlation suggests that individuals who are familiar with AI, IoT, and robotics are more likely to have experienced automated checkouts in retail stores.
- ❖ Familiarity with AI, IoT, or Robotics & AI-Enhanced Personalized Shopping Experience
  - $\rho = 0.540$ ,  $p < .001$ . This indicates that individuals aware of Retail 5.0 technologies also perceive AI as enhancing their personalized shopping experience.
- ❖ Familiarity with AI, IoT, or Robotics & Interaction with Chatbots
  - $\rho = 0.489$ ,  $p < .001$ . A strong association exists between familiarity with technology and the likelihood of interacting with chatbots or virtual assistants.

- ❖ Familiarity with AI, IoT, or Robotics & Importance of IoT-Enabled Smart Shelves
  - $\rho = 0.467$ ,  $p < .001$ . People who are familiar with AI and IoT recognize the value of smart shelves and inventory tracking in enhancing their shopping experience.
- ❖ Familiarity with AI, IoT, or Robotics & Retail 5.0 Changing Traditional Practices
  - $\rho = 0.423$ ,  $p < .001$ . Individuals familiar with Retail 5.0 agree that it has transformed traditional retail practices.
- ❖ Familiarity with AI, IoT, or Robotics & Robotics Improving Retail Efficiency
  - $\rho = 0.285$ ,  $p = 0.002$ . Though significant, this weaker correlation suggests that while people recognize robotics' role, its impact on efficiency is not as strongly associated with general familiarity with AI/IoT.
- ❖ Experience with Automated Checkouts & Interaction with Chatbots
  - $\rho = 0.599$ ,  $p < .001$ . A strong positive correlation suggests that those who have used automated checkouts are also more likely to have interacted with chatbots, implying a higher degree of technological exposure in shopping.
- ❖ Use of IoT-Enabled Smart Shelves & Changing Retail Practices
  - $\rho = 0.654$ ,  $p < .001$ . The strongest correlation in the matrix highlights that consumers who value IoT-enabled solutions also perceive significant changes in retail due to Retail 5.0.
- ❖ Retail 5.0 Changing Traditional Practices & Robotics Improving Retail Efficiency
  - $\rho = 0.599$ ,  $p < .001$ . A strong positive relationship between perceived changes in traditional retail and the efficiency of robotics in operations.

All correlations are statistically significant, meaning that awareness and experience with Retail 5.0 technologies are positively associated with their perceived impact. Strong correlations between chatbot interactions, automated checkouts, and perceived efficiency suggest that exposure to one aspect of Retail 5.0 reinforces broader technological adoption.

**Objective 2:** To analyse the role of retail 5.0 in enhancing customer experience leading to customer loyalty.

**H<sub>0</sub>:** Retail 5.0 does not significantly enhance customer experience, nor does it lead to customer loyalty.

**H<sub>1</sub>:** Retail 5.0 significantly enhances customer experience, leading to customer loyalty.

**Table 2**  
**Table showing Ordinal Logistic Regression.**

### Ordinal Logistic Regression

Model Fit Measures

Model	Deviance	AIC	R <sup>2</sup> <sub>McF</sub>	R <sup>2</sup> <sub>N</sub>
1	199	221	0.369	0.434

Note. The dependent variable '26.loyal to a technology-driven retail brand which enhances my satisfaction' has the following order: 1 | 2 | 3 | 4 | 5

Note. Models estimated using sample size of N=115

Model Coefficients - 26.loyal to a technology-driven retail brand which enhances my satisfaction

Predictor	Estimate	95% Confidence Interval		SE	Z	p
		Lower	Upper			
19. satisfied with technology-enabled retail experience	-0.41473	-1.0673	0.203	0.325	-1.2759	0.202
20. personalized interactions through AI enhance satisfaction as a customer	0.10505	-0.4136	0.631	0.265	0.3958	0.692
21. more likely to return to a retailer that uses advanced technology to serve me	-0.00804	-0.5168	0.496	0.257	-0.0313	0.975
22. The use of digital assistants in retail enhances shopping efficiency.	1.03766	0.4499	1.656	0.306	3.3923	<.001
23. The integration of AI and IoT in retail makes me prefer shopping in high-tech stores	0.34012	-0.1754	0.852	0.260	1.3081	0.191
24. recommended a retailer to others based on their use of advanced technology	0.55344	0.0904	1.041	0.241	2.2942	0.022
25. stronger brand connection with retailers using technology to personalize my experience	1.29828	0.7933	1.848	0.268	4.8493	<.001

Source: JAMOVI

**Interpretation:**

Model Fit Measures:

- The McFadden’s R<sup>2</sup> = 0.369, indicating a moderate explanatory power of the model.
- The Akaike Information Criterion (AIC) = 221, which suggests a reasonably good model fit.
- The sample size (N = 115) ensures a reliable estimation of parameters.
- Satisfaction with Technology-Enabled Retail Experience
  - Estimate = -0.414, p = 0.202 (Not significant). This suggests that general satisfaction with technology-enabled retail experiences does not significantly impact customer loyalty.
- Personalized AI Interactions Enhance Satisfaction

- Estimate = 0.105,  $p = 0.692$  (Not significant). This indicates that AI-driven personalization does not strongly influence customer loyalty, possibly due to varying consumer preferences.

- Likelihood to Return to a Tech-Driven Retailer

- Estimate = -0.008,  $p = 0.975$  (Not significant). Consumers who claim they are likely to return to tech-driven retailers do not necessarily exhibit strong loyalty.

- Digital Assistants Enhance Shopping Efficiency

- Estimate = 1.037,  $p < 0.001$  (Highly significant). A strong positive effect suggests that customers who find digital assistants useful for efficiency are significantly more loyal to tech-driven retailers.

- Preference for High-Tech Stores

- Estimate = 0.340,  $p = 0.191$  (Not significant). A preference for high-tech stores does not necessarily lead to brand loyalty, possibly due to competition among retailers using similar technologies.

- Recommending Retailers Based on Tech Use

- Estimate = 0.553,  $p = 0.022$  (Significant). Customers who recommend retailers for their technology usage tend to be more loyal, indicating a word-of-mouth effect in technology adoption.

- Brand Connection Through Technology Personalization

Estimate = 1.298,  $p < 0.001$  (Strongest positive effect). Consumers who feel a strong connection with brands that personalize their experience are significantly more loyal, highlighting the importance of AI-driven personalization in fostering long-term customer relationships.

The results suggest that digital assistants, brand connection through AI-driven personalization, and recommendations based on technology use are the strongest predictors of customer loyalty. While general satisfaction with technology and AI personalization alone do not directly drive loyalty, their influence may be indirect. The findings emphasize that personalized brand experiences and efficiency-driven AI applications play a crucial role in retaining customers in a tech-driven retail environment.

## FINDINGS OF THE STUDY

### Findings from Objective 1:

The retail industry is undergoing a technological transformation, driven by advancements in AI, IoT, robotics, and data-driven personalization. This objective was created to analyse how these technologies influence consumer interactions and retail operations, ultimately shaping the evolution of Retail 5.0.

- With respondents more likely to use automated retail solutions like self-checkouts, chatbots, and IoT-enabled smart shelves, the study found that the integration of AI, IoT, robotics, and personalized experiences has greatly contributed to the transformation of the retail sector. The correlation analysis demonstrated a strong link between awareness and technology

adoption, suggesting that customers who comprehend Retail 5.0 concepts recognize its potential to improve efficiency and personalization in shopping experiences.

- According to the study findings, automation and AI-powered tailored experiences are driving the shift from conventional to contemporary retail settings. Customers' perceptions of retail change and their appreciation of IoT-enabled smart shelves showed the strongest association. Although their overall influence was viewed as mild, consumers also associated higher efficiency with the employment of robotics in customer service and stock management. This demonstrates that even while automation is welcomed, consumer exposure and usability are still necessary for its broad adoption.
- The study's overall findings support the idea that Retail 5.0 is transforming shopping experiences through the integration of technological advancements. The value of AI and IoT is demonstrated by its capacity to automate transactions, optimize inventory management, and customize customer interactions. Adoption issues still exist, though, as some customers have not yet benefited completely from these advantages. To guarantee that every consumer category gains from the development of Retail 5.0, retailers must concentrate on raising awareness and improving accessibility.

## **Findings from objective 2:**

The study's findings support the notion that having cutting-edge technology in stores enhances consumers' ability to make decisions about what to buy. Purchases were not much influenced by faith in AI recommendations, even though customers who thought AI and IoT increased retail efficiency were more likely to spend at technologically sophisticated stores. Furthermore, even though AI-based customization is appreciated, for it to be fully successful, it needs to be combined with other engagement techniques.

- According to the study, not all technical developments result in increased client loyalty, even when Retail 5.0 enhances the consumer experience. One important element in increasing shopping efficiency that greatly aided in customer retention was the use of digital assistants. Customers were more likely to stick with stores implementing Retail 5.0 if they found digital assistants useful. This implies that customer service powered by AI and automation is essential for expediting the purchasing process and encouraging return business.
- However, client loyalty was not significantly predicted by tailored AI interactions alone. AI-driven customization was valued by customers, but it did not always increase their brand loyalty. This suggests that even if customers appreciate the ease of technology, they may still look at other options depending on factors like price, product availability, or brand reputation. Similarly, a preference for high-tech stores did not transfer into brand loyalty. Rather, a personal brand connection through AI-driven experiences was the best indicator of loyalty.
- The impact of word-of-mouth advocacy in Retail 5.0 adoption was highlighted by the much higher loyalty of customers who recommended merchants based on their technology utilization. This implies that shops ought to concentrate on developing effective and memorable buying experiences that motivate clients to provide favorable reviews. Customer retention depends on brand connection through personalization and efficiency-driven AI apps, even while overall technology satisfaction does not ensure loyalty. To encourage

enduring loyalty, retailers must thus strike a balance between technology developments and customer engagement tactics.

### **LIMITATIONS OF THE STUDY**

While the research aims to provide a comprehensive understanding of Retail 5.0, the following limitations exist:

**a) Limited Market Representation**

- The study will focus on markets where Retail 5.0 is actively implemented. Findings may not fully apply to developing regions where digital transformation is slower.

**b) Data Availability and Accuracy**

- Retailers may be reluctant to disclose proprietary AI and consumer behavior data, leading to reliance on secondary sources and case studies.

- Consumer sentiment analysis may vary due to biases in survey responses and limited datasets.

**c) Rapid Technological Advancements**

- AI, IoT, and robotics are evolving rapidly. Findings may become obsolete as new innovations emerge, limiting the long-term applicability of the study.

**d) Consumer Perception Variability**

- The study does not account for cultural and psychological differences that may affect consumer adoption of AI-driven retail.

- Privacy concerns and trust in automation vary among demographics, making it challenging to generalize results.

**e) Financial & Operational Constraints**

- The study will not deeply explore the financial feasibility of Retail 5.0 for small and medium enterprises (SMEs).

- It will focus more on technology adoption and impact rather than cost-benefit analysis.

### **SUGGESTIONS:**

- Retailers should focus on improving AI-based recommendations while ensuring a balance between automation and human interaction to build consumer trust.

- Address privacy concerns by being transparent about AI data usage and ensuring ethical AI practices.

- While automation is crucial, retailers must ensure human-assisted customer service is available where needed to enhance satisfaction.

- Consumers should familiarize themselves with Retail 5.0 technologies to maximize their benefits and improve shopping efficiency.

- Engaging with AI-driven services and providing feedback can help retailers improve personalization and user experience.

- Customers should be aware of how their data is used and choose retailers that provide transparency and data protection policies.
- Governments should establish policies that regulate AI and IoT usage in retail to ensure consumer data protection and prevent misuse.
- Governments should implement initiatives to educate consumers and retailers about the benefits and risks associated with AI, IoT, and robotics in retail.

## **IMPLICATIONS FOR FUTURE RESEARCH:**

- Future studies should explore the long-term effects of AI, IoT, and robotics on consumer behavior and retail business models.
- More research is needed to understand the psychological factors influencing customer trust and adoption of AI-driven personalization.
- Studies should examine how Retail 5.0 technologies can be effectively implemented in developing economies with infrastructure limitations.
- Future research should explore how AI, IoT, and robotics can be utilized to create sustainable and environmentally friendly retail solutions.

## **CONCLUSION**

Retail 5.0 marks a transformative shift in the retail industry, integrating advanced technologies such as AI, IoT, and robotics to redefine customer experiences and operational efficiency. This study has highlighted the significant role these innovations play in shaping modern retail environments, emphasizing their impact on consumer satisfaction, efficiency, and loyalty. The findings suggest that while AI-driven personalization, IoT-enabled automation, and robotics contribute to enhanced shopping experiences, consumer trust and balanced human-technology interactions remain critical for widespread adoption.

Despite the benefits, challenges such as data privacy concerns, implementation costs, and the depersonalization of customer interactions must be addressed to ensure the successful integration of Retail 5.0. The study underscores that customer loyalty is not solely driven by technological advancements but rather by a combination of personalized engagement, efficiency, and trust-building initiatives. Digital assistants and AI-driven personalization were found to be key drivers of consumer retention, reinforcing the need for retailers to optimize their technology-driven strategies.

For retailers, the study recommends a hybrid approach that combines automation with human-centric services to enhance customer trust and satisfaction. Customers are encouraged to embrace smart retail solutions while being mindful of data privacy, and governments should establish regulatory frameworks to ensure ethical AI practices and digital security.

As technology continues to evolve, future research should focus on the long-term implications of Retail 5.0, particularly in emerging markets and small business adoption. Additionally, studies should explore the ethical considerations of AI-driven retail and sustainable technology integration. Ultimately, the success of Retail 5.0 will depend on how effectively retailers, consumers, and policymakers adapt to this technological revolution while maintaining a customer-centric approach.



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**A COMPARATIVE STUDY ON CHILD (0-5 YEARS) HEALTH CARE PRACTICES IN RURAL AND URBAN AREAS (A LOGISTIC REGRESSION MODEL)**

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**ABSTRACT**

*Over the last decade, India's child health storey has mainly been one of success, with immunisation and supplements helping to reduce infant death and promote healthy growth. Infant mortality has decreased from 66 deaths per 1,000 live births in 2000 to 39 deaths per 1,000 live births in 2014, while DPT immunization rates have grown from 58 percent to 83 percent. The paper deeply studies on the determinants of health care practice in rural and urban areas in India. The objective of the study is to study the determinants for causing the mortality and other diseases about the children in the age group 0-5 years between Rural and Urban Areas in the Study Area. Socio Economic conditions are primary sources of health conditions in any society. These are a serious negative effect on the health and well-being of children throughout their life course. On the other hand, child health provides a considerable support to the efforts of families to lift themselves out of poverty. In our analysis, we urge that women receive more education and that maternity and child health care facilities for younger babies be improved. Furthermore, programmes aiming at reducing the primary causes of infant and child mortality, such as acute respiratory infections and diarrheal infections, must be enhanced. Educational initiatives promoting breastfeeding and immunization coverage appear to be significant in the overall framework of policy creation to attain this goal.*

**KEYWORDS:** *Child Mortality, Maternal Health, Infant, Odds Ratio, Urban, Rural.*

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**1. INTRODUCTION:**

Over the last decade, India's child health storey has mainly been one of success, with immunisation and supplements helping to reduce infant death and promote healthy growth. Infant mortality has decreased from 66 deaths per 1,000 live births in 2000 to 39 deaths per

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1,000 live births in 2014, while DPT immunization rates have grown from 58 percent to 83 percent.

Though there have been some setbacks. In India, there is still a lot of disparity in terms of child health, both in terms of level and rate of improvement. Infant mortality rates in Uttar Pradesh and Madhya Pradesh are more than four times those in Kerala, with a disparity of more than 40 percentage points between the most and least vaccinated states. There are major discrepancies even within states. Children born in rural settings have infant mortality rates that are more than 1.5 times higher than their urban counterparts. Similarly, within states, the disparity in vaccination rates between the most and least vaccinated districts is usually always larger than 30 percentage points.

These figures raise an obvious question: how can governments aid in the remediation of adversity and the reduction of early childhood inequities that lead to large differences in success and wellbeing in adulthood? In terms of health, the most effective measures for combating inequality include access to essential micronutrients, immunization against life-threatening diseases, clean water and sanitation, and the prevention and treatment of infectious diseases. These techniques must be supplemented with methods that prioritize the "final mile" — getting successful interventions to the most vulnerable (often disenfranchised) people. To boost consumer demand and enhance the incentives of local agents to provide high-quality health services, the greatest work remains to be done.

While the survival and health of early children are of paramount importance, cognitive and non-cognitive skills (which are not perfectly correlated with child health) are frequently more strongly associated with adult economic outcomes. In this aspect, India's outlook is more hazy. While there is some nationally representative information on spatial patterns of cognitive development in later childhood (ages 5 and higher) in India, the country lacks a comprehensive data source for early skill and capability development (below age 3, for instance). These data are crucial for determining where the most significant geographic disparities in skill deficiencies at an early age exist

In recent years, the Indian government has spearheaded early childhood education initiatives, guided by the emphasis given to this topic in the Eleventh Five Year Plan (2007-2012) and subsequently by the Right of Children to Free and Compulsory Education Act in 2009. These commitments from the federal government – along with several high-profile initiatives to support them – establish a set of national priorities related to early childhood development. Such initiatives include the delivery of preschool education through the Integrated Child Development Service; community-based child development support through Accredited Social Health Activists; and the Rajiv Gandhi National Creche Scheme.

In distinguish to infant mortality, rural-to-urban differences in immunization rates while present, appear smaller. Indeed, in some states, such as Andhra Pradesh, Odisha and Tamil Nadu, immunization rates in rural areas have reached or surpassed those of urban areas. These results suggest that although Indian government action has been partially successful in closing the immunization gap between rural and urban regions, they have been less successful in closing the gap in outcomes, at least as proxied through the infant mortality rate.

The ratio of male-versus-female infant mortality rates across states. In most states, male infant mortality rates are between 5% and 10%. It is important to note that to some extent this

difference is mechanical; immunization rates are higher than infant mortality rates on the whole so similarly sized absolute differences in rates between urban and rural areas create a larger rural-to-urban ratio for infant mortality rates. However, the fact that some regions have reached parity between rural and urban areas for immunization rates, while only one state has done so for infant mortality rates, suggests this larger gap is not simply an artifact of how we chose to display the data. The decline in rural-urban immunization gaps has also been documented in Singh (2013).

One potential survey is the Multiple Indicator Cluster Survey (MICS) developed by UNICEF (Aslam et al, 2014). MICS, which contains modules on child physical health, child developmental capacity, parental caretaking activities, and maternal health, has been carried out in several developing nations over the last decade. Implementing a survey like this in India would provide valuable insight into the types of constraints that lead to huge regional variations in early learning and, ultimately, long-term labour market results.

At the international level, India has made strides in reducing infant mortality over the last few decades where comparing the neighboring countries like Sri Lanka and China. In fact, Sri Lanka and China's infant mortality rate (IMR) in 2014 (8.4 and 9.2 per 1,000 live births respectively) is less than that of the average IMR in high-income, non-OECD countries (10.2). Neonatal mortality accounts for a major fraction of deaths among children under the age of five in India, as it does around the world (death within the first month of life). This is significant since the reasons of neonatal and infant mortality are often complex, resulting in a wide range of policy recommendations. For instance, recent work by Chen, Oster and Williams (2016) finds that while the US lags behind other developed nations in infant mortality, it actually has an advantage in terms of neonatal mortality. These findings lead to more precise policy recommendations based on in-depth investigations of the causes of neonatal and infant/child mortality.

## **Review of Earlier Studies:**

**Alizai and Zia (1990)**, according to the study, there are some gender differences in diarrhoea treatment and a little difference in vaccine coverage, both of which are linked to male-female mortality disparities. Gender inequalities in mortality, on the other hand, appear to be strongly linked to one statistic that represents women's social status in society, namely the proportion of educated women. Younger, less educated, and rural women had a higher chance of child death.

**Chen, A., Oster, E. and Williams, H., (2016)**, this research compares micro data from the United States with similar data from four European countries to look into why the United States has a higher infant death rate. After accounting for possible differences in reporting of babies around the viability threshold, the US remains at a disadvantage. While the impact of birth weight varies by comparison country, the United States has similar neonatal (one month) mortality but higher post neonatal (1–12 months) mortality than all other comparison countries. Similar patterns are observed across census divisions in the United States. Poor birth outcomes among those of lower socioeconomic class are to blame for the post neonatal mortality.

## **1. Need for the Study:**

Health and well-being of children has a positive effect on throughout their life course. Though, child health care practices play vital role to keep well-being of children. It also negatives effects on poverty and support the efforts of families to lift themselves out of poverty. To do so, practices need to adopt effective methods to identify the determinants of health practices. Most

of the studies are not looking in this direction. Hence the paper deeply studies on the determinants of health care practice in rural and urban areas in India.

**2. Objectives:** The major objectives of the study are:

1. To examine the child health care practices in the study area
2. To study the determinants for causing the mortality and other diseases about the children in the age group 0-5 years between Rural and Urban Areas in the Study Area.
3. To suggest the recommendations for improvement of child health practices and policy suggestions for policy makers.

#### **4. Methodology**

The term "research methodology" refers to a set of methodology and scientific procedures for solving research challenges. Research Methodology is an important phase in any research because it has a direct impact on the entire study and its findings. The present study will be carried out to how differ health care practices (0-5 years) between rural and urban areas with reference to Visakhapatnam, Andhra Pradesh, India.

Purposive Stratified Random Sampling method is used for selecting the samples from the study area for an in-depth study. The information that was collected 157 sample respondents from urban areas i.e., Maddilapalem, Gurudwara, Seethammampeta, NAD, Peddawalair, Chinnawalair, HB Colony, Venkojipalem, Pedhagadhili, Madhurawada, and Gajuwaka and 43 sample respondents from rural areas i.e., P.M. Palem, Bakkannapalem, Paradesipalem, Kommadi, and Gidijala.

#### **5. Statistical Tools, Results and Discussions:**

##### **5.1. Socio Economic Conditions of Sample Households in the Study Area**

Socio Economic conditions are primary sources of health conditions in any society. These are a serious negative effect on the health and well-being of children throughout their life course. On the other hand, child health provides a considerable support to the efforts of families to lift themselves out of poverty. Area wise, Sex wise and Age wise sample respondents are presented in the following Table.1.

**Table 1. Area Wise, Sex Wise and Age Wise Sample Respondents**

Locality			Sex		Total
			Female	Male	
Urban	Age	0-12 months	6	12	18
		1-2 years	16	7	23
		2-3 years	23	11	34
		3-4 years	19	17	36
		4-5 years	24	22	46
	Total		88 (56.05)	69 (43.95)	157 (100.00)
Rural	Age	0-12 months	2	0	2
		1-2 years	1	0	1
		2-3 years	6	1	7
		3-4 years	8	6	14
		4-5 years	9	10	19
	Total		26 (60.47)	17 (39.53)	43 (100.00)
Total	Age	0-12 months	8	12	20
		1-2 years	17	7	24
		2-3 years	29	12	41
		3-4 years	27	23	50
		4-5 years	33	32	65
	Total		114 (57.00)	86 (43.00)	200 (100.00)

Source: Primary Data

From the above Table, it is observed that 57 percent are female children and 43 percent are male children in the study area. In the area wise analysis revealed that 60.47 percent are female children in rural area where as it is 56.5 percent in the urban area. On the other hand, 39.53 percent are male children in rural area where as it is 43.95 percent male children in urban area. Area wise father's and mother's education levels in the study area depicted in the Table 2.

**Table 2. Area Wise Father's and Mother's Education Status**

		Father Education			Total	Mother Education			Total
		Below SSC	SSC to Inter	Graduation and above		Below SSC	Inter	Below Graduation	
Locality	Urban	68	29	60	157	93	34	30	157
	Rural	26	10	7	43	30	9	4	43
Total		94 (47.0)	39 (19.5)	67 (33.5)	200 (100.0)	123 (61.5)	43 (21.5)	34 (17.0)	200 (100.0)

Source: Primary Data



From the Table, it is inferred that, gender wise analysis 47 percent of fathers are having below SSC level education, followed by 33.5 percent are having graduation and 19.5 percent are having Inter level education in the study area, where as in mother education 61.5 percent are having below SSC level, 21 percent are having Inter and 17 percent are having below graduation. Area wise father's and mother's occupation in the study area showed in the Table 3.

**Table 3 Area Wise Father's and Mother's Occupation**

		Father Occupation				Mother Occupation				
		Govt. Employee	Private Employee	Daily Labour	Total	Home Maker	Govt. Employ	Pvt. Employ	Daily Labour	Total
Locality	Urban	22	78	57	157	123	4	16	14	157
	Rural	7	16	20	43	36	1	2	4	43
Total		29 (14.5)	94 (47.0)	77 (38.5)	200 (100.0)	159 (79.5)	5 (2.5)	18 (9.0)	18 (9.0)	200 (100.0)

Source: Primary Data

From the above Table, it is inferred that father's occupation 47 percent are private employees followed by 38.5 percent are daily labour and 14.5 percent are government employees in the study area. On the other hand, mother's occupation implies that 79.5 percent are home makers followed by private laborer's (9 percent), private employees (9 percent) and government employees (2.5 percent). Area wise, Sex wise status of feeder cleanliness before giving food is presented in the Table 6.

**Table 4 Area Wise and Sex Wise Status of Feeder Cleanliness Before Giving Food**

Locality			Feeder Cleanliness		Total
			NO	Yes	
Urban	Sex	Female	25	62	87
		Male	22	48	70
	Total		47 (30.1)	110 (70.5)	157 (100.0)
Rural	Sex	Female	2	24	26
		Male	4	13	17
	Total		6 (13.9)	37 (86.1)	43 (100.0)
Total	Sex	Female	27	86	114
		Male	26	61	86
	Total		53 (26.5)	147 (73.5)	200 (100.0)

Source: Primary Data

From the above table, it is noticed that 70.5 percent are cleaning their hands before feeding the baby in urban area, where as it is 86.1 percent in rural area. In the study area, 73.5 percent are washed their hands before feeding their baby child. It is a good significance for the health awareness among the sample respondents in the study area. Also observed that if child is male then the health concentration is more in the rural area.

**Chi-square Test:**

*Null Hypothesis (H<sub>0</sub>): There is no association between sex of baby and cleanliness of feeder*

*Alternative Hypothesis (H<sub>1</sub>): There is an association between sex of baby and cleanliness of feeder.*

	<b>Pearson Chi-square</b>	<b>Asymp. Sig(2-sided)</b>
<b>Urban</b>	0.053	0.817
<b>Rural</b>	2.147	0.143
<b>Total</b>	0.678	0.41

*Source: Primary Data, Compiled by Author*

Chi-square table suggested that, there is no association between sex of baby and cleanliness of feeder in urban, rural and also in the total study area. Though, gender discrimination partiality decreasing when the days are going.

**Table 5 Area Wise and Sex Wise Status of Baby hands Cleanliness Before Giving Food**

Locality			Baby hands Cleanliness Before Giving Food		Total
			NO	Yes	
Urban	Sex	Female	27	61	88
		Male	22	47	69
	Total		49 (31.2)	108 (68.8)	157 (100.0)
Rural	Sex	Female	2	24	26
		Male	3	14	17
	Total		5 (11.6)	38 (88.4)	43 (100.0)
Total	Sex	Female	29	85	114
		Male	25	61	86
	Total		54 (27.0)	146 (73.0)	200 (100.0)

*Source: Primary Data*

From the above Table, it is noticed that 68.8 percent of mothers wash their baby hands before giving food in urban area where as it is 88.4 percent in rural area. In the total study area, it is 73 percent.

**Chi-square Test:**

*Null Hypothesis (H<sub>0</sub>): There is no association between sex of baby and cleanliness of baby hands before eating.*

*Alternative Hypothesis (H<sub>1</sub>): There is an association between sex of baby and cleanliness of baby hands before eating.*

	Pearson Chi-square	Asymp. Sig(2-sided)
<b>Urban</b>	0.026	0.872
<b>Rural</b>	0.991	0.319
<b>Total</b>	0.328	0.567

Source: Primary Data, Compiled by Author

Chi-square table advised that, there is no association between sex of baby and cleanliness of baby hands in urban, rural and also in the total study area. Though, gender discrimination partiality decreasing when the days are going on. The data relating to area wise and age wise sickness of babies in the study area is presented in Table 7.

**Table 6. Area Wise and Age Wise Sickness of babies in the Study Area**

Locality			Baby sick						Total
			Once in a week	Once in a month	Once in 3 months	Once in 6 months	Once in Year	Never	
Urban	Age	0-12 months	0	1	4	4	5	4	18 (11.46)
		1-2 years	3	4	2	4	6	4	23 (14.65)
		2-3 years	0	11	8	7	5	3	34 (21.66)
		3-4 years	1	7	10	12	4	2	36 (22.93)
		4-5 years	6	5	9	6	12	8	46 (29.30)
	Total		10 (6.37)	28 (17.83)	33 (21.02)	33 (21.02)	32 (20.38)	21 (13.38)	157 (100.00)
Rural	Age	0-12 months	0	0	0	1	0	1	2 (4.65)
		1-2 years	0	0	0	0	1	0	1 (2.33)
		2-3 years	0	0	4	2	0	1	7 (16.28)
		3-4 years	1	0	4	6	2	1	14 (32.56)
		4-5 years	1	2	4	3	6	3	19 (44.19)
	Total		2 (4.65)	2 (4.65)	12 (27.91)	12 (27.91)	9 (20.93)	6 (13.95)	43 (100.00)
Total	Age	0-12 months	0	1	4	5	5	5	20 (10.00)
		1-2 years	3	4	2	4	7	4	24 (12.00)
		2-3 years	0	11	12	9	5	4	41 (20.50)
		3-4 years	2	7	14	18	6	3	50 (25.00)
		4-5 years	7	7	13	9	18	11	65 (32.50)
	Total		12 (6.00)	30 (15.00)	45 (22.50)	45 (22.50)	41 (20.50)	27 (13.50)	200 (100.00)

Source: Primary Data

Table 7 inferred that 22.50 percent of babies sick either once in three months or once in six months in the study area. The trend appears in both urban and rural area. It followed by 20.50 percent of babies getting sick once in a year, the same trend appears in rural and urban area of study area. On the other hand, 4–5-year babies are sicker when compared to other age group of babies. This phenomenon is different in rural and urban areas in the study area.

**Chi-square Test:**

*Null Hypothesis (H<sub>0</sub>): There is no association between age of baby and sickness.*

*Alternative Hypothesis (H<sub>1</sub>): There is an association between age of baby and sickness.*

	<b>Pearson Chi-square</b>	<b>Asymp. Sig(2-sided)</b>
<b>Urban</b>	30.164***	0.067
<b>Rural</b>	17.957	0.590
<b>Total</b>	35.750**	0.016

*Note: \* indicates 1percent level, \*\* indicates 5 percent level,*

*\*\*\* indicates 10 percent level of significance*

Chi square table revealed that there is an association between age of baby and sickness in urban and total study area but there is no association between age of baby and sickness in rural area. This prevails those rural areas are hit the health problems till the birth to attaining of 5 years.

**5.2. Logit Regression Model:**

Consider a Logit Model of the form

$$P(y=1/x) = F(\beta_0 + \beta_1x_1 + \beta_2x_2 + \dots + \beta_kx_k) = F(\beta_0 + x\beta) = F(Z)$$

Where F takes values strictly between Zero and one for all real numbers z. This ensures that the estimated response probabilities are strictly between zero and one. Various non-linear functions have been suggested for the function F to make sure that the probabilities are between zero and one. One such popular function is the logistic function F, where

$$F(Z) = \frac{e^{z_i}}{1+e^{z_i}} = \frac{1}{1+e^{-z_i}}$$

This is the cumulative distribution function for a standard logit random variable and e is the exponential under logit approach.

URBAN

sick	Coef.	Std. Er z	P>z	[95% Conf. Interval]	Odds Ratio
sex	-0.3228 0.7241102	.3787	-0.85	0.394 -1.065107	.4194836
f_edu	0.1805 1.197871	.4535	0.40	0.691 -0.7083363	1.069428
f_occu	-0.1154 0.8909299	.4648	-0.25	0.804 -1.026579	.7955996
m_edu	-0.5106 0.6000957	.3956	-1.29	0.197 -1.286069	.2647373
m_occu	1.3815*** 3.981262	.7434	1.86	0.063 -0.0755268	2.838725
feeder_clean	1.0072*** 2.738154	.5463	1.84	0.065 -0.0636163	2.078184
feed_baby_clean	1.0893** 2.972303	.5044	2.16	0.031 0.1007015	2.077973
breastfeed_earlyborn	.1166973 0.7502*** 2.117626	.2626 .4176	0.44 1.80	0.657 0.072 -0.3980339 -0.0682564	.6314286 1.568848
constant	-1.0995 2.117626	.6930	-1.59	0.113 -2.45784	.2587609

Note: \* indicates 1percent level, \*\* indicates 5 percent level, \*\*\* indicates 10 percent level of significance

From the above Table, it is observed that four independent variables viz., mother education, feeder cleaning, feed baby cleanliness and early born are significant at various probability levels. The odds ratio of the variable mother occupation inferred that; a unit increase mother occupation in the study area, the odds in favour of become a baby sick a lower by 3.9812 or about 98.12 percent. The odds ratio of the variable feeder cleanliness in the study area, the odds in favour of become a baby sick a lower by 2.7381 or about 73.81 percent. The odds ratio of variables feed baby cleanliness and early born in the study area, the odds in favour of become a sick a lower by 2.9723 and 2.11 or about 97.23 percent and 11.76 percent respectively.

RURAL

Logistic regression				Number of obs	=	43	
				LR chi2(7)	=	20.81	
				Prob > chi2	=	0.0041	
Log likelihood = -14.903966				Pseudo R2	=	0.4111	
sick	Coefficient	Odds Ratio	Std. Err	.z	P>z	[95% Conf.	
	Interval]						
sex	-2.5899** 0.9241267	.0750224	.0961171	-2.02	0.043		0.0060
f_edu	-1.1296 5.555498	.3231409	.4689677	-0.78	0.436		0.0187
f_occu	3.3005** 600.1803	27.12663	42.85967	2.09	0.037		1.2260
m_edu	-3.6012** 0.5400015	.0272891	.0415621	-2.36	0.018		0.00137
m_occu	-1.7553 23.97727	.1728551	.4350038	-0.70	0.485	0	.00124
feeder_clean				(omitted)			
feed_baby_clean				(omitted)			
breast feed	-.03054 4.030927	0.969916	0.704955	-0.04	0.966		.2333798
earlyborn	0.4149 1.514221	1.538509	0.41	0.683	.2066972	11.09287	
constant	0.1354 1.145001	1.656512	0.09	0.925	.0671961	19.51047	

Note: \* indicates 1percent level, \*\* indicates 5 percent level, \*\*\* indicates 10 percent level of significance

From the above Table, it is observed that four independent variables viz., sex of baby, father occupation and mother education are significant at various probability levels. The odds ratio of the variable sex of baby inferred that; sex of baby is male in the study area, the odds in favour of become a baby sick a higher by 0.0759 or about 7.59 percent. The odds ratio of the variable father occupation in the study area, the odds in favour of become a baby sick a lower by 600.1803. The odds ratio of variable mother occupation in the study area, the odds in favour of become a sick a lower by 0.5400 or about percent respectively.

TOTAL

Logistic regression		Number of obs = 200		LR chi2(10) = 31.77		Prob > chi2 = 0.0004	
Log likelihood = -118.71875		Pseudo R2 = 0.1180					
sick	Coef.	Std. Err.z	P>z	[95% Conf. Interval]	Odds Ratio		
sex	-0.4909	0.3205	-1.53	0.126 -1.119164	.1371876		
	0.6120212						
f_edu	-0.2015	0.3976	-0.51	0.612 -0.9808874	.5777518		
	0.8174481						
f_occu	0.2767	0.4010	0.69	0.490 -0.5091862	1.062774		
	1.318895						
m_edu	-0.8449**	0.3449	-2.45	0.014 -1.521085	-1.687188		
	.4295996						
m_occu	0.9025	0.5927	1.52	0.128 -0.2592386	2.064319		
	2.465859						
feeder_clean	0.3300	0.4948	0.67	0.505 -0.6397494	1.299917		
	1.391085						
feed_baby_clean	1.0290**	0.4773	2.16	0.031 .0935422	1.964594		
	2.798457						
breastfeed	.01472	0.2177	0.07	0.946 -0.4121279	.4415771		
	1.014834						
earlyborn	0.7097**	0.34446	2.06	0.039 .0346613	1.384936		
	2.033582						
locality	-1.013**	0.4045	-2.50	0.012 -1.805928	-0.2202701		
	.3630921						
cons	-0.2127043	0.57584	-0.37	0.712 -1.341332	.9159237		
	.8083951						

Note: \* indicates 1 percent level, \*\* indicates 5 percent level, \*\*\* indicates 10 percent level of significance

From the above Table, it is observed that four independent variables viz., mother education, feed baby clean, early born and locality significant at various probability levels. The odds ratio of variable mother occupation in the study area, the odds in favour of become a sick a lower by 0.4294. The odds ratio of the variable feed baby cleanliness in the total study, the odds in favour of become sick a lower by 2.7984. The odds ratio of the variable early born baby indicates that, the odds in favour of become a sick a higher by 2.0335 or about 66.50 percent (1-0.335). The odds ratio of the variable locality of baby i.e., rural area indicates that, the odds in favour of become a sick a higher by 0.8083.

## Summary and Conclusions:

The socio-economic conditions of sample respondents, it is observed that 57 percent are female children and 43 percent are male children in the study area. In the area wise analysis revealed that 60.47 percent are female children in rural area where as it is 56.5 percent in the urban area. On the other hand, 39.53 percent are male children in rural area where as it is 43.95 percent male children in urban area.

Father and mother education status inferred that, gender wise analysis 47 percent of fathers are having below SSC level education, followed by 33.5 percent are having graduation and 19.5 percent are having Inter level education in the study area, where as in mother education 61.5 percent are having below SSC level, 21 percent are having Inter and 17 percent are having below graduation.

The occupation levels of father and mother of baby indicates that father's occupation 47 percent are private employees followed by 38.5 percent are daily labour and 14.5 percent are government employees in the study area. On the other hand, mother's occupation implies that 79.5 percent are home makers followed by private laborer's (9 percent), private employees (9 percent) and government employees (2.5 percent).

The feeder cleanliness before giving food noticed that 70.5 percent are cleaning their hands before feeding the baby in urban area, where as it is 86.1 percent in rural area. In the study area, 73.5 percent are washed their hands before feeding their baby child. It is a good significance for the health awareness among the sample respondents in the study area. Chi-square table suggested that, there is no association between sex of baby and cleanliness of feeder in urban, rural and also in the total study area. Though, gender discrimination partiality decreasing when the days are going. Chi square table revealed that there is an association between age of baby and sickness in urban and total study area but there is no association between age of baby and sickness in rural area. This prevails those rural areas are hit the health problems till the birth to attaining of 5 years.

Logit model (Urban Area), it is observed that four independent variables viz., mother education, feeder cleaning, feed baby cleanliness and early born are significant at various probability levels. The odds ratio of the variable mother occupation inferred that; a unit increase mother occupation in the study area, the odds in favour of become a baby sick a lower by 3.9812 or about 98.12 percent. The odds ratio of the variable feeder cleanliness in the study area, the odds in favour of become a baby sick a lower by 2.7381 or about 73.81 percent. The odds ratio of variables feed baby cleanliness and early born in the study area, the odds in favour of become a sick a lower by 2.9723 and 2.11 or about 97.23 percent and 11.76 percent respectively.

Logit model (Rural Area), it is observed that four independent variables viz., sex of baby, father occupation and mother education are significant at various probability levels. The odds ratio of the variable sex of baby inferred that; sex of baby is male in the study area, the odds in favour of become a baby sick a higher by 0.0759 or about 7.59 percent. The odds ratio of the variable father occupation in the study area, the odds in favour of become a baby sick a lower by 600.1803. The odds ratio of variable mother occupation in the study area, the odds in favour of become a sick a lower by 0.5400 or about percent respectively.

Logit model (Total Area), it is observed that four independent variables viz., mother education, feed baby clean, early born and locality significant at various probability levels. The odds ratio



of variable mother occupation in the study area, the odds in favour of become a sick a lower by 0.4294. The odds ratio of the variable feed baby cleanliness in the total study, the odds in favour of become sick a lower by 2.7984. The odds ratio of the variable early born baby indicates that, the odds in favour of become a sick a higher by 2.0335 or about 66.50 percent (1-0.335). The odds ratio of the variable locality of baby i.e., rural area indicates that, the odds in favour of become a sick a higher by 0.8083.

### **Policy Suggestions:**

In our analysis, we support that woman receive more education and that maternity and child health care facilities for younger moms be improved. Furthermore, programmes aiming at reducing the primary causes of infant and child mortality, such as acute respiratory infections and diarrheal infections, must be enhanced. Educational initiatives promoting breastfeeding and immunization coverage appear to be significant in the overall framework of policy creation to attain this goal.

### **Limitations of the Study:**

This study has been limited, because health-related information is only accessible for these children, this study was limited to a small sample of the survey—children born in the five years before to the survey. We believe that considerably better and more detailed data are needed to capture the effects of socio-cultural factors that account for gender inequalities in health parameters and their relationship to child mortality differentials. The data we examined in this article shows the relative disparities in health-care determinants between boys and girls, but not the specific cultural values or attitudes that contribute to gender inequalities in children's health and nutritional intake.

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**INTEGRATED MAREKTING COMMUNICATION AND ITS EFFECT ON  
CUSTOMER PERCEPTION TOWARDS BANKING SERVICES IN  
JAFFNA DISTRICT SRI LANKA  
(SPECIAL REFERENCE IN CORE PRIVATE LOCAL BANKS IN JAFFNA  
SRI LANKA)**

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**ABSTRACT**

*Now a day's business environment has been drastically changed as a complex and crucial one. In today's business world, marketing processes are based on the interaction between a business and the customers. Communication affects the quality of the service, its shapes and the images of the organization in the mind of the customers where integrated marketing communication play crucial role in this regard. Integrated marketing communication tends to capture the attention of both providers and buyers especially, who need information from various sources to inform their purchasing decisions. Thus, the present paper aims to highlight the main tools which the specialists use in integrated marketing communication in their attempt to establish a permanent and efficient contact with both potential customers and with actual customers, as well as an analysis of secondary data sources regarding the impact false news broadcast through various media channels have on customer perceptions. This study aims to investigate the impact of Integrated Marketing Communication (IMC) on Customer perception of Private Local Commercial banks operates in Jaffna district Sri Lanka which especially aims at identifying the components and the degree of integrated marketing communications applied in the selected sector.*

*A unique aspect of this paper is to bring out a study which has not been previously carried out by researchers by combining the customer perception towards services to the customers and the application of infrastructures in a selected financial sector in Jaffna Sri Lanka. A survey with 350 household customers and the relevant bank officials was carried out in three core Private Commercial Banks in the Jaffna region under study. The collection of the data was driven by three research hypotheses and involved dual questionnaires targeting two sets of respondents.*

*One set of questionnaire was used to gather information on customer perception towards services. The research presented in this paper employs a modified version of the Duncan-Moriarty IMC mini audit to measure the degree of IMC. Results demonstrate a positive relationship between IMC and customer perception and the higher degree of IMC application in the selected entities. Out of five dimensions of IMC considered for this study, mission marketing and interactivity directly influence customer perception. The paper concludes with the managerial implication which suggests that the value creation to customers comes in the way of*

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*integrated marketing communication, and it is being highlighted in the suggestion that to follow this new communication media as a competitive advantage into traditional integrated marketing communication in order to have fruitful results in the organizations.*

**KEYWORDS:** *Integrated Marketing Communication, Customer Perception, Banking Industry, Jaffna Sri Lanka.*

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## 1.0 INTRODUCTION

Consumers are daily assaulted by a multitude of stimuli, the vast majority of which are the result of marketing communication activities initiated by organizations operating on the domestic, international or global market. From TV, radio, internet or written media news to brand-driven techniques, everything is reduced to marketing communication, aiming at creating a unitary image of the organization, products and brand, with the ultimate goal of attracting and retaining customers. The concept of integrated marketing communication, as well as the concept of integrated marketing, should be seen as being inter-correlated, while marketing communication is just one of the activities in the field of marketing.

IMC is heralded as the best way to take advantage of new technology to communicate more directly with individual consumers and customers. The extension of IMC into an “interactive” marketing domain has added value to bringing together multiple customer touch points, media and messages. The primary goal of IMC is to affect the perception of value and behavior through directed communication. It plays a strategic role in managing the intangible side of business by assisting in crafting relationships with customers and other stakeholders to create positive perceptions, attitudes, and behaviors toward brands. IMC also specified as the strategic coordination of all messages and media used by an organization to collectively influence its’ perceived value.

### 1.1 BACKGROUND OF THE STUDY.

Advanced technology and communication development has galvanized the emanation of information technology development has encouraged the emergence of modern and advance communication channels that have aggrandized the alternative accessible to organizations for contriving the relationships with the stakeholders (Albesa, 2022). This study highlights the IMC practices of the companies and its impact on the consumers’ purchasing decision which provide the insight about basic understanding of IMC by the Pakistani organizations.

So consumers would be able to understand and evaluate the future of IMC practices in Pakistan. In the same context, the relevant literature explains that IMC is not a new approach. It has already been practiced by several companies as their departments are involved in major communications and together they are performing marketing activities for profits, stability and competitions (Waheeduzzaman&Dube 2018; Duncan and Everett, 2023). The study aims to explore the necessity of IMC practices in the context of Pakistani market. Finally, it explores brand’s IMC implementations and the extent to which IMC activities are correlated with consumer purchase decision.

### 1.2 RESEARCH PROBLEM

This research aims to study the impact of incorporating the integrated marketing communications on consumers purchase decisions. Also less number of organizations in Jaffna Sri Lanka apply

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this concept in their entities. Further it is evidence from the extant literature that no studies are being carried out by comparing both IMC and the customer perceived value of services in both scenarios, locally and internationally.

### **1.3 SIGNIFICANCE AND SCOPE OF THE STUDY**

This research would help the organizations in understanding the consumers' preferences with respect to their implementations and practices of IMC activities. It would enable them to effectively utilize the tools of marketing mix incorporating the IMC activities and to cater to their target audience effectively.

### **1.4 RESEARCH OBJECTIVES**

Purpose of this study is to advance an academic and practical knowledge in captioned area that has little empirical study on IMC. It addressed the degree of IMC in local core private commercial banks in Sri Lanka. It is helpful to reinforce existing academic Knowledge in the area of determining the relative importance of IMC in local private commercial banks. It contributes to academic knowledge by examining the emerging issue of IMC to determine whether it increase or decrease the value perceived by the customers towards banking services which is delivered by core 03 private banks in Jaffna district Sri Lanka.

The contribution of the study builds on introducing a new perspective on IMC effects on customer perceived value towards banking services. Therefore, it is to understand the relationship between integrating IMC and the customer perceived value of services. In other words, to examine the impact of IMC on customer perceived value of services in the banking industry in Sri Lanka. Further specific objective is to investigate degree of IMC applied in core private local banks and identify elements of IMC and their level of involvement which is typically effect on customer perception towards their banking services in Jaffna Sri Lanka.

### **1.5 PERIOD OF THE STUDY**

The period of study consists of four months from September 2024 to December 2024.

### **1.6 AREA OF THE STUDY**

A study of this nature required the selection of a suitable place. Therefore, Jaffna was selected for the study since the researcher belongs to this area. Moreover, the integrated marketing communication variables have an impact among the people in Jaffna.

## **2.0 REVIEW OF LITERATURE**

### **2.1 Integrated Marketing Communications (IMC)**

This part describes the integrated marketing communications, marketing communications in contrast to the old practices of marketing communications, evolution of IMC and its transformation by marketers and marketing agencies. Due to changing trends in international market, companies have started practicing the integrated marketing communication instead of traditional marketing mix. Schultz (1998) introduced "business process" to define IMC which most appropriately describes the nature and the attributes of integration as IMC is not only associated with the integration activity of several functional areas of communication and marketing but also involves organization's other functional areas which are consumer driven. Furthermore, the concept of "business process" braces the observations of researchers Fill (2002)

and Jones et al (2004) that the approach IMC has become from being considered exclusively as a process of communication, to the degree of a management process.

Integrated Marketing Communication is a concept of marketing communications, recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines such as, general advertising, direct response, sales promotion and public relations and combines these disciplines to provide clarity, consistency and maximum communications impact (Duncan et al, 1996). Smith, et al. (1999) identified IMC as the strategic analysis, choice, implementation and control of all elements of marketing communications which efficiently (best use of resources), economically (minimum costs) and effectively (maximum results) influence transactions between an organization and its existing and potential customers.

Kliatchko (2005) suggests that IMC as the concept and process of strategically managing audience focused, channel-centered and result driven brand communication programmes over time. This definition is based on four basic elements, such as IMC is both a concept and a process; IMC requires the knowledge and skills of strategic thinking and business management; IMC is hinged on and distinguished by three essential elements or pillars – audience-focused, channel-centered and result-driven; and IMC involves an expanded view of brand communications.

Firstly, Phelps and Johnson (1996) presented five factors of IMC: 1.direct marketing 2. One-voice, 3.coordination of marketing and communication campaign 4. Increased responsibilities and 5. Responses goals.. Smith et al. (1997) presented instrument with seven dimensions: 1. vertical objectives integration, 2. horizontal/functional integration, 3. marketing mix integration, 4. communication mix integration, 5. creative design integration, 6.internal/external integration and 7.Financial integration. Duncan and Moriarty (1997) presented five-dimensional model for measuring degree of IMC such as, 1. Interactivity; 2. Strategic consistency; 3. Organizational infrastructure; 4. Mission marketing; 5. Planning & evaluation. Pickton and Hartley (1998) presented the instrument with nine dimensions of integration: 1: promotional mix integration, 2. promotional mix with marketing mix integration, 3. creative integration, 4. intra organization integration, 5. inter organizational integration, 6. information and database systems, 7. integration of communications targeted towards internal and external audiences, 8. integration of corporate and 'unitized' communications and 9.Geographical integration. Low (2000) presented his view on measuring a degree of IMC through three dimensions: 1. Centralization of planning, 2. Strategic consistency and 3. Message consistency. From a combination of the relevant literature from IMC and customer perceived value are interrelated, and the theory of Synergy is used to show the relationship exists between them, specifically literature on technology is supported to interpret the mediating effect between two constructs.

According to research of Low (2000), Levinson (2001) and Zahay et al. (2004) the firms which implements IMC are customer-centered, making consistent relationship with the target audiences and market, procedures, models and systems for associating the business and management functional areas of the organization. The contiguous communication between consumers and organization affirmed to support the implementation of IMC by catering information about consumers and getting the feedback. Adverse market ambiance characterized by close competition and a deficiency of exploitive opportunities, dynamic and strategic environments described by rapid advance technologies and expeditiously changing needs and preferences of

consumers are acknowledged to have a compelling impacts on business outcomes and performance (Rust et al. 2004).

The aspiration to get the competitive edge in such circumstantial estate may administer impulsion for organizations to execute the IMC practices to facilitate the effective strategic activities.

Direct marketing permits the marketers to communicate with the customers personally but due to limited resources and time direct marketing needs an integration and coordination with other indirect marketing tools like sales promotion which supports consumers in brand identification, recognitions and retention. Sales promotion is more result and action determined which is executed to encourage consumers to purchase products. As Fill (2002) termed sales promotion as “short term inducements to consumers purchasing activity”.

The evaluation of “created customer value” is an indicator of a firm’s competitiveness and represents as a main input in improving the implementation of effective communication strategy, in addition to determining what the customer wants in a service also helps banks to formulate a clear statement of its "value proposition," that is to say banks can differentiate their communication efficiency through doing it differently in contrast to those from its competitors , therefore to differentiate their value of product or service, firms need to recognize the ways for improving it by identifying those impact on customer perceived value.

Roig et al (2006) studied the Customer perceived value of banking services, that has taken place in the installations of the entity and in which there is an interaction between the customer and the personal of the banks. This is post-purchase perceived value, which takes into account aspects not only of the service offered but also of the organization that sustains it. Their study excluded six dimensional values of services from the transactions made through electronic or telephone banking, as well as operations in ATMs or similar.

## **2.2 Theoretical Framework**

Firstly, Phelps and Johnson (1996) presented five factors of IMC: 1.direct marketing 2. One-voice, 3.coordination of marketing and communication campaign 4. Increased responsibilities and 5. Responses goals.. Smith et al. (1997) presented instrument with seven dimensions: 1. vertical objectives integration, 2. horizontal/functional integration, 3. marketing mix integration, 4. communication mix integration, 5. creative design integration, 6.internal/external integration and 7.Financial integration. Duncan and Moriarty (1997) presented five-dimensional model for measuring degree of IMC such as, 1. Interactivity; 2. Strategic consistency; 3. Organizational infrastructure; 4. Mission marketing; 5. Planning & evaluation. Pickton and Hartley (1998) presented the instrument with nine dimensions of integration: 1: promotional mix integration, 2. promotional mix with marketing mix integration, 3. creative integration, 4. intra organization integration, 5. inter organizational integration, 6. information and database systems, 7. integration of communications targeted towards internal and external audiences, 8. integration of corporate and ‘unitized’ communications and 9.Geographical integration.

From a combination of the relevant literature from IMC and customer perceived value are interrelated, and the theory of Synergy is used to show the relationship exists between them, specifically literature on technology is supported to interpret the mediating effect between two constructs. Therefore based on the theory following conceptual frame work is developed to understand the effect of IMC on customer perception towards their banking services.

### **3.0 METHODOLOGY**

#### **3.1 Research Design**

This is a qualitative descriptive research and contains interviews and survey questionnaires. Qualitative descriptive design is well-considered fusion of population, sampling and data collection which are based on re-presentational and analysis (Devers & Frankel, 2000). Another researcher Creswell (2003) explained that the qualitative descriptive study is specifically amenable for achieving the direct feedback from the target audience in a particular environment and seeks the descriptive validity.

This study fully concentrated on survey method by using questionnaires which was collected from customers who are getting banking services from core 03 private banks in Jaffna Sri Lanka including which state about banks' involvement in IMC. The population of the study consists of the local core 03 commercial private banks including Commercial bank, HNB & Sampath Bank which have been practising integrated marketing communication..

According to the study of Kanso and Nelson (2002) the integration of marketing communication procedures was considered as a result of centralized management, centralized budgeting, or message similarity across all communication channels. Therefore the present study considers the population as the head offices of the Local 03 core private banks functioning in Sri Lanka. The present study identified 3 banks as such and the criteria for selection defined as the core private commercial banks, which adopting marketing communication into their traditional integrated marketing communication for their commercial purpose.

#### **3.2 SOURCES OF DATA**

- Primary Data
- Secondary Data

##### **3.2.1 PRIMARY DATA**

The primary data is collected by preparing a questionnaire. A well framed questionnaire is used for collection of data.

##### **3.2.2 SECONDARY DATA**

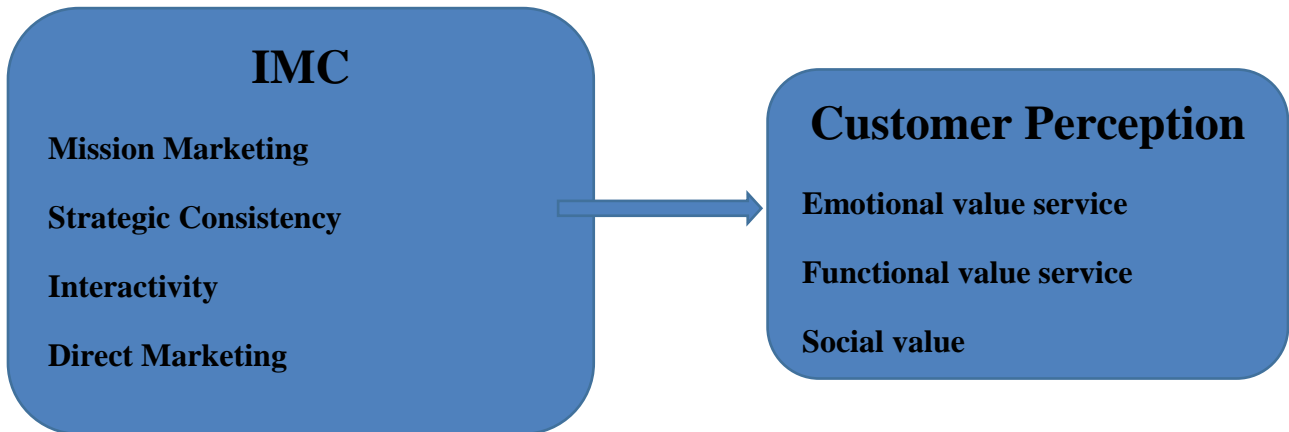
Secondary data relevant to the study is gathered from published sources such as standard text books, magazines and internet.

#### **3.3 SAMPLE DESIGN**

A convenient sampling was adopted to identify the sample respondents from a total population. Total 350 customers selected as sample from 03 banking service providers in private sector specifically in Jaffna district.

#### **3.4 Conceptual Frame work**

Based on the theory following conceptual frame work is developed to understand the effect of IMC on customer perception towards their banking services.



Based on the literature review the following hypotheses were developed.

H1: The Integrated marketing communication positively effect on customer perception towards banking services

H2 : Interactivity dimension in IMC positively effect on customer perception towards banking services.

H3 : Mission marketing dimension in IMC positively influence on customer perception towards services.

#### 4.0 ANALYSIS AND FINDINGS

Cronbach’s alpha is computed in terms of the average inter correlation among the items measuring the concept to check reliability of data which was used for this research study. Internal consistency is determined by the statistical examination of the results obtained, typically equated with Cronbach’s coefficient alpha. the alpha of a scale should be greater than 0.70 for the items to be used together as a scale. Results of the study show that the scales are sufficiently reliable for the present study context.

**H1: The Integrated marketing communication positively effect on customer perception towards banking services.**

**Table 01: standard regression coefficient**

Independent variables: IMC	Dependent variables: customer perception.
$\beta$	0.826
Significance of F	0.000
Adjusted R2	0.782

According to the regression results in the Table 01, the fitted model encountered a significant relation between IMC and customer perception towards services. The R2 value multiplied by 100 tells the percentage of variance in one variable accounted for by the predictor variables. The



adjusted R2 value is 0.782 so, that 78.2% Percentage of the variance in Customer perception towards services is accounted for by the predictor variable IMC.

Further it means Integrated Marketing Communication positively effect customer perception towards banking services. The beta value tells the relative extent to which each of the predictor variables uniquely predicts the dependent variable.

**H2 : Interactivity dimension in IMC positively effect on customer perception towards banking services.**

**Table 02: standard regression coefficient -Interactivity**

Independent variables: Interactivity	Dependent variables: customer perception
$\beta$	0.852
Significance of F	0.000
Adjusted R2	0.802

According to the regression results in the Table 02, the fitted model encountered a significant relation between Interactivity and customer perception towards services. The R2 value multiplied by 100 tells the percentage of variance in one variable accounted for by the predictor variables. The adjusted R2 value is 0.802 so, that 80.2% Percentage of the variance in Customer perception towards services is accounted for by the predictor variable of interactivity.

Further it means interactivity positively impact on customer perception towards banking services. The beta value tells the relative extent to which each of the predictor variables uniquely predicts the dependent variable.

**H3 : Mission marketing dimension in IMC positively influence on customer perception towards services.**

**Table 03: standard regression coefficient - Mission marketing**

Independent variables: Mission Marketing	Dependent variables: customer perception
$\beta$	0.872
Significance of F	0.000
Adjusted R2	0.724

According to the regression results in the Table 03, the fitted model encountered a significant relation between Mission marketing and customer perception towards services. The R2 value multiplied by 100 tells the percentage of variance in one variable accounted for by the predictor variables. The adjusted R2 value is 0.724 so, that 72.4% Percentage of the variance in Customer perception towards services is accounted for by the predictor variable Mission marketing..

Further it means Mission marketing positively effect customer perception towards banking services. The beta value tells the relative extent to which each of the predictor variables uniquely predicts the dependent variable.

**5.0 CONCLUSION**

The major objective of this study was to find out the impact of IMC on consumers perception towards banking services. This research confirms the importance of IMC activities and concludes that IMC is the best to target the consumers, because the consumers are strongly influenced by

IMC implementations. The research also confirms the past research literatures are valid and reliable after data analysis of banking services specifically in private sector.

Based on the data analysis we can conclude that interactivity is one of the most influencing factor in terms of customer perception towards banking services in private banking sector. Therefore every banks need to focus on maintaining proper interaction with their customers to enhance both profitability and sustainability.

More interactivity in the IMC provide the positive sum of synergistic effect that the individual results, from the bringing together the various integration of marketing communication in a mutually supportive way (Pickton and Broderick, 2001).

Extension of IMC into interactive marketing domain has added value to bringing together multiple customer touch points, media and messages (Peltier et al, 2003). Having a mission which is integrated into organizations' IMC enables to build marketing effort to build positive value based culture (Reid, 2005),

it communicates the reasons for being as an entity to create and maintain value for stake holders. Present study supports the argument of these research findings. In this light of the above supportive literatures it can be concluded that interactivity dimension in IMC has an impact on customer perception.

## **6.0 IMPLICATIONS**

IMC is a non-stop process which transmits a chain of messages to the stakeholders in quest of the organization's objectives, recognition, persuasion, recall, communication and building image to depict product and service (Fill, 2001). The modern practices of IMC are worth studying. The IMC practice is the necessity in today's business practices which highlight the importance of strategic integrating marketing communications tools. Firms need to analyze the changing preferences of consumers and this study provides the consumers' which based on variation effectively interact and communicate with the stake holders.

The main purpose of this research focuses on the IMC implementations in Pakistan which influences the buyers purchase decision but need to be implemented with the consistency and according to the desire of the target market. The challenge for the local firms is to cope up with marketing communication practices with the fusion of available resources and various communication channels and building an understanding of consumers' preferences.

This study will help the firms to recognize the adaptation in their marketing practices according to the changing environment and changing consumers' buying trends and highlight the important tools which are mostly preferred by the consumers in the context of catering target market by implementing IMC activities.

## **7.0 LIMITATIONS AND SUGGESTIONS FOR FURTHER RESEARCH**

This study not considered the relationship to the company/ brand /product/service, and its marketing communication. Even if the empirical study is limited in these aspects, it shows that it is necessary to consider that products and services may have different responsiveness patterns. Further studies are warranted from scientific point of view especially with the focus on understanding how consumer characteristics and product/ services characteristics influence responsiveness, for example, for a number of consumers only some media may be relevant for particular product/services than to others.

This study focused on only the house hold customers from the five local private commercial banks in Sri Lanka, future studies could be concentrated on business customers of those particular banks. Study limited to only the five dimensions such as mission marketing, strategic consistency, interactivity, organizational infrastructure, and planning & evaluation.

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## REINTERPRETING SIRMAUR'S HISTORY: NEW INSIGHTS FROM THE SĀNCHĀ MANUSCRIPTS

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### ABSTRACT

*The primary purpose of this research paper is to reinterpret the history of Sirmaur through an in-depth analysis of a Sānchā manuscript written by Rukam Pabuch in Vikram Samvat 1724 (1667 CE). The manuscript, a rare historical document from the 17th century, provides fresh insights into the region's political landscape. By comparing its contents with contemporary sources, this research aims to uncover hidden narratives of Sirmaur. The study highlights the manuscript's significance in reconstructing an authentic and nuanced historical account of the region. Sirmaur, a princely state in present-day Himachal Pradesh, boasts a rich and complex history. Nestled in the Shivalik foothills, it has long been a center of power and culture. This manuscript serves as a valuable resource in understanding the region's historical evolution, shedding light on its rulers and political transitions.*

**KEYWORDS:** *Sirmaur, Sānchā, History, Manuscript.*

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### INTRODUCTION

The *Sānchā* manuscripts of Himachal Pradesh represent a remarkable aspect of India's rich manuscript culture, highlighting the linguistic, cultural, and intellectual diversity of the region. These manuscripts cover an extensive range of subjects including traditional medicine, astrology, tantric knowledge, health, history, and agriculture, reflecting the holistic intellectual pursuits of their creators.

The word *Sānchā* is believed to have originated from the Sanskrit terms *Sānchāḥ* or *Sānchāyah*, both of which mean "accumulation" or "collection", signifying the act of gathering or bringing together. Locally, some believe that *Sānchā* derives from *Sachai*, meaning "truth," as these scriptures were regarded as sources of true knowledge. However, in the Pahari language of the Sirmaur region, where these texts were primarily composed, the term *Sanja* refers to "collection" or "gathering." In this context, *Sanja* or *Sanjna* conveys the idea of accumulating or compiling knowledge, suggesting that *Sānchā* may have evolved from *Sanja*. This interpretation is further

supported by the contents of the *Sānchā Manuscripts*, which consist of various writings aimed at documenting and preserving knowledge across multiple disciplines.

Thus, *Sānchā* Manuscripts can be understood as comprehensive compilations of knowledge, encompassing traditions, methods, and sacred texts. These manuscripts serve as a repository of wisdom, covering a diverse range of subjects, including history, tantra, astronomy, agriculture, and more.

## **Materials and Methods**

This research is based on a detailed analysis of the *Sānchā* Manuscripts. Virender Pabuch<sup>2</sup>, a native of Khadkahan village in the Sirmaur District of Himachal Pradesh, provided the *Sānchā* Manuscript, which has a detailed chronology of Sirmaur's royals. Asha Ram Sharma<sup>3</sup>, a local expert, translated the document, which was written in Hindi and Sirmauri language and in the distinctive Pabuchi script. The research includes Decoding and interpreting the text. To make the text widely accessible, the distinctive Pabuchi script is interpreted and translated into English and Hindi. Comparing the information with *Tarikh-e-Sirmaur*'s and James Tod's existing record. This manuscript is a remarkable document that sheds light on the lineage of Sirmaur's royal family and provides significant historical insights.

## **Early History Sirmaur**

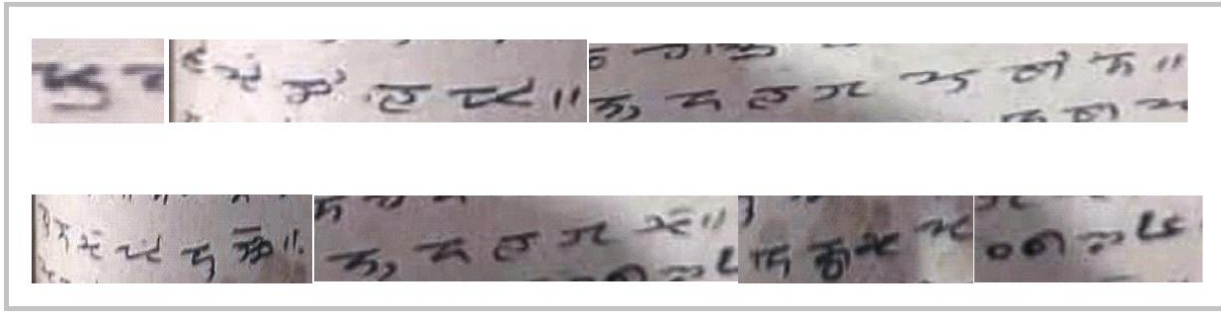
The early history of Sirmaur is mingled with legend. One popular legend describes a mystical event that led to the downfall of the ruling dynasty. Madan Singh, a Surajbansi Rajput, was King of Sirmaur and Sirmaur was his capital<sup>4</sup>, during his reign, a woman skilled in necromancy presented herself before the king, boasting of her supernatural abilities. Skeptical of her powers, Raja Madan Singh challenged her to cross the Giri River, which flowed between the Toka and Poka ranges, using an acrobat's rope. He promised to grant her half his kingdom if she successfully crossed the river and returned the same way.

The woman successfully crossed the river and was returning when one of the king's officials, fearing she might claim her reward, treacherously cut the rope. She fell into the river and drowned. According to legend, this act of betrayal resulted in a devastating flood that swept away the capital, killing the king and his entire family. While the idea that a woman's curse caused the flood may be an exaggeration, it is historically plausible that a natural disaster led to the destruction of the capital, which later became linked to the legend.

This tragic event and its aftermath are significant in the context of Sirmaur's history. As there was no heir to the throne, the legend suggests that a delegation from Sirmaur went to Jaisalmer, seeking a new ruler from the Bhatti dynasty, which is later chronicled in the *Sānchā* Manuscripts. The Bhatti dynasty's arrival and establishment in Sirmaur marked the beginning of a new chapter in the kingdom's history.

## **Historical insights from the manuscript**

The manuscript under study was written in Vikram Samvat 1724, corresponding to 1667 CE. The *Sānchā* manuscripts, which include the chronological chart of Sirmaur's rulers provide valuable insight into their writer and the context of their creation.



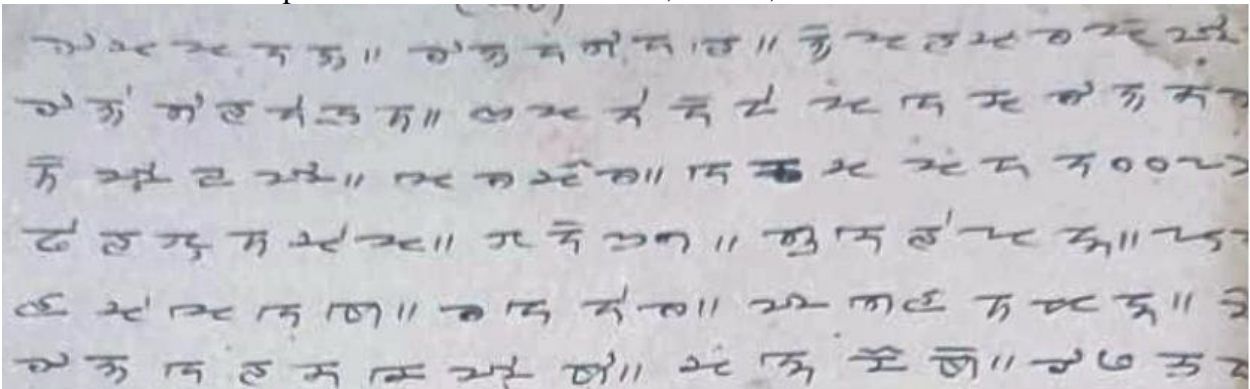
**Image 1:** details of the Writer of the Sānchā Manuscript.

Here is the transliteration of the given lines:

1. "Purāṇ Sānchā likhā. Jabalagsthān."
2. "RukamePābūche. Jabalag me. Vikram 1724.

This suggests that the *Sānchā Manuscript* was written at Jabalag (modern-day Jablog, Renuka, Sirmaur) in Vikram Samvat 1724 (1667 CE) by a person named RukamePābūch.

The *Sānchā Manuscript* state that Shali Vahan's son, Savīch, became the ruler of Sirmaur.

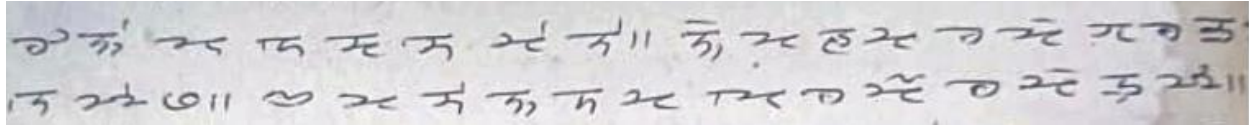


"Rām Sat Jī. RājVaṃśāvalī. Jesalmer se ā RājāŚālīVāhan. Uskābeṭā Savīch rāj ne āyā Sirmaur. Vikram Saṃvat 1152. Phālgunmās. Gate 27. ŚuklaPakṣ. Pūrṇimāsītithī. Ravivār. Āsilnākṣatra. Rājītlakkiyāthā. Matrī do the."

Rama Sat Ji. Royal Genealogy. Came from Jaisalmer, Raja Shali Vahan. His son Savīch came to rule sirmaur. Vikram Samvat 1152 (1095 CE). The coronation ceremony was performed and became the ruler of Sirmaur. There were two ministers.

This passage from the *Sānchā Manuscripts* is crucial in reconstructing the royal history of Sirmaur, according to the *Sānchā Manuscripts*, Raja Shali Vahan, a significant figure in the Bhatti lineage, was associated with Sirmaur's founding dynasty. Shali Vahan is documented as the son of the founder of Jaisalmer and became the king of Jaisalmer in 1168 CE<sup>5</sup>. This suggests that it was his son who migrated to Sirmaur. The *Sānchā Manuscripts* mention that Vikram Samvat 1152 (1095 CE) marked the start of Raja Savīch's rule in Sirmaur. James Tod in *Annals and Antiquities of Rajasthan* mentions the Yadu princes of the Bhadrinath mountains and the succession crisis in a nearby state, leading to a deputation to Jaisalmer to bring a prince, Hasso, to fill the vacant throne. He was the son of Shali Vahan. However, he records that Hasso died<sup>6</sup> on the way to Sirmaur, leaving his pregnant wife to continue the journey. The wife gave birth to a

son, according to Kanwar Ranjor Singh, who later became the first ruler of Sirmaur, named Shubhansh Prakash<sup>7</sup>. The *Sānchā* Manuscripts explicitly state that Raja Savīch's mother left Jaisalmer while pregnant and gave birth to him in Sirmaur.



*Rājā Savīch kīmātā. Jesalmer se garbhīāī. Uskājanm Sirmaur me huā.*

*'Raja Savich's mother left Jaisalmer while pregnant and gave birth to him in Sirmaur.'*

This evidence suggests that Savīch and Shubhansh Prakash might be the same historical figure, and linguistic distortions over centuries may have altered the name. The consistency of this maternal migration narrative across different historical sources strengthens the argument that Sirmaur's ruling dynasty was established by a prince of the Bhatti Rajput lineage, marking a pivotal transition in the region's history.

Kanwar Ranjor states that James Tod's mention of the state being in the Bhadrinath mountains does not actually refer to the present-day Bhadrinath but rather to the Himalayas. It is possible that the term "Bhadrinath" was mistakenly written instead of "Himalayas." He also suggests that the state might have extended as far as Garhwal during that time<sup>8</sup>. The *Sānchā Manuscripts* claim that Sirmaur's first ruler, Raja Savīch, ascended the throne in 1095 CE. In contrast, Kanwar Ranjor Singh's research provides a different account. He states that Prince Hasso, son of Shali Vahan II, set out for Sirmaur with his pregnant wife, but he died near Sirhind before reaching Sirmaur. His widowed, pregnant wife continued the journey and, upon reaching the outskirts of Sirmaur, gave birth to a son beneath a Palash (Dhak) tree, who was named Palasu in remembrance of the event<sup>9</sup>. Over time, the royal family of Sirmaur came to be known as "Palasiya." When Palasu came of age, he was crowned as Shubhansh Prakash, recognized as the first ruler of the Sirmaur dynasty. Kanwar Ranjor Singh's chart begins the Sirmaur lineage with Shubhansh Prakash, ruling from 1195 CE. This century-long discrepancy aligns better with the timeline of Shali Vahan's reign in Jaisalmer and his son Hasso's migration.

A significant discrepancy exists between the *Sānchā* Manuscripts and Kanwar Ranjor Singh's genealogy, with a gap of over a century in their accounts of Sirmaur's rulers. It is possible that linguistic evolution, oral tradition, phonetic changes, and transcription errors over generations led to variations in names, reign periods, and succession records and these discrepancies have led to the hypothesis that the *Sānchā* Manuscripts may contain a scribal error. Some rulers listed in the *Sānchā Manuscripts* have different names in Singh's genealogy, yet their succession order and ruling periods align, suggesting historical misinterpretations or modifications over time. Despite these inconsistencies, the *Sānchā Manuscripts* remain an invaluable historical source, offering a unique perspective on Sirmaur's past. Their analysis not only helps uncover the interwoven nature of history, tradition, and folklore but also provides a broader and multidimensional understanding of Sirmaur's ancient legacy.

### **Correlation Between James Tod's Account, the *Sānchā* Manuscripts, and Kanwar Ranjor Singh's Version**

While all three accounts establish a connection between Sirmaur's rulers and the Bhatti Rajputs of Jaisalmer, they differ in names, dates, and specific details. By analyzing these variations, we



can better understand how historical records evolved through oral traditions, manuscript documentation, and structured historical research.

## **Succession Crisis and Appeal to Jaisalmer**

The succession crisis in Sirmaur and the subsequent appeal to Jaisalmer is a well-documented event in multiple historical sources. James Tod, in *Annals and Antiquities of Rajasthan*, records that a succession crisis arose in a state near the Bhadrinath mountains, prompting a delegation to seek a prince from Jaisalmer to assume the vacant throne<sup>10</sup>. The *Sānchā Manuscripts* provide a similar account, attributing the crisis to a catastrophic flood in the Giri River that wiped out the ruling dynasty, leaving Sirmaur without a legitimate heir. This disaster-driven political vacuum led to a formal request being sent to Jaisalmer for a new ruler, affirming the strong connection between Sirmaur's emerging leadership and the Bhatti Rajput lineage of Jaisalmer.

Kanwar Ranjor Singh's historical research further supports this narrative, acknowledging that Sirmaur's ruling dynasty perished because of a natural calamity.<sup>11</sup> His account reinforces the idea that a prince from Jaisalmer was invited to rule Sirmaur, ensuring the continuity of governance. While the specific details and location of the original state in distress may differ slightly across sources, all three accounts—James Tod's records, the *Sānchā Manuscripts*, and Kanwar Ranjor Singh's account—converge on the fundamental fact that Sirmaur's early royal lineage was established through a Bhatti Rajput prince from Jaisalmer, marking a significant dynastic transition in the region's history. This event laid the foundation for the Sirmaur royal family, whose legacy continued for centuries.

## **The Identity of the Jaisalmer Prince Sent to Sirmaur**

The accounts of James Tod, the *Sānchā Manuscripts*, and Kanwar Ranjor Singh all narrate the arrival of a Bhatti Rajput prince from Jaisalmer to rule Sirmaur, though they differ in detail regarding the prince's identity and the circumstances of his arrival. According to James Tod's account, Prince Hasso, son of Shali Vahan II, was chosen to rule Sirmaur, but he died on the journey, leaving his pregnant wife to continue alone. The *Sānchā Manuscripts* present a slightly different version, stating that Shali Vahan's son, Savīch, arrived in Sirmaur and became its ruler. However, they also mention that his mother was pregnant when she arrived, suggesting that Savīch was actually born in Sirmaur. This discrepancy indicates a confusion in the manuscript's recording of events, where Hasso's posthumous son, Shubhansh Prakash, might have been mistakenly identified as *Savīch*.

Kanwar Ranjor Singh's version aligns closely with James Tod's account, confirming that Hasso, the son of Shali Vahan II, embarked on the journey to Sirmaur but died near Sirhind before reaching his destination. His widow, carrying his unborn child, continued the journey, and upon reaching Sirmaur, she gave birth under a Palash (Dhak) tree. The child was named Shubhansh Prakash, and he later ascended the throne as the first ruler of the new Sirmaur dynasty. The difference in names—*Savīch* in the *Sānchā Manuscripts* and Shubhansh Prakash in Kanwar Ranjor Singh's genealogy—suggests that the manuscripts may have inaccurately recorded or altered the name over time. Despite these minor discrepancies, all three sources confirm the central historical event: a Bhatti Rajput prince from Jaisalmer was intended to rule Sirmaur, but after his death, his posthumous son was the one who established the ruling dynasty, linking Sirmaur's lineage to the Bhatti Rajput of Jaisalmer.

**The Birth of the First Ruler in Sirmaur and Establishing the Bhatti Rajput Connection**

All three sources—James Tod, the *Sānchā* Manuscripts, and Kanwar Ranjor Singh’s research—agree that Sirmaur’s first ruler was born after his father’s death and was raised in Sirmaur. All three sources confirm that Sirmaur’s first ruler was descended from the Bhatti dynasty of Jaisalmer. While names and timelines differ, all sources confirm the migration of a Bhatti prince from Jaisalmer to Sirmaur, reinforcing the historical connection between the two regions. The discrepancies likely arose due to oral traditions, linguistic shifts, and transcription errors over time, but the core historical event remains consistent.

**Key Differences and Explanations**

Aspect	James Tod’s Account	<i>Sānchā</i> Manuscripts	Kanwar Ranjor Singh’s Version	Possible Explanation
Name of the Prince	Hasso (Son of Shali Vahan II)	<i>Savīch</i> (Son of Shali Vahan)	Hasso (Son of Shali Vahan II)	<i>Sānchā</i> Manuscripts may have confused Hasso and his son (Shubhansh Prakash/ <i>Savīch</i> ).
Year of Rule	Not specified	Vikram Samvat 1152 (1095 CE)	1195 CE (historically verified)	<i>Sānchā</i> Manuscripts may contain a scribal error; the correct date is 1195 CE.
Birth of First Ruler	Hasso’s widow gave birth	<i>Savīch</i> ’s mother arrived pregnant and gave birth in Sirmaur	Shubhansh Prakash was born under a Palash tree	All sources agree the ruler was born in Sirmaur, though names and dates slightly differ.
Title of Royal Family	Not mentioned	Not mentioned	" <i>Palasiya</i> " (due to Palash tree birth)	Kanwar Ranjor Singh provides additional historical details not found in the manuscripts.

**CONCLUSION**

The *Sānchā Manuscripts* serve as a valuable primary source for understanding the dynastic and political history of Sirmaur, offering unique insights into the integration of historical records, folklore, and regional traditions. Despite some inconsistencies, these manuscripts bridge gaps in historical documentation and align with other sources, such as James Tod’s colonial-era records and Kanwar Ranjor Singh’s structured genealogy.

The chronological discrepancy between the *Sānchā Manuscripts* (which date *Savīch*'s rule to 1095 CE) and Kanwar Ranjor Singh's historically verified timeline (which places Shubhansh Prakash's reign closer to 1195 CE) suggests that a scribal error or oral transmission changes over time may have led to inconsistencies in recorded history. However, the core migration and succession narrative remain consistent, reinforcing the Bhatti Rajput origins of Sirmaur's rulers. This research highlights how oral traditions, manuscript records, and historical analysis must be studied together to reconstruct a comprehensive and accurate history. The *Sānchā Manuscripts* not only confirm the Rajput lineage of Sirmaur's rulers but also provide a broader perspective on regional historiography, migration patterns.

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**ADVERTISEMENT AND ITS EFFECT ON BUYING BEHAVIOUR OF  
CONSUMERS IN JAFFNA SRI LANKA**

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**ABSTRACT**

*In today's business world, marketing processes are based on the interaction between a business and the consumers. Advertising has been considered as a popular management tool for dealing with the highly rapid technological changes and also the marketing changes in today's competitive markets, and this management tool refers to the re-analysis and re-designs of tasks and also processes inside and outside the organization. Advertising industry is a social institution born to full fill the human needs to require and send information about availability of product, brand and service.*

*Of late, there has also been a widespread feeling that advertising is a form of communication, meant to exploit the consumers. Further it is often criticized as being generally profit oriented and business houses are label as marketing shared who are developing a perfecting technique to defraud customers through misleading advertisement. Data were collected from 125 respondents who were studied specialization of marketing management in Jaffna district to ensure the accuracy of results.*

*Objective of advertisement is to study the Impact of advertisement on buying behavior. It is found that there is no relationship between age of the respondents and level of impact of advertisement and there is no relationship between income and satisfaction with advertised product at the time of using.*

**KEYWORDS:** *Advertising Industry, Consumers, Brand Loyalty, Buying Behavior.*

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**1. INTRODUCTION**

Today advertisement plays an important role in persuading customers to purchase products and services. On the other hand, the expenses of advertisement in comparisons of other activities in most companies are very remarkable. In the present days every company wants to achieve the highest market share. For this purpose, every company use different ways to attract customers of different segments of the market and the best way to become market leader.

In this challenging environment a company should promote its products in such a way that more and more customers get interest in its products. In today's business world, marketing processes are based on the interaction between a business and the consumers.

Advertising has been considered as a popular management tool for dealing with the highly rapid technological changes and also the marketing changes in today's competitive markets, and this management tool refers to the re-analysis and re-design of tasks and also processes inside and outside the organization. In their marketing process, businesses can select the best targeted

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advertising, by making use of science, expertise and experience regarding proper and suitable methods, in order to cause consumer tendency for online purchases.

Marketing is the performance of all activities necessary for ascertaining the needs and wants of markets, planning the product availability, effective transfer of ownership of products, providing for their physical distribution and facilitating the entire marketing process. It is a shape within which price making forces operated in which exchanges of titles tend to be accomplished by the actual movement of goods affected.

## **1.1 IMPACT OF ADVERTISING**

In every country, advertising has proved to be engine of progress, an essential input for economic change and vital aid for social usage. Advertising is an existing dynamic and truly challenging enterprise. It changes with changing markets, changing life styles, changing methods of distribution and changing pattern of consumption. Advertising is an institution performing essential social and economic facilities. Indeed, advertising is multidimensional and different segments of the society are indicted with their individual views.

Advertising industry is a social institution born to full fill the human needs to require and send information about availability of product, brand and service. Advertising does two jobs for business. One is the competitive job to make clear customer. And the equally important is the indispensable job of creating consumers. The derive to have a new product in the first place. Moreover, it is a creative art, a science, a business, an economic as well as social institution. Of late, there has also been a widespread feeling that advertising is a form of communication, meant to exploit the consumers. Further it is often criticized as being generally profit oriented and business houses are label as marketing shared who are developing a perfecting technique to defraud customers through misleading advertisement.

## **1.2 OBJECTIVES OF THE STUDY**

The following are the objectives of the study

- To study the demographic profile of consumers.
- To study the Impact of advertisement on buying behavior.
- To offer suggestions based on the study.

## **1.3 HYPOTHESES OF THE STUDY**

- There is no significant relationship between age of the respondents and level of impact of advertisement.
- There is no significant relationship between age and satisfaction with advertised product at the time of using.
- There is no significant relationship between income of the respondent and satisfaction with advertised product at the time of using.
- There is no significant relationship between education level of the respondents and opinion about advertisement.
- There is no significant relationship between education level of the respondents and influence of attracting factors in advertisement.

- There is no significant relationship between gender of the respondent and influencing factors attracting factors in advertisement.

## 1.4 PERIOD OF THE STUDY

The period of study consists of four months from November 2023 to February 2024.

## 1.5 AREA OF THE STUDY

A study of this nature required the selection of a suitable place. Therefore, Jaffna was selected for the study since the researcher belongs to this area. Moreover, the advertisement has an impact among the people in Jaffna.

## 2. REVIEW OF LITERATURE

Awan et al. [1] explains the factors likewise necessity of advertisement, pleasure of advertisement, dominance of advertisement, brand recall advertisement, and stimulation of advertisement. These are very helpful in creating and shifting the consumer's buying behavior that is a very positive sign for the advertising and marketing companies. Our results also proved the model of the study which reveal that advertisements have significant impact on the consumers 'buying behavior and widen their choices. This study will definitely be proved helpful for the marketing and advertising companies to promote their products in the light of our empirical results.

Sathya and Indirajith [2] conveys that the consumer buying preferences are rapidly changing and moving towards high-end technology products with acculturation. Products which were once considered luxury items have become a necessity because of the changing lifestyle and rising income levels. With growth in disposable incomes, the demand for high-end products such as television, washing machine, refrigerator, and air conditioners has increased considerably. It is also facilitated by the easy availability of finance and prevalence of nuclear families. Increasing in demand for consumer durable in the market the fall in prices as Indian consumers are continue to attach a high degree of importance to value for money.

Kumar and Gupta [3] concluded that all marketing starts with the consumer. So consumer is very important to a marketer. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how much to purchase. In order to become a successful marketer, he must know the liking or disliking of the customers. The study of the consumer preference not only focuses on how and why consumers make buying decision, but also focuses on how and why consumers make choice of the goods they buy and their evaluation of these goods after use.

Kalaiselvi and Muruganandam [4] consumption trends differ from similar income households in urban areas to rural areas significantly. Before the liberalization of Indian economy, in Indian white goods markets, reputed companies like Godrej, Videocon, Kelvinator, BPL, Voltas and Allwyn had the major market share. After liberalization, many foreign players like Whirlpool, LG, Sony, Samsung, IFB, and Aiwa had entered into the market. This opening created a dramatic change in the white goods market.

Fatima and Lodhi [5] revealed that Advertisement helps the company to create the awareness in their customers and ingredients the advertisements shape the perception of the customers either in the positive or in a negative way. People can perceive the quality of the products by gathering the information which they usually get through advertisements.

The perception of the quality, awareness of the product and consumer opinion drives the consumer buying decision. Study critically evaluates these factors which shape the buying behavior and provides the deep insights towards the role of advertisements shaping the consumer behavior.

Johar [6] explained that the character, behavior and attitude of consumer are the important dimensions in the decision-making process. All the purchases made by a consumer follow a certain decision-making process. A consumer is one who does some physical activities and deliberates to take decisions concerning purchase and to dispose of on to evaluate products and services. Purchase decision process which is characterized as more complex in its nature, has been subject to research often, only recently.

Hemanth Kumar [7] defines marketing personnel are constantly analyzing the patterns of buying behavior and purchase decisions to predict the future trends. Consumer behavior can be explained as the analysis of how, when, what and why people buy.

Adithya [8] concluded that the usage of new tools and techniques brought about revolutionary changes in the production of goods. The most important thing is to forecast where customers are moving and to be in front of them. The current scenario shows many developments and changes taking place around us with all the industries and firms within each industry trying to keep pace with the changes and diverse needs of the people.

Sonkusare [9] defined consumer is one who consumes the goods and services product. The aim of marketing is to meet and satisfy target customers' needs and wants. The modern marketing concept makes customers the center stage of organization efforts. The focus, within the marketing concepts is to reach target and largest customers, sets the ball rolling for analyzing each of the conditions of the target market. Television advertising is a very effective tools of communicating message to its target audience as it has the ability to combine visual and audio communication and thus this makes advertisements is an important medium to make people aware of any products.

Harfoushi and et al. [10] said that Internet is becoming a new way to shop different products or services online. Although, it is a desire situation for everyone to touch the products that he/she wants to buy. However, Internet is playing a wider role in making the shopping more easily as it is never before. The web makes shopping much easier, and nowadays shopping is not more than away from a click. A latest term is introduced that is known as "Online Shopping". Consumers can directly shop product or services from the sellers without any interaction of intermediate parties. Just like other direct marketing channels such as television and catalogs, Internet is also becoming a significant marketing channel. The Internet supports two-way communications between consumer and merchant.

The web provides interactive shopping channel, which is not bounded by time and geographical condition.

Sindhya [11] concluded that while advertisements often include information that cross cut all personality profiles, some consumers ignore some of this information and rely primarily on advertising claims and on personal experience in forming judgments about advertised products. On the other hand, some consumers defer decisions until the advertising claims have some credibility behind them before making product purchase decisions.

Lahoti and Jacob [12] revealed that the success of a brand in the Indian rural market is as unpredictable as rain. It has always been difficult to gauge the rural market. Many brands, which should have been successful, have failed miserably. More often than not, people attribute rural

market success to luck. To understand the rural market dynamics, it became necessary to study the behavior of the rural population hence the study is undertaken.

Lamarreand et al. [13] inferred that innovative businesses that have successfully integrated e-commerce in their marketing activities now see mobile marketing as the next exciting opportunity that will enable them to reach their consumers through a new communication channel.

Amutha and Sulthana [14] said that the attitude of people in Chennai city has become changed due to various reasons such as updated technology, improved status and influence of reference group. Advertisement is nothing but an important sales promotion strategy. From the findings of the study among lower income groups: Price was a major consideration and in middle income group, brand reputation was one of the most important influencing factors.

Zeb and Ashib [15] concluded that the influence of brand on consumer buying behaviour is a very vigorous subject performance of and is of great importance in Coimbatore. Fashion industry includes clothing, footwear and other accessories like cosmetics and even furnishing. The focus of this research is on clothing segment. In terms of spending on clothing, age is a stronger determinant of women's budget than their socio-economic status.

Owolabiand et al. [16] defined that the impact of advertising on the sales of insurance products in Sub-Saharan Africa. Advertising is a marketing strategy commonly employed by company operating in a competitive environment. No other promotional tool offers such a large audience advertising. The cost of reaching people through advertising is very reasonable. In addition, advertising can also be valuable as a means of familiarizing buyers with the products or reminding them of its existence, thus, it is a worthwhile activity and should be made a core aspect of the company's marketing program. It can be said to be agreed that there was a positive correlation between advertising expenditure and sales of insurance products which implies that an increase in the advertisement of the products lead to an increase in sales.

Tatt [17] inferred that shopping itself is a form of self-expression. People define themselves through their shopping. A brand is a name term, sign, symbol or design or a combination of them, intended to identify the goods and services of one seller or group of sellers and differentiate them from those of competitors. A brand function is to create awareness, reputation, and prominence and so on in the market place. Brand creates value for both the consumer and the firm. Consumers brand associations are a key element in brand equity formation and management.

Abayia and Khoshtinat [18] explained that the impact of advertising for attracting the consumer, when the individual's mind is engaged with the considered product, positively affects his/her tendency to search for information, therefore the first thing the individual does is web browsing. Thus, the companies that sell online products are recommended to design marketing strategies which, at the broad level of the virtual world of information, provide the data related to the product for the consumer.

Halfordand et al. [19] defined that a substantial body of research indicates that the prevalence of obesity in childhood is increasing. The classic externality theory of obesity postulates that the obese are more influenced by external stimuli than are the lean. The effect of TV viewing on weight gain seems to be, at least in part, due to a lack of physical activity rather than the act of viewing itself. However, TV may not just promote sedentary behaviour. There is evidence that it also stimulates food intake. TV viewing is associated with overconsumption in girls, specifically of snack foods.

### 3. METHODOLOGY

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In the present study, primary data was collected through questionnaire from one twenty-five Jaffna University students and technical college students in Jaffna, the data collected was analyzed through statistical tools for fulfillment of the objective of the study.

### **3.1 SOURCES OF DATA**

- Primary Data
- Secondary Data

### **3.2 PRIMARY DATA**

The primary data is collected by preparing a questionnaire. A well framed questionnaire is used for collection of data.

### **3.3 SECONDARY DATA**

Secondary data relevant to the study is gathered from published sources such as standard text books, magazines and internets.

### **3.4 SAMPLE DESIGN**

A convenient sampling was adopted to identify the sample respondents from a total population. Total of one twenty-five respondents were selected as sample from persons who were studied in specialization of marketing management to collect accurate and true information. Further researcher meets university students directly and explained the research problem and got their consent for responding to the questionnaire to ensure the accuracy of the same.

### **3.5 TOOLS AND TECHNIQUES**

The following tools and techniques has been applied by the researcher to analysis the primary data

Simple % analysis

Chi-Square test

Weighted Arithmetic Mean

### **3.6 PROFILE OF THE RESPONDENTS**

The Table.1 shows the socio-economic profile of the respondents.

**TABLE.1. SOCIO ECONOMIC PROFILE OF THE RESPONDENTS**

Profile Variable	Particulars	No of Respondents	%
Gender	Male	73	58.4
	Female	52	41.6
Age	18 - 21	63	50.4
	22 - 25	49	39.2
	Above 25	13	10.4
Marital Status	Married	6	4.8
	Un married	119	95.2
Nature of Residing Area	Rural	66	52.8
	Urban	59	47.2
Educational Qualification	Under graduate	81	64.8
	Post Graduate	31	24.8
	M.Phil	4	3.2
	PHD	5	4.0
	Others	4	3.2
Monthly Family Income	Below 10,000	20	16.0
	10,001 – 15,000	29	23.2
	15,001 – 20,000	29	23.2
	20,001 – 25,000	20	16.0
	Above 25,000	27	21.6

### 3.7 LEVEL OF IMPACT OF ADVERTISEMENT

Impact of advertisement is an important one in buying behavior here the table defines the level of impact of advertisement.

**TABLE.2. LEVEL OF IMPACT OF ADVERTISEMENT**

Level of impact of advertisement	No of respondents	%
Highly Influencing	65	52.0
Moderate Influencing	48	38.4
Not Influencing	12	9.6
<b>Total</b>	<b>125</b>	<b>100.0</b>

*Source: Primary Data*

The Table.2 conveys that 52.0% respondents are highly influenced by impact of advertisement, 38.4% respondents are having moderate influenced, and 9.6% respondents are not influenced. It conveys that 52.0% of the respondents are having highly influencing by impact of advertisement.

### 3.8 INFLUENCING REASON

Some advertisement factors are influencing the purchase decision. So, the researcher has collected the data about the Influencing reason.

**TABLE.3. INFLUENCING REASON**

Influencing Reason	No of Respondents	%
Multimedia Presentation	33	26.4
Attractiveness	30	24.0
Informativeness	24	19.2
Brand Ambassadors	22	17.6
Others	16	12.8
Total	125	100.00

*Source: Primary Data*

The above table shows that out of 125 respondents 26.4% respondents are influenced by multimedia presentation, 24.0% respondents are influenced by attractiveness, 19.2% respondents are influenced by Informativeness, 17.6% respondents are influenced by brand ambassadors, and the remaining 12.8% respondents were influenced by other reasons. 26.4% respondents are influenced by multimedia presentation.

**3.9 SATISFACTION OF ADVERTISED PRODUCT AT ITS USAGE**

Satisfaction is most important in every aspect. So, the researcher has collected the data about the satisfaction. Here the Table.4 defines that the satisfaction of users.

**TABLE.4. SATISFIED WITH ADVERTISED PRODUCT AT TIME OF USING**

Satisfied with advertised Products	No of Respondents	%
Yes	76	60.8
No	49	39.2
Total	125	100.0

*Source: Primary Data*

The Table.4. Shows that 60.8% respondents are satisfied with the advertised product at the time of using, 39.2% respondents are not satisfied with advertised product at the time of using. It explains that 60.8% respondents are satisfied with the advertised product at the time of using.

**3.10 INFLUENCE OF ADVERTISEMENTS OVER BUYING BEHAVIOUR**

Advertisement has the power to influence the consumer buying behavior. So the researcher has collected the data about the advertisement influencing level.

**TABLE.5. INFLUENCE OF ADVERTISEMENTS OVER BUYING BEHAVIOR**

Influence of Advertisements over buying behavior	No of Respondents	%
Large	36	28.8
Medium	73	58.4
Small	16	12.8
Total	125	100.0

*Source: Primary Data*

The Table.5 explains that 28.8% respondents are said that advertisement has large influence on

buying behavior, 58.4% respondents are said that advertisement has Medium influence on buying behavior and 12.8% respondents are said that advertisement has Small influence on buying behavior. It is conveyed that 58.4% respondents are having medium buying behavior.

**3.11 LEVEL OF SATISFACTION**

Level of satisfaction will differ from person to person. The below table explains the ranking towards level of satisfaction of respondents by using weighted average method. The researcher has assigned the following ranking proposal.

- Agree (A) - 5 Marks
- Strongly Agree (SA) - 4 Marks
- No Opinion (NO) - 3 Marks
- Disagree (D) - 2 Marks
- Strongly Disagree (SDA) - 1 Mark

**TABLE.6. LEVEL OF SATISFACTION**

Details	A	SA	NO	DA	SDA	Total	Mean Score
Aware about product availability	80	19	13	11	2	539	4.31
Knowledge about brand loyalty	50	34	31	7	3	496	3.97
Aware about quality products	54	35	25	6	5	502	4.02
Easy to understand the product feature	64	28	16	14	3	511	4.09
Knowledge about price discrimination	49	42	23	7	4	500	4.00

Source: Primary Data

**TABLE.7. FACTORS INFLUENCING SATISFACTION LEVEL**

Details	Mean Scores	Rank
Aware about product availability	4.31	1
Knowledge about brand loyalty	3.97	5
Aware about quality products	4.02	3
Easy to understand the product feature	4.09	2
Knowledge about price discrimination	4.00	4
Knowledge about product offers or gifts	3.94	6
Easy to compare with competitive product	3.92	7
Aware about sales network	3.68	9
Gaining more knowledge about the product	3.86	8

Source: Primary Data

From the Table.7 the aware about product availability got First rank. Easy to understand the product feature got second rank. Aware about quality products got third rank. Knowledge about price discrimination got fourth rank. Knowledge about brand loyalty got fifth rank. Knowledge about product offers or gifts got sixth rank. Easy to compare with competitive product got seventh rank. Gaining more knowledge about the product got eighth rank. Aware about sales network got ninth rank.

### 3.12 CHI-SQUARE TEST

Chi square test is applied in Statistics to test the goodness of fit to verify the distribution of observed data with assumed theoretical distribution. Therefore, it is a measure to study the divergence of actual and expected frequencies. Hypothesis I: There is no significant relationship between age of the respondents and level of impact of advertisement.

Table.8. Relationship between age of the respondent and level of impact of advertisement - Result of Cross Table

	Level of impact of advertisement			Total
	Highly influencing	Moderate influencing	Not influencing	
18-21	29 23.2%	29 23.2%	5 4.0%	63 50.4%
22-25	26 20.8%	16 12.8%	7 5.6%	49 39.2%
Above 25	10 8.0%	3 2.4%	0 .0%	13 10.4%
Total	65 52.0%	48 38.4%	12 9.6%	125 100.0%

Source: Computed Primary Data

Table.9. Relationship between age of the respondents and level of impact of advertisement - Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.717	4	.152
Likelihood Ratio	7.744	4	.101
Fisher's Exact Test	5.811		
Linear-by-Linear Association	2.105 <sup>b</sup>	1	.147
N of Valid Cases	125		

<sup>b</sup> The standardized statistic is -1.451

From the Table.9 it is found that the p-value (0.152) is greater than the Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between age of the respondents and level of impact of advertisement.

Hypothesis II: There is no significant relationship between age and satisfaction with advertised product at the time of using.

Table.10. Relationship between age and satisfaction with advertised product at the time of usage

Age of the respondents	Satisfied with advertised product at the time of using		Total
	Yes	No	
18-21	38	25	63
	30.4%	20.0%	50.4%
22-25	29	20	49
	23.2%	16.0%	39.2%
Above 25	9	4	13
	7.2%	3.2%	10.4%
Total	76	49	125
	60.8%	39.2%	100.0%

Source: Computed Primary Data

Table.11. Relationship between age and satisfaction with advertised product at the time of usage

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.448	2	.799
Likelihood Ratio	.460	2	.795
Fisher's Exact Test	.427		
Linear-by-Linear Association	.146 <sup>b</sup>	1	.703
N of Valid Cases	125		

The standardized statistic is -.382

From Table.11, it is found that p-value (0.799) is greater than Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is not relationship between age and satisfaction with advertised product at the time of using.

Hypothesis III: There is no significant relationship between income of the respondent and satisfaction with advertised product at the time of using.

Table.12. Relationship between income of the respondent and satisfaction with advertised product at the time of using - Result of Cross Table.

Monthly income of a family	Satisfied with advertised product		Total
	Yes	No	
Below 10000	15	5	20
	12.0%	4.0%	16.0%
10001 - 15000	15	14	29
	12.0%	11.2%	23.2%
15001 - 20000	18	11	29
	14.4%	8.8%	23.2%
20001 - 25000	9	11	20
	7.2%	8.8%	16.0%
Above 25000	19	8	27
	15.2%	6.4%	21.6%
Count	76	49	125
Total	60.8%	39.2%	100.0%

Source: Computed Primary Data

Table.13. Relationship between income of the respondent and satisfaction with advertised product at the time of using - Chi square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.846	4	.211
Likelihood Ratio	5.910	4	.206
Fisher's Exact Test	5.725		
Linear-by-Linear Association	.019 <sup>b</sup>	1	.890
N of Valid Cases	125		

<sup>b</sup> The standardized statistic is .138

From the above chi-square analysis, it is found that p-value (0.211) is greater than Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between income and satisfaction with advertised product at the time of using.

Hypothesis IV: "There is no significant relationship between education level of the respondents and opinion about advertisement".

Table.14. Relationship between education level of the respondents and opinion about advertisement - Result of Cross Table4

Educational Status	Level of Satisfaction			Total
	Disagree	No Opinion	Agree	
UG	17 13.6%	53 42.4%	11 8.8%	81 64.8%
PG	4 3.2%	20 16.0%	7 5.6%	31 24.8%
M.Phil	0 .0%	3 2.4%	1 .8%	4 3.2%
Ph.D	2 1.6%	1 .8%	2 1.6%	5 4.0%
Others	0 .0%	4 3.2%	0 .0%	4 3.2%
Total	23 18.4%	81 64.8%	21 16.8%	125 100.0%

Source: Computed Primary Data

Table.15. Relationship between education level of the respondents and opinion about advertisement - Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.477	8	.304
Likelihood Ratio	11.315	8	.184
Fisher's Exact Test	8.672		
Linear-by-Linear Association	.904 <sup>b</sup>	1	.342
N of Valid Cases	125		

<sup>b</sup> The standardized statistic is .951

The Table.15 explains that the p-value (0.304) is greater than the Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. It is conveyed that there is no significant association between education level and opinion about advertisement.

Hypothesis V: "There is no significant relationship between education level of the respondents and influence of attracting factors in advertisement".

The Table.17 defines that the p-value (0.299) is greater than the Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. It is inferred that there is no significant association between education level of the respondents and influence of attracting factors in advertisement.

Hypothesis VI: There is no significant relationship between gender of the respondent and influence of attracting factors in advertisement.

Table.16. Relationship between education level of the respondents and influence of attracting factors in advertisement Result of Cross Table



Educational Status	Attractiveness			Total
	Disagree	No Opinion	Agree	
UG	21 16.8%	43 34.4%	17 13.6%	81 64.8%
PG	2 1.6%	22 17.6%	7 5.6%	31 24.8%
M.Phil	1 .8%	3 2.4%	0 .0%	4 3.2%
Ph.D	0 .0%	3 2.4%	2 1.6%	5 4.0%
Others	1 .8%	3 2.4%	0 .0%	4 3.2%
Total	25 20.0%	74 59.2%	26 20.8%	125 100.0%

Source: Computed Primary Data

Table.17. Relationship between education level of the respondents and influence of attracting factors in advertisement – Chi square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.541	8	.299
Likelihood Ratio	12.860	8	.117
Fisher's Exact Test	9.163		
Linear-by-Linear Association	.410 <sup>b</sup>	1	.522
N of Valid Cases	125		

<sup>b</sup> The standardized statistic is .641

Table.18. Relationship between gender of the respondents and influence of attracting factors in advertisement - Result of Cross Table

Gender	Attractiveness			Total
	Disagree	No Opinion	Agree	
Male	12 9.6%	42 33.6%	19 15.2%	73 58.4%
Female	13 10.4%	32 25.6%	7 5.6%	52 41.6%
Total	25 20.0%	74 59.2%	26 20.8%	125 100.0%

Source: Computed Primary Data

Table.19. Relationship between gender of the respondents and influence of attracting factors in advertisement - Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.501 <sup>a</sup>	2	.174
Likelihood Ratio	3.605	2	.165
Fisher's Exact Test	3.480		
Linear-by-Linear Association	3.296 <sup>b</sup>	1	.069
N of Valid Cases	125		

*b The standardized statistic is -1.816*

The Table.19 explains that the p-value (0.174) is greater than the Pearson's chi-square level at 5% level. Hence the null hypothesis is accepted. It is concluded that there is no significant association between gender of the respondent and influence of attracting factors in advertisement.

#### 4. SUGGESTIONS

Findings show that there is no significant relationship between age and level of impact it indicates that impact of advertisements remains same at the different age level of the students. Hence it is suggested that one good advertisement is enough to influence consumers in their age group.

- It is found that advertisement only discloses the advertisement good features of the products and since the product is not physically available the advertisement can also give some drawbacks of the products. It will help the consumer is better decision making.
- It is suggested that promotional schemes should be often given, as consumers are ready to move on to other brands.
- More product information should be given in the website regarding the product. Since physical feel of the product is not available.

#### 5. CONCLUSION

The present era witnesses the revolutionary change in the trend of marketing. Online marketing is the source which saves us time and cost and another reason is availability of variety of products. Since the product is not available for physical verifications only advertisements are a source to influence and it influences and attract the consumers. The role of advertisement is important in influencing the buying behavior of the consumers. The advertising should be genuine, correct and serve the informational needs of the consumers. The companies should use attractive and informative content to create the awareness in the consumers and they should not rely on the advertisement for changing the perception of the consumers instead they should use new ways of sales promotion or other mediums for changing the perception of the people. It will be easy for any company to change the buying behavior of consumer by creating awareness and building strong perception in the mind of their customers.

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