Awareness on GST and its Impact Among The People of CHENNAI

(An Empirical Study)

Prepared for

THIRUTHANGAL NADAR COLLEGE

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ABSTRACT

The Goods and Services Tax (GST) was implemented with the goal of making One Nation, One Tax a reality in India. It is a ground-breaking reform in the Indian indirect tax system. GST was implemented with effect from 1st July, 2017 by Shri. Narendra Modi, Hon'ble Prime Minister of India. Unlike Value Added Tax and Service Tax, GST is a tax on the supply of goods and services. It has subsumed various indirect tax like VAT, Sales Tax, Service Tax etc., which were prevailing before its implementation. There are four types of GST based on the type of transaction and the authority levying it viz., Central Goods and Services Tax (CGST), State Goods and Services Tax (SGST), Union Territory Goods and Services Tax (UTGST) and Integrated Goods and Services Tax (IGST). GST was imposed as a Good and Simple Tax but in reality there were a lot of confusions among people regarding the implementation of GST in India. This paper tries to find out how far people are aware about the concept of GST and the satisfaction level of people on GST and its impacts by carrying out an empirical research. This paper finally gives suggestions to the government for increasing the awareness among consumers on GST as a concept and its positive impacts.

INTRODUCTION:

Goods and Services Tax (GST) is an indirect tax which is levied on the supply of goods and services both within and outside India. It was introduced as a Good and Simple tax on 1st July, 2017. It was founded on the notion of "one nation, one market, one tax". It has subsumed various indirect taxes like the Central Sales Tax, Service Tax, Value Added Tax etc. GST is a destination based tax. It is the single biggest Tax Reform which has been undertaken since Independence to ease compliance. GST was imposed with the main intention of circumventing the ill effects of the prior indirect taxes However, when it comes to the understanding of GST the people are not having a clear picture over it. Few people and economists feel GST as beneficial. This is because; they feel that GST has increased the competitiveness of our products in both domestic and international markets. However, GST is also being criticized by various economists and people. Thus, it becomes important to know whether the intention with which GST was implemented has been fulfilled. This can be found out only by finding out how the people feel about the same. Thus, the researcher in this paper tries to find out the awareness on the concept of GST and perception of its effects among people by conducting an empirical study. It also tries to find out whether GST is beneficial or not for the people.

A. AIMS AND OBJECTIVES OF THE STUDY:

The research paper tries to find out the level of awareness and satisfaction among registered/unregistered businesses and consumers after the implementation of GST and to get suggestions from them to improve GST in India.

B. RESEARCH METHODOLOGY

The methodology adopted is empirical research. The data is collected from primary source and survey of secondary sources. The primary sources of data collection are the opinion of the registered/unregistered businesses and consumers. The tool used for data collection is questionnaire-based survey. Google forms application was used for preparing and circulating the questionnaire. This questionnaire consists of structured questions with all closed ended questions. The secondary sources are collected from various articles, E-journals and web pages.

C. SCOPE AND LIMITATION OF THE STUDY:

This research paper is to determine to what extent people are aware of the concept of GST and its impact on them. However, this research work is confined only to the people in a particular region the Scope of this non-doctrinal research is limited. It is always possible that the replication of this study with a larger universe and availability of time may give more accurate result It is pertinent to note that the scope has been reduced due to the size of people chose are limited.

D. RESEARCH PROBLEM:

Since its inception, the pros and cons of GST implementation have been widely debated. It becomes important to know that seven years have been passed since its implementation and the consumers are still unacquainted about the various features of GST. Even the professionals in the Indian financial system were facing problems of clarity in the concepts of GST. The problem we faced in collection of primary data is that out of 100 businesses only 60% had responded and the remaining 40% had not responded due to many reasons such as some don't have any knowledge on GST, some are afraid to answer on the topic, some are not authorized and so on.

E. HYPOTHESIS:

Based on the research problem, the following hypothesis has been framed, the consumers are not satisfied with the implementation of GST and this is mainly because of the lack of awareness on the various aspects of GST among the consumers. The registered business feel that if their competitors are not registered under GST they cannot compete with the unregistered businesses and earns respective percent of less profit than unregistered competitors, they cannot compete price with their unregistered competitor as they had to collect and pay tax on their profit which had indirectly affects them as the consumers prefer low price of the unregistered business.

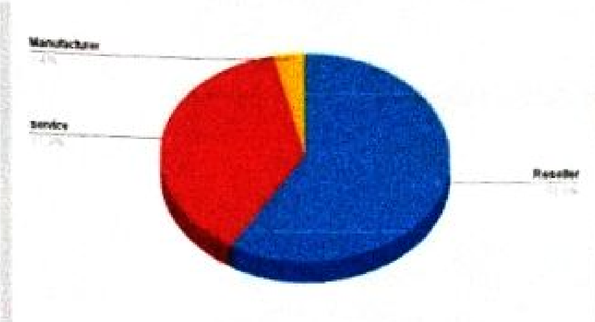
DATA ANALYSIS AND INTERPRETATION:

An empirical research was conducted among unregistered businesses, Registered businesses and Consumers in Chennai to identify what extent they are aware of GST & its impact on them. The data so collected is analyzed and interpreted in the form of pie charts and bar graphs below:

I. Unregistered businesses:

We had collected data from various businesses that are selling products or rendering services like textile, footwear, bags, consultant, photography, interior designing, hotel, mobile service, stationery, fancy store, optical and so on.

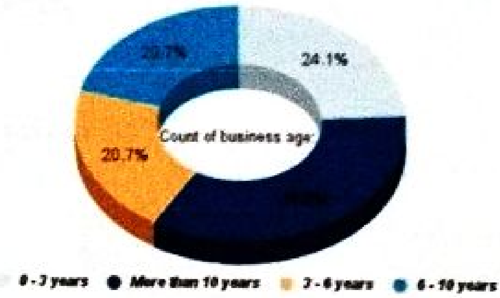
QUESTION 1: **You are a:**



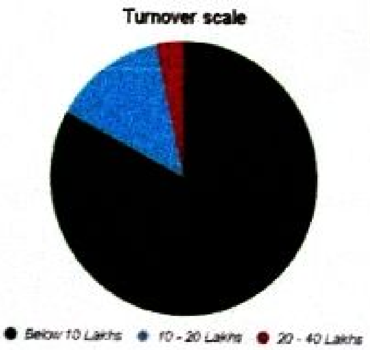
This shows that **56.6%** respondents are Reseller and **37.9%** are based on Service sector and the remaining **3.4%** are Manufacturers.

QUESTION 2: **Age of the Business:**

The pie represents the age range of the business over the years. **24.1%** of the respondents are startups which are stared within 3 years. **20.7%** are running between 3-6 years. Another **20.7%** are between 6-10 years & the remaining **34.5%** are running over 10 years.

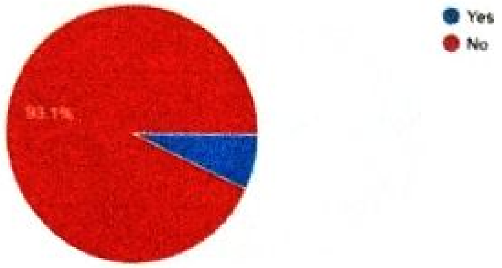


QUESTION 3: **Turnover scale of the Business:**



This shows that the majority of the respondents turnover i.e., **82.8%** are below 10 lakhs, **13.8%**'s turnover are ranging between 10-20 lakhs & the remaining **3.4%**'s turnover are ranging between 20-40 lakhs.

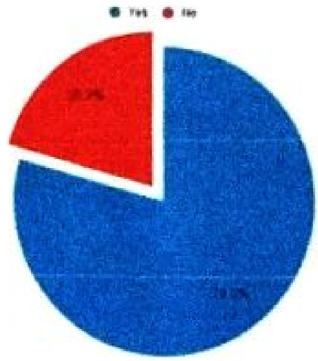
QUESTION 4: **Had you registered under old tax system:**



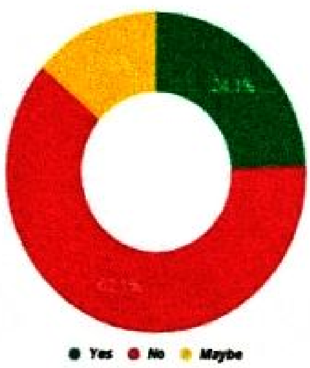
The pie chart shows that the majority of the respondents i.e., **93.1%** had not registered for previous indirect tax system. And the remaining **6.9%** respondents had registered for old tax system before GST.

QUESTION 5: **Are you aware of the term GST?**

The survey clearly shows that most of the respondents are aware of the term Goods and Services Tax. However, nearly 20% of the respondents are not aware of such term.



QUESTION 6: **Do you have an idea to register GST?**



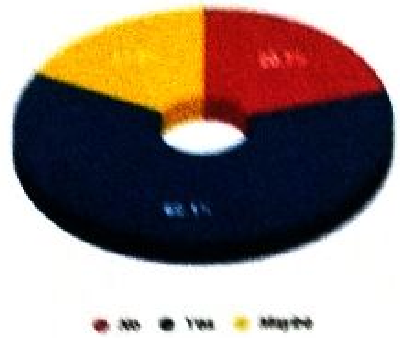
This shows that the **62.1%** of the respondents don't have a thought to register for GST, **24.1%** of the respondents are having a thought to register for GST & the remaining **13.8%** of the respondents are not sure about to register for GST.

QUESTION 7: **Why you did not opt for GST?**

The reason behind not opting for GST is of many reasons they are as follows:

- Most of the businesses turnover are less than the limit
- Some are at their initial stage
- Some think that their profit would be affected &
- Some are not aware of the features of GST.

QUESTION 8: **Do you think GST affects your business?**

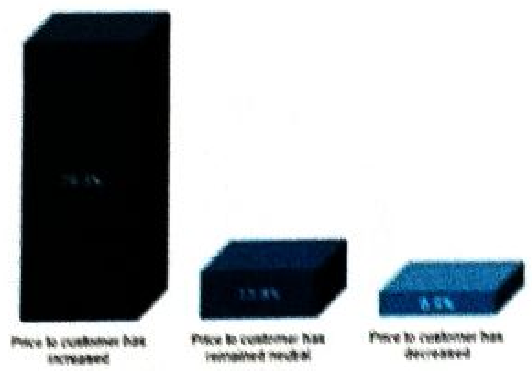


This shows that **62.1%** of the respondents think that their business will be affected by GST, **17.2%** thinks that it may affect their business & the remaining **17.2%** thinks that it would not be a problem.

QUESTION 9: **Had you know about Input Tax Credit?**

The pie represents that the majority of the respondents i.e., **69%** of them are still, not aware of input tax credit which they can claim on output & the remaining **31%** are aware of input tax credit.

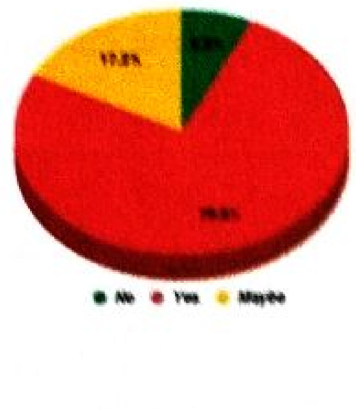
QUESTION 10: **How has GST affected the pricing of your Products/Services?**



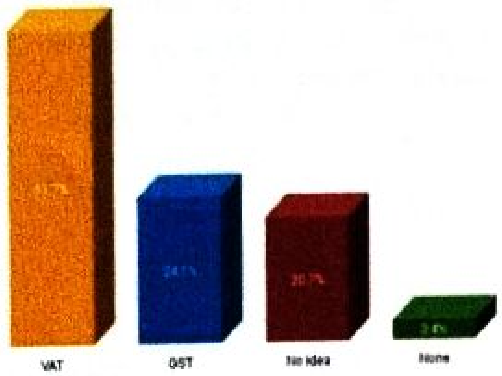
This represents that most of the respondents i.e., **79.3%** had said that price to consumers has increased, **13.8%** had said that price has remained neutral, and only **6.9%** of respondents had said price to consumers has decreased.

QUESTION 11: **Do you think GST affects your Profit?**

It shows that **75.9%** of the respondents had said that GST will affect their profit, **17.2%** respondents are not sure about it & the remaining **6.9%** had said it would not be a matter.



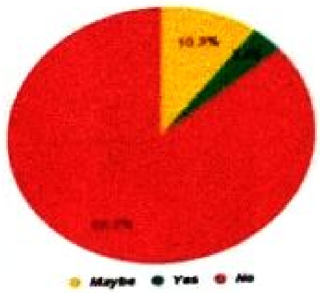
QUESTION 12: **Which is more beneficial?**



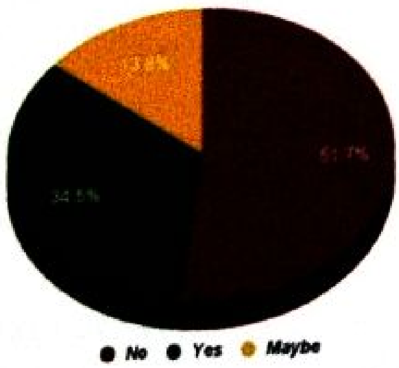
This pie chart shows that majority of the respondents ie., **51.7%** had said that VAT is beneficial and only **24.1%** respondents said GST is beneficial and **20.7%** respondents has no idea on it and **3.4%** of the respondents are says nothing is beneficial.

QUESTION 13: **Are you satisfied with the rates of GST?**

This shows that **86.2%** of the respondents has not satisfied with the tax rates of GST. **10.3%** of the respondents are somewhat satisfied with the rates of GST and only **3.4%** of the respondents are satisfied with the rates of GST.



QUESTION 14: **On an overall basis, do you think that GST is likely to have a positive impact on India?**



This pie represent that on an overall basis **51.7%** of the unregistered businesses said there are no positive impact in India, **34.5%** has said yes there are positive impact and **13.8%** has said there maybe positive impact.

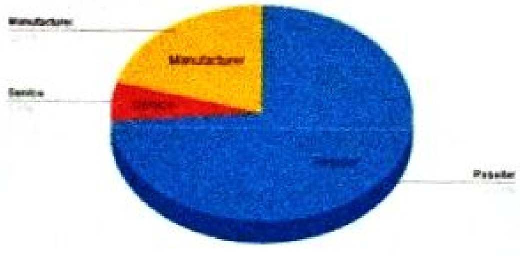
Suggestions collected from the unregistered businesses are as follows:

- ✓ Reduce tax rates
- ✓ Reduce tax rates on essentials & increase on luxuries
- ✓ Revise tax slabs
- ✓ Provide exemptions based on the amount spent
- ✓ Provide knowledge about GST and its features.

II. Unregistered businesses:

We had collected data from various registered businesses that are selling products or rendering services like textiles, plastic products, sweets, dry fruits, hardware, construction products, wrist watches, paints, fancy stores, stationery, printing press, lubricants, mechanics, optical, FMCG retailers, medical shops and so on.

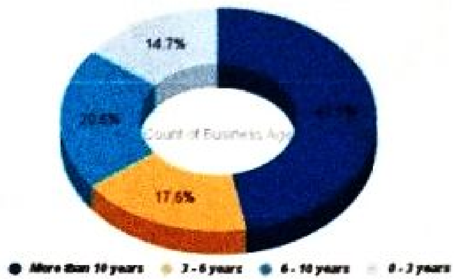
QUESTION 1: **You are a:**



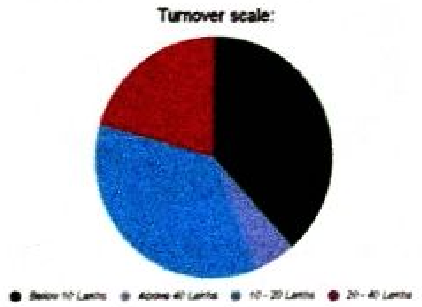
This shows that **73.5%** respondents are Reseller and **5.9%** are based on Service sector and the remaining **20.6%** are Manufacturers.

QUESTION 2: **Age of the Business:**

The pie represents the age range of the business over the years. **14.7%** of the respondents are startups which are stared within 3 years, **17.6%** are running between 3-6 years, Another **20.6%** are between 6-10 years & the remaining **47.1%** are running over 10 years.



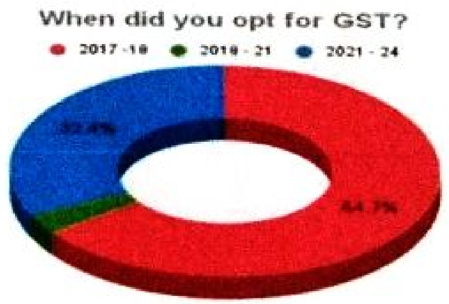
QUESTION 3: **Turnover scale of the Business:**



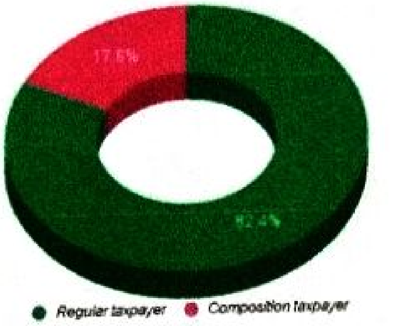
This shows that the majority of the respondents turnover i.e., **38.2%** are below 10 lakhs, **35.3%**'s turnover are ranging between 10-20 lakhs, the **20.6%**'s turnover are ranging between 20-40 lakhs & remaining **5.9%**'s turnover are more than 40 lakhs.

QUESTION 4: **When did you opt for GST?**

This shows that **64.7%** of the respondents had registered for GST in the year 2017-18 on which it is implemented, **2.9%** had registered in 2018-2021 & remaining **32.4%** registered in the year 2021-24.



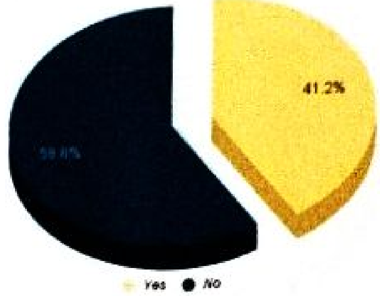
QUESTION 5: **Type of taxpayer:**



This shows that **82.4%** of the respondents had registered for GST as regular taxpayer & remaining **17.6%** of the respondents had registered as composition taxpayer.

QUESTION 6: **Had you registered under for VAT/ old tax system?**

This shows that **58.8%** of the respondents had not registered under old tax system i.e., VAT, service tax etc & the remaining **41.2%** of them had registered under old tax system.



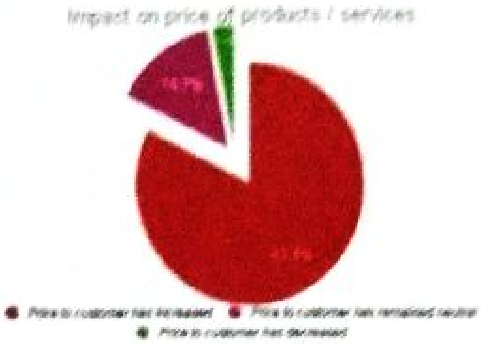
QUESTION 7: **Do you feel that GST affects your business?**

This pie shows that **70.6%** of the respondents feel that GST affects their business & the remaining **29.4%** of the respondents don't feel like it.

QUESTION 8: **Are you satisfied with the deadlines given for GST?**

This pie shows that **82.4%** of the respondents are satisfied with the deadlines given for GST compliances & the remaining **17.6%** are not satisfied with it.

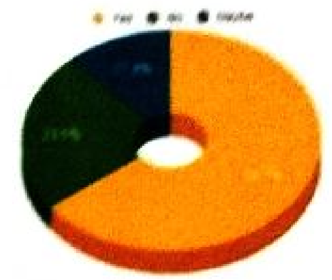
QUESTION 9: **How has GST impacted the pricing of your products / services?**



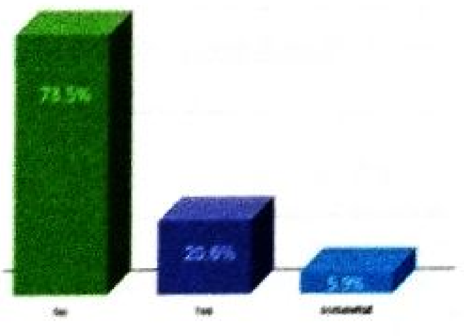
This shows that **82.4%** of the respondents says that the price was increased on products / services. **14.7%** of the respondents says that price was remained neutral & **2.9%** of the respondents says that price was decreased

QUESTION 10: **Does GST affect your profit compared to unregistered competitors?**

This pie shows that **64.7%** of the respondents are aware that their profits are affected while compared to unregistered competitors as they had to collect & pay tax on their profit, **23.5%** are not aware that their profits are affected & 11.8% respondents are not sure about it.



QUESTION 11: **Are you satisfied with the rates of GST?**

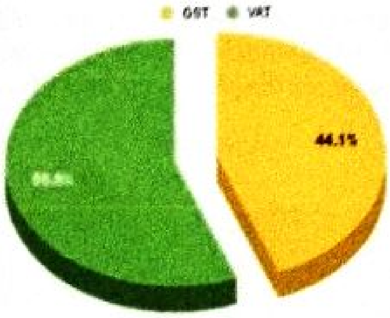


This bar represents that **73.5%** of the respondents are not satisfied with the rates of GST, **20.6%** respondents are satisfied with it & the remaining **5.9%** of the respondents are satisfied to an extent

QUESTION 12: **Does GST offer widening your business?**

This pie shows that **85.3%** of the respondents says that GST doesn't widen their business & the remaining **14.7%** of the respondents says that GST widens their business.

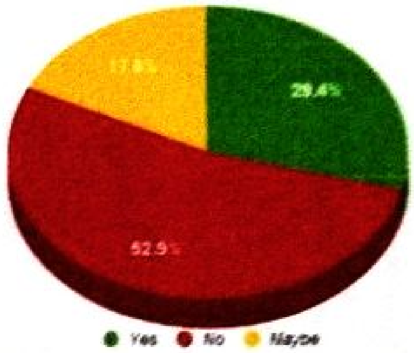
QUESTION 13: **Which is more beneficial?**



This shows that **55.9%** of the respondents say that VAT & old tax system is better than GST & **44.1%** of the respondents say that GST is better.

QUESTION 14: **On an overall basis, do you think that GST is likely to have a positive impact on India?**

This pie represent that on an overall basis **52.9%** of the registered businesses said there are no positive impact in India. **29.4%** has said yes there are positive impact and **17.6%** had said there may be positive impact.



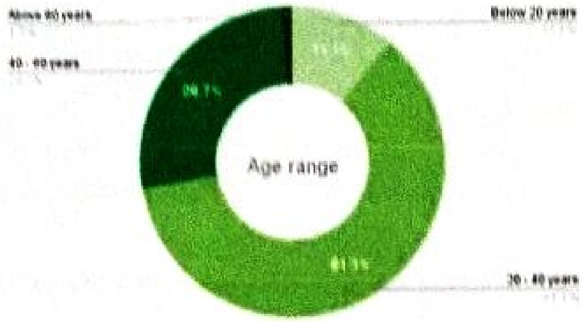
Suggestions collected from the registered businesses are as follows:

- ✓ Reduce tax rates
- ✓ Revise tax slabs
- ✓ A lesser difference between all the type of business would be more beneficial
- ✓ Reduce tax on medicals and essentials
- ✓ A fixed rate of tax on account receivables to reduce tax evasion
- ✓ Reduce late fees and penalty
- ✓ Tax evasion happens only for high slab rates. if rates are reduced or revised the nation can minimize evasion and besides improve revenue from GST
- ✓ Reduce the GST rate to below 10%
- ✓ Provide exemptions for basic daily needs
- ✓ Extend limit for registering under GST
- ✓ Provide transparency in supply of government funds collected from GST.

III. Consumers:

On coming to consumers we had collected data from various people who are ranging from different age group, educational qualification & occupation. The data so collected is analyzed and interpreted in the form of pie charts and bar graphs below:

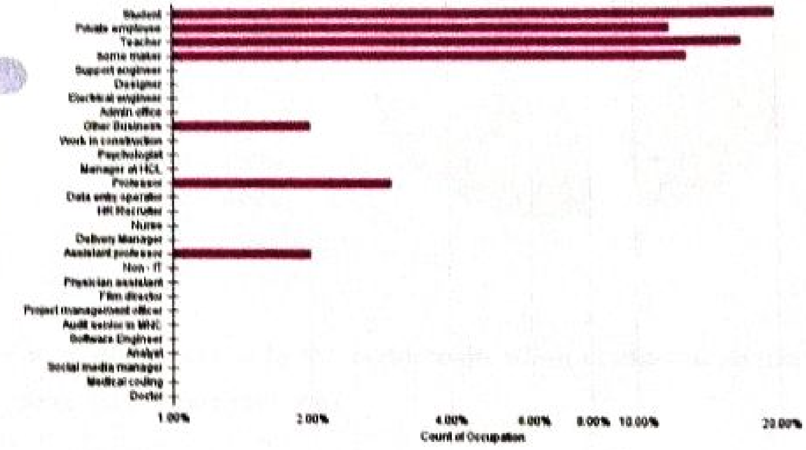
QUESTION 1: **Age group**:



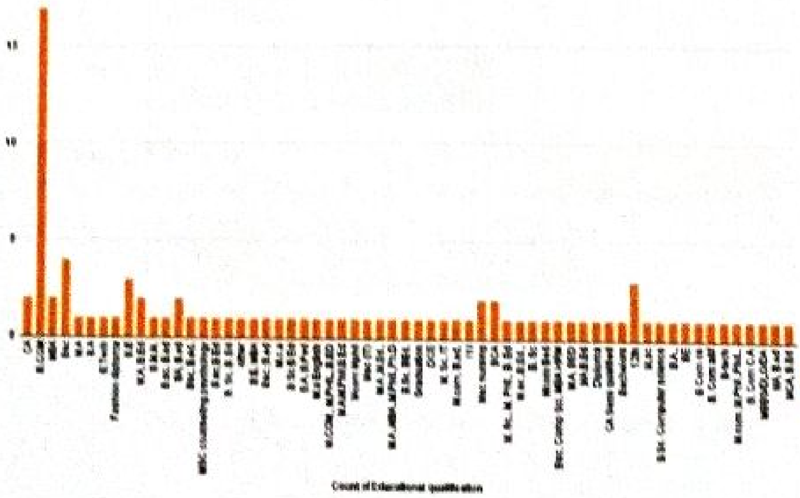
This chart represents the different age of the respondents ranging between below 20 years to above 60 years

QUESTION 2: **Occupation**:

The data we collected from the consumers are working in different sectors & also from students so that the GST impact can be viewed from their perspective.



QUESTION 3: **Educational Qualification**:

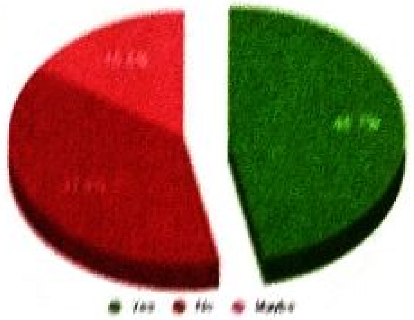


The min qualification of the respondents is 12th std & max to UG & PG, some are qualified in professional courses & some are doctorates in different field.

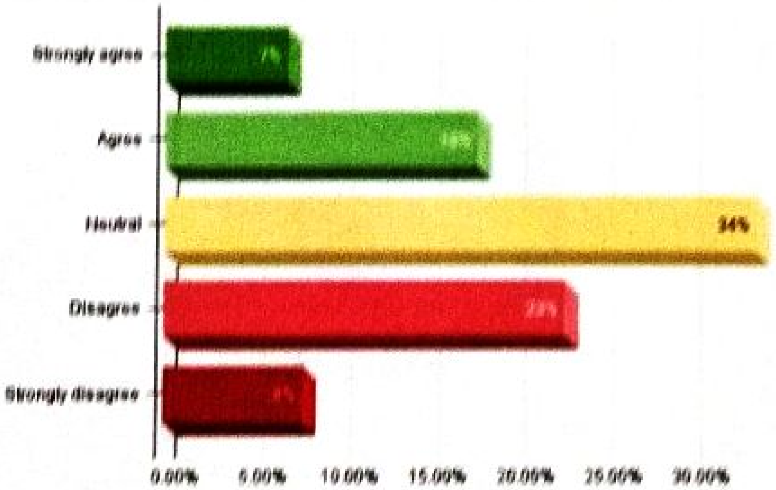
Q.NO	QUESTIONS	YES	MAYBE	NO
4.	Do you know about GST	86.7%	7.8%	5.6%
5.	Do you know that there are different rates of GST for different goods and services?	87.8%	4.4%	7.8%
6.	Do you think tax burden have been reduced due to the implementation of a single tax-GST?	38.9%	27.8%	33.3%

QUESTION 7: **Whether MRP is inclusive Of GST?**

It shows that only 46.7% of the respondents are aware of the fact that MRP is inclusive of GST. The remaining respondents are not aware of this fact. It is very shocking to see almost half of the consumers are not aware that MRP is inclusive of GST. This lack of awareness will be misused by the retailers by charging GST upon MRP thereby pricing at a price more than MRP.

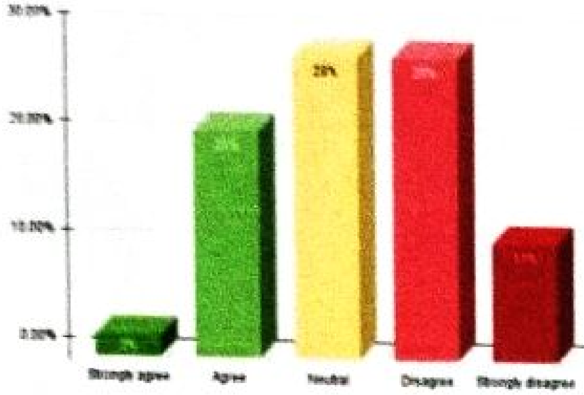


QUESTION 8: **Does GST is more beneficial to the consumers when compared to the old tax regime i.e. VAT, Sales Tax, service tax etc?**



This chart shows that how people feel about the old tax vs. new. The majority of the respondents are neutral about it and 31% are disagreeing that GST is beneficial & only 25% of the respondents are agreeing that GST is beneficial when compared to old tax.

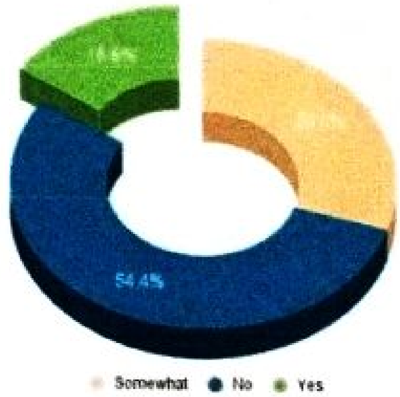
QUESTION 9: **Does GST has made a common man's plate affordable?**



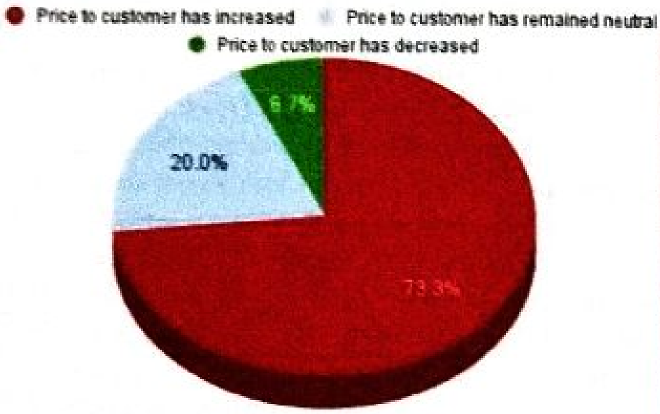
This chart shows that majority of the respondents are disagreeing that GST has made common man's plate affordable, **28%** are neutral about it & only **23%** of the respondents are agreeing it.

QUESTION 10: **Are you satisfied with the Rates of GST??**

This shows that the majority of the respondents are not satisfied with the rates of GST & only **15.6%** of the respondents are satisfied with it.

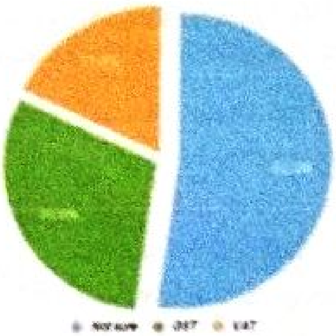


QUESTION 11: **How has GST impacted the pricing of products / services?**



This pie represents how people feel about the impact of GST on price of a product or service. It shows that majority of the respondents feel that price has increased after GST, **20%** of them feel price has remained neutral & only the remaining **6.7%** respondents feel that price has decreased.

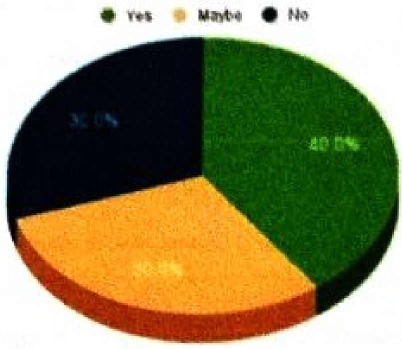
QUESTION 12: **Which is more beneficial?**



This shows that **52.2%** of the respondents are not sure about which is more beneficial, **17.8%** of the respondents feel vat/old tax was beneficial & **30%** of them feel GST is more beneficial.

QUESTION 13: **On an overall basis, do you think that GST is likely to have a positive impact on India?**

This pie represent that on an overall basis **40%** of the respondents said there are no positive impact in India, **30%** has said yes there are positive impact and **30%** had said there may be a positive impact.



Suggestions collected from the registered businesses are as follows:

- ✓ Reduce tax rates
- ✓ Revise tax slabs
- ✓ Decrease the percentage on essential commodities
- ✓ Provide clear guidelines and classifications for different goods and services to avoid confusion.
- ✓ Consider layman's economic conditions and revise taxation
- ✓ Bring petroleum products under GST to reduce price
- ✓ Cancel GST to reduce burden on customers
- ✓ Gat can be excluded for certain things which a common man uses.
- ✓ To implement in all consumer products including fuels
- ✓ For essential items it should be reduced
- ✓ Exempt supplies must not form part of "aggregate turnover" to determine threshold limit for taking registration in GST. It must be excluded from the Aggregate Turnover. The threshold limit of 20 Lakhs more will be significant for SME/MSME sector.
- ✓ Revise tax rate between 3% to 12%
- ✓ Daily use items such as soaps, cream, electrical goods should not be taxed at 28%.
- ✓ To decrease the GST percentage and to change central and state ratio from 50:50 to 25. :75 then only the state government can do benefits to the people from the tax amount easily

Findings:

The document presents the findings of an empirical study conducted to assess the awareness and satisfaction level of registered/unregistered businesses and consumers regarding GST.

- The study found that among unregistered businesses, the majority were aware of the term GST, but a significant percentage did not have an idea to register for GST.
- Unregistered businesses believed that GST would affect their business and profit, and the majority felt that the pricing of their products/services had increased due to GST.
- Among registered businesses, a significant percentage felt that GST affected their business and profit compared to unregistered competitors. They earn the respective percent of profit less than unregistered competitors, they cannot compete price with their unregistered competitor as they had to collect and pay tax on their profit which had indirectly affects them as the consumers prefer low price of the unregistered business.
- Many businesses were not satisfied with the rates of GST and believed that VAT and the old tax system were more beneficial.
- Consumers had varying levels of awareness about GST, with a significant percentage not aware that MRP is inclusive of GST. Many consumers were not satisfied with the rates of GST and felt that the pricing of products/services had increased. There was a mixed opinion on whether GST had made a common man's plate affordable.
- Overall, the study found that there were mixed opinions about the impact and benefits of GST. While some businesses and consumers believed that GST had increased competitiveness and had positive impacts, others expressed dissatisfaction with the rates and felt that it had negatively affected them.

Conclusion:

Based on the responses collected from unregistered businesses, registered businesses, and consumers, the following conclusions are drawn:

- **Awareness:** The majority of respondents across all categories were aware of the term GST, indicating a certain level of familiarity with the concept.
- **Registration:** Among unregistered businesses, a significant percentage did not have an idea to register for GST, citing reasons such as turnover below the limit, being at an initial stage, and lack of awareness of GST features. On the other hand, registered businesses had opted for GST, with a majority registering in the year of its implementation.
- **Impact on Business:** Both unregistered and registered businesses expressed concerns about the impact of GST on their business. Many believed that GST would affect their

business and profit, with some feeling that their competitiveness would be hampered compared to unregistered competitors.

- **Pricing:** A significant percentage of businesses, both unregistered and registered, felt that the pricing of their products/services had increased due to GST. This indicates a perception that GST has led to higher costs for businesses.
- **Satisfaction with Rates:** The majority of respondents, both unregistered and registered businesses, expressed dissatisfaction with the rates of GST. This suggests that businesses felt the rates were not favorable or beneficial for their operations.
- **Consumer Perspective:** Consumers had varying levels of awareness about GST, some are not aware that MRP is inclusive of GST. Many consumers expressed dissatisfaction with the rates of GST and felt that the pricing of products/services has increased.

Overall, the responses indicate a mixed sentiment towards GST. While some respondents acknowledged the benefits and positive impacts of GST, there were concerns and dissatisfaction expressed regarding its implementation, impact on business, and pricing.

Suggestions:

Based on the survey conducted among unregistered businesses, registered businesses, and consumers, the following suggestions can be derived to improve GST:

- **Reduce tax rates:** Many respondents from both businesses and consumers suggested reducing tax rates can make GST more beneficial for businesses and consumers.
- **Revise tax slabs:** There were suggestions to revise the tax slabs to make them more suitable for different types of businesses and products/services.
- **Provide exemptions:** Some respondents suggested providing exemptions based on the amount spent on items to reduce the burden of GST on consumers.
- **Increase awareness:** Both unregistered businesses and consumers mentioned the need for increased awareness about GST and its features. Providing knowledge about GST and its positive impacts can help improve understanding and acceptance.
- **Reduce tax on essentials:** There were suggestions to decrease the percentage of GST on essential commodities to make them more affordable for consumers.
- **Transparency in government funds:** Some respondents suggested providing transparency in the supply of government funds collected from GST to ensure accountability and proper utilization of such funds.

- **Include petroleum products under GST:** There were suggestions to bring petroleum products under GST to reduce their prices and make them more affordable for consumers.
- **Clear guidelines and classifications:** Consumers suggested providing clear guidelines and classifications for different goods and services could avoid confusion and ensure proper compliance.
- **Consider layman's economic conditions:** It was suggested to consider the economic conditions of the common man and revise taxation accordingly to reduce the burden on consumers.
- **Cancel GST:** Some consumers suggested canceling GST altogether to reduce the burden on customers.
- **Exempt certain items:** Suggestions were made to exempt certain items that are commonly used by the common man from GST.
- **Revise tax rates for daily use items:** There were suggestions to revise the tax rates for daily use items such as soaps, creams, and electrical goods to make them more affordable for consumers.
- **Change central and state ratio:** Some consumers suggested changing the central and state ratio from 50:50 to 25:75 could ensure that state governments can provide more benefits to the people from the tax amount.
- **Increase threshold limit for registration:** It was suggested to increase the threshold limit for registration in GST to reduce the burden on small businesses.

It is important to note that these suggestions are derived from the survey conducted and may not represent the views of all businesses and consumers.

****

STUDENT SATISFACTION ABOUT COLLEGE FACILITIES AND STUDIES

Prepared for

Thiruthangal Nadar College

Department of Commerce (G)

III B.COM(G) B

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Introduction:

Our College has administered student satisfaction surveys in order to elicit student opinion and perspective regarding institutional TLE, climate, programs, and services. As part of a broader assessment effort, student satisfaction surveys provide a means to understand student opinion at a given point in time. The Student Satisfaction Survey is intended to assess the satisfaction of Inter state border area College students concerning campus TLE climate, services, and facilities, and to ensure educational accountability and institutional transparency. The results of the 2019 survey represent the most recent student assessment and are a component Of the college' s comprehensive evaluation of campus programs and services integral to the Institutional and learning environment. The resulting data provide important reference materials That add to curriculum and administrative program review. The survey Started on April 11, 2019 and closed on May 10, 2019. In total, 250 students were Invited to participate in the survey and 75 students responded for a response rate of Approximately 30%. All surveys were validated and used for reporting purposes.

Table No. 1

Have students feel about college facilities and studies

Options	No. of respondents	Percentage
Male	19	38%
Female	31	62%

The result show that majority 62% of the respondents Female students were Excellent and Good with college facilities and studies and only 38% of the respondents Male students not satisfied with college facilities and studies.

Chart No. 1

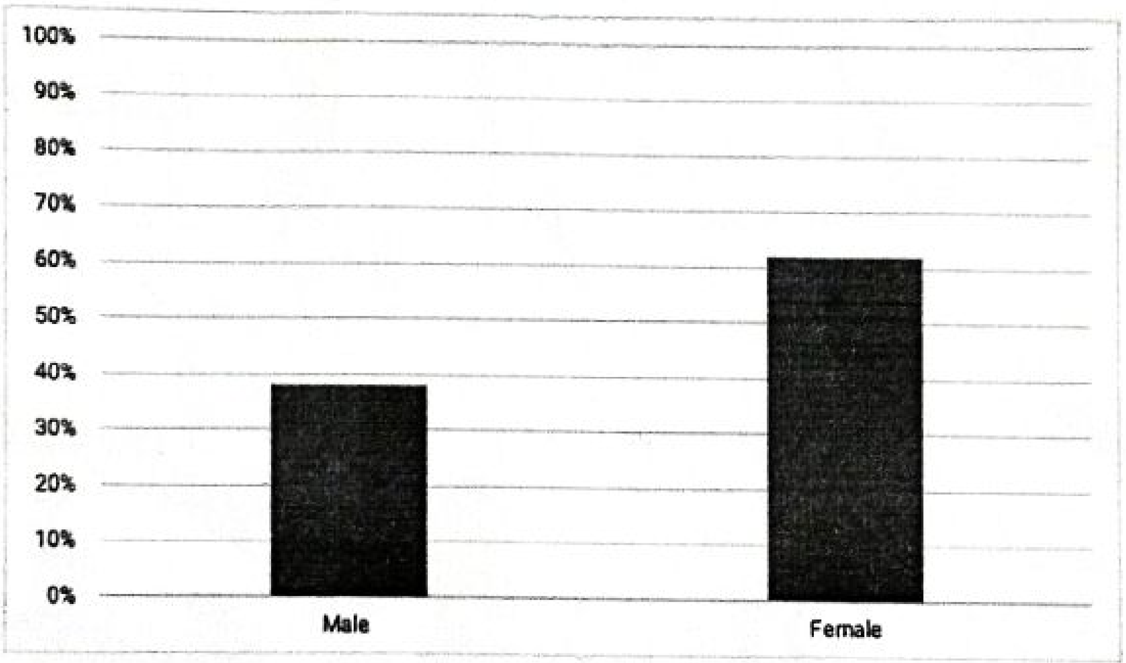


Table No. 2

How would you rate the availability of course books in library?

Options	No. of respondents	Percentage
Excellent	12	24.5%
Good	23	44.9%
Average	10	20.4%
Poor	5	10.2%

The result show that majority 77% of the respondents students were Excellent and Good with course books in library and only 23% of the respondents students not satisfied with availability of course books in library.

Chart No. 2

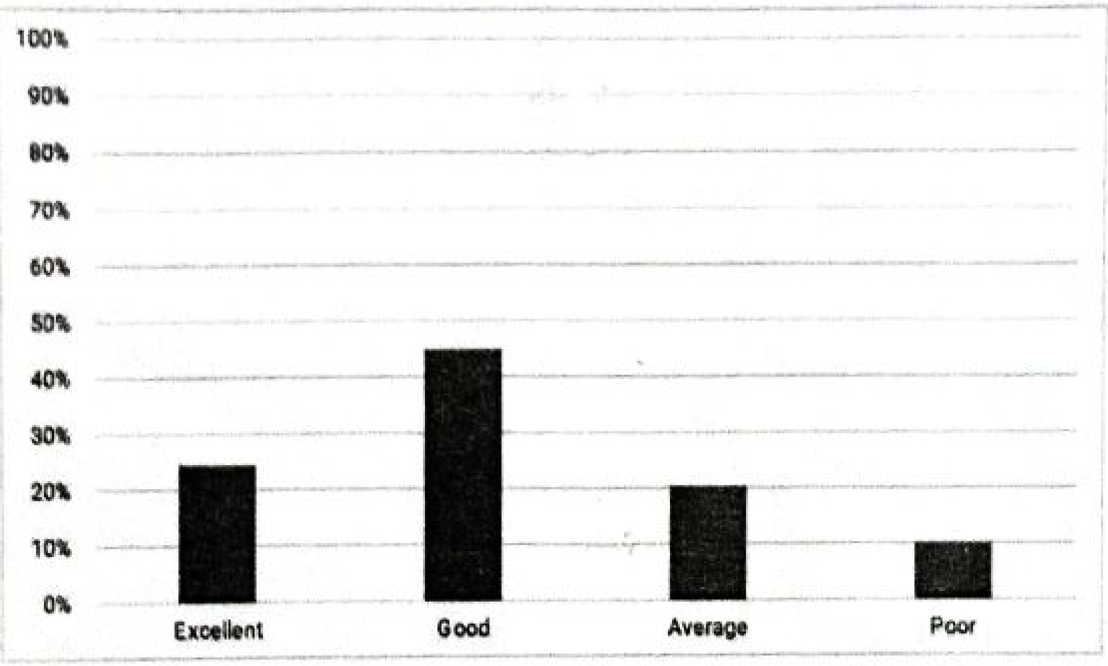


Table No. 3

Does teaching in the college involve the use of information and communication technology?

Options	No. of respondents	Percentage
Excellent	6	12%
Good	28	58%
Average	14	26%
Poor	2	4%

The result show that majority 83% of the respondents students were Excellent and Good with use of information and communication technology and only 17% of the respondents students not satisfied.

Chart No. 3

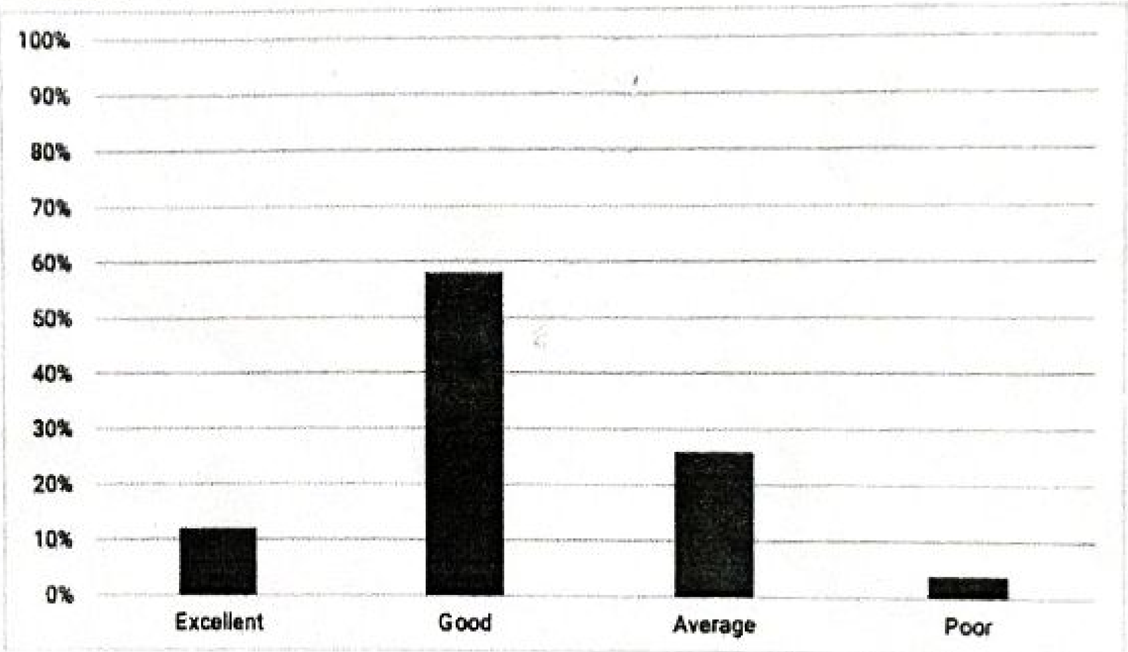


Table No. 4

Do the teachers care if the student have understood the lecture?

Options	No. of respondents	Percentage
Excellent	8	16%
Good	31	62%
Average	9	18%
Poor	2	4%

The result show that majority 89% of the respondents students were Excellent and Good and only 11% of the respondents teachers care if the student have understood the lecture.

Chart No. 4

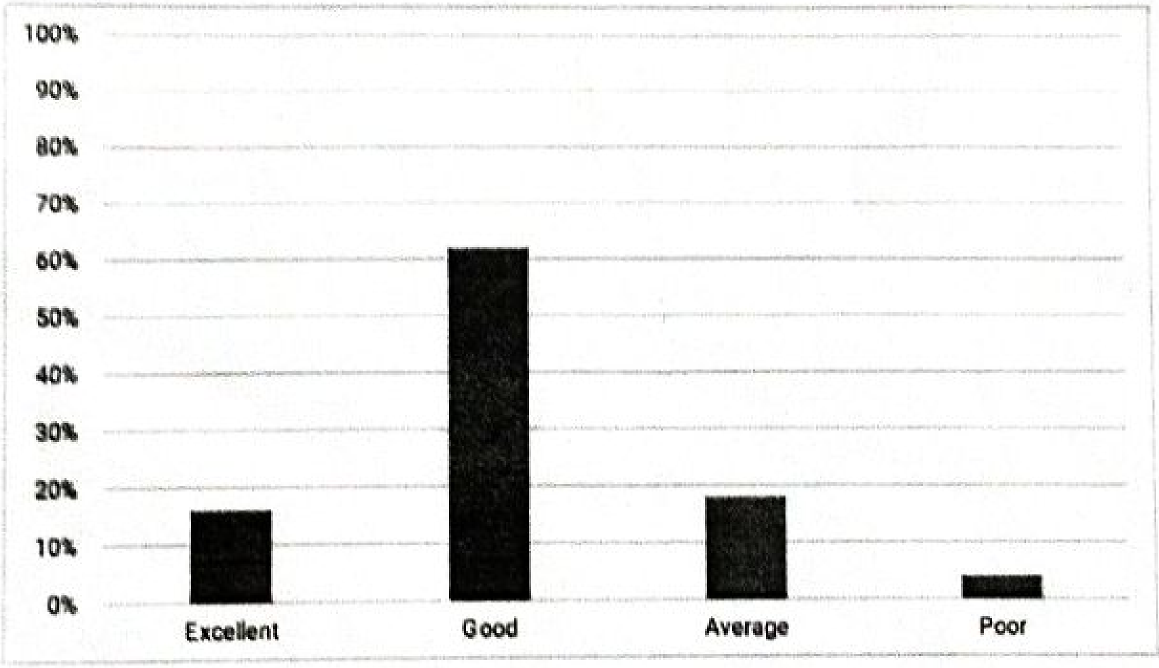


Table No. 5

Does the teaching and conduct of internal assessment involves the use of innovation methods?

Options	No. of respondents	Percentage
Excellent	12	24%
Good	22	44%
Average	12	24%
Poor	4	8%

The result show that majority 80% of the respondents students were Excellent and Good teaching and conduct of internal assessment involves the use of innovation methods and only 20% of the respondents students not satisfied.

Chart No. 5

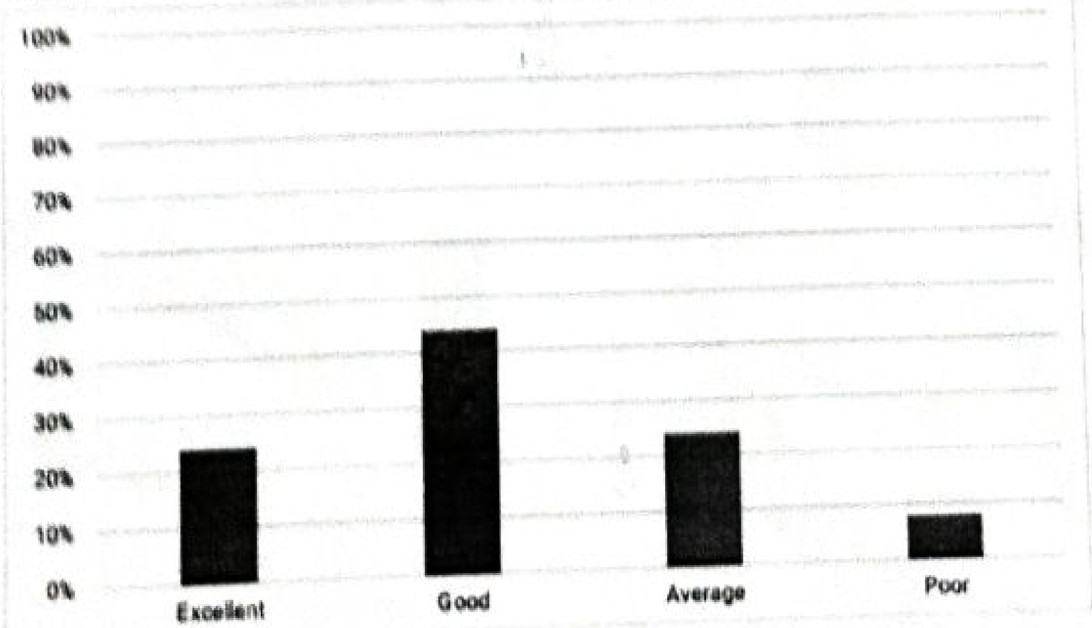


Table No. 6

Are the teacher responsive to the student's queries?

Options	No. of respondents	Percentage
Excellent	10	20%
Good	27	54%
Average	11	22%
Poor	2	4%

The result show that majority 85% of the respondents students were Excellent and Good with teacher responsive to the student's queries and only 15% of the respondents students not satisfied.

Chart No. 6

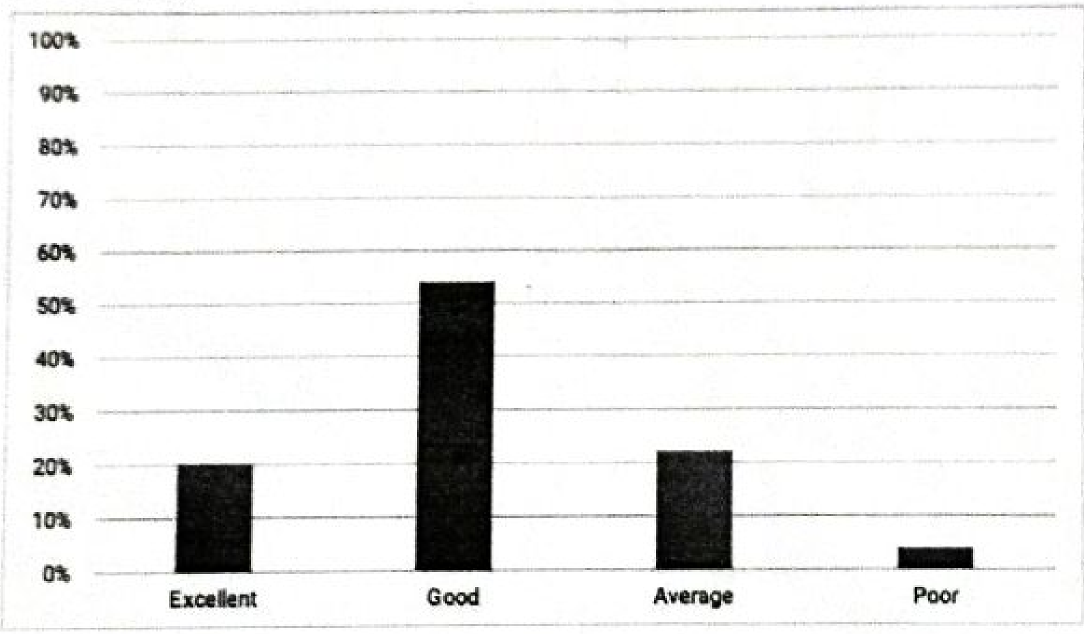


Table No. 7

Do the teacher finish the syllabus prescribed by university of madras?

Options	No. of respondents	Percentage
Excellent	8	16%
Good	31	62%
Average	8	16%
Poor	3	6%

The result show that majority 81% of the respondents students were Excellent and Good and only 19% of the respondents students not satisfied with teacher finish the syllabus prescribed by university of madras.

Chart No. 7

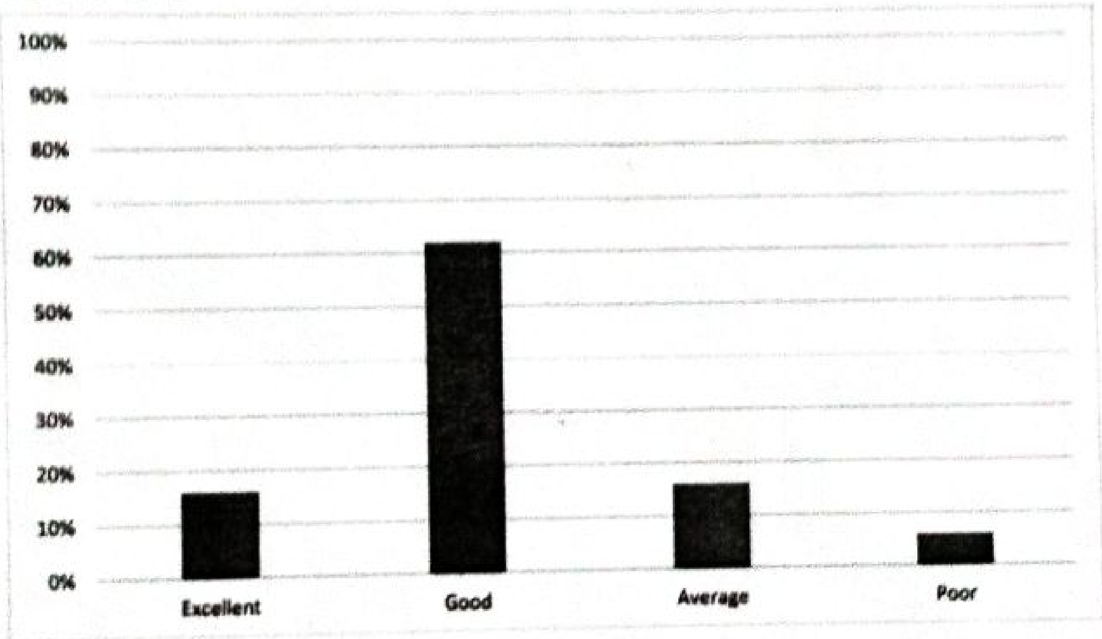


Table No. 8

Do the teacher have an expansive knowledge of the subject?

Options	No. of respondents	Percentage
Excellent	10	20%
Good	26	54%
Average	12	22%
Poor	2	4%

The result show that majority 85% of the respondents students were Excellent and Good and only 15% of the respondents students not satisfied with teacher have an expansive knowledge of the subject.

Chart No. 8

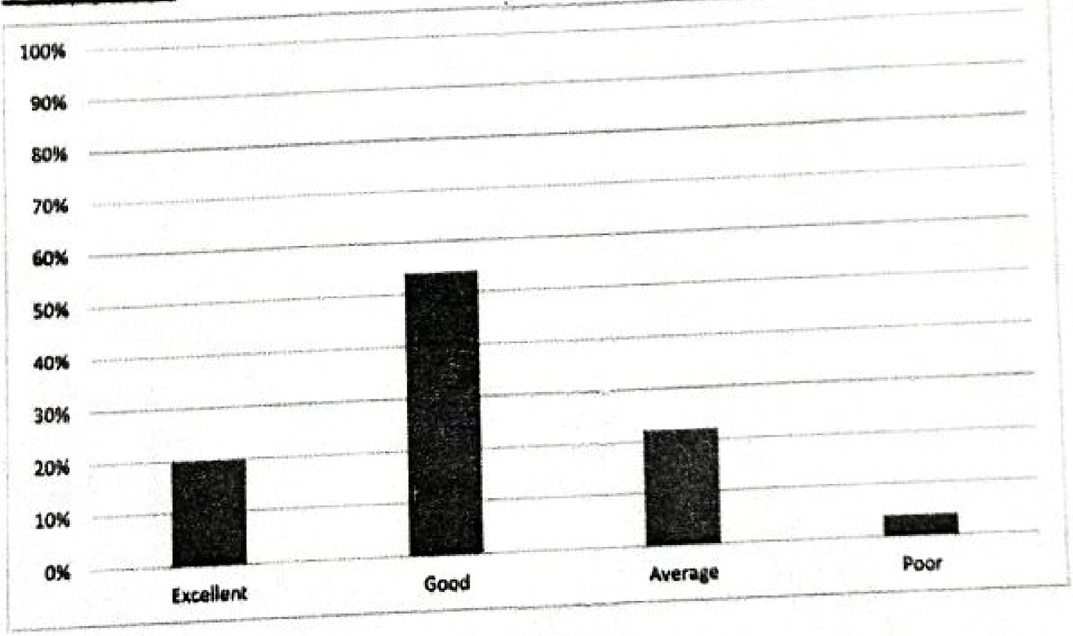


Table No. 9

Is the information regarding alternance displayed regularly?

Options	No. of respondents	Percentage
Excellent	15	30%
Good	23	46%
Average	9	18%
Poor	3	6%

The result show that majority 85% of the respondents students were Excellent and Good with the information regarding alternance displayed regularly and only 15% of the respondents students not satisfied.

Chart No. 9

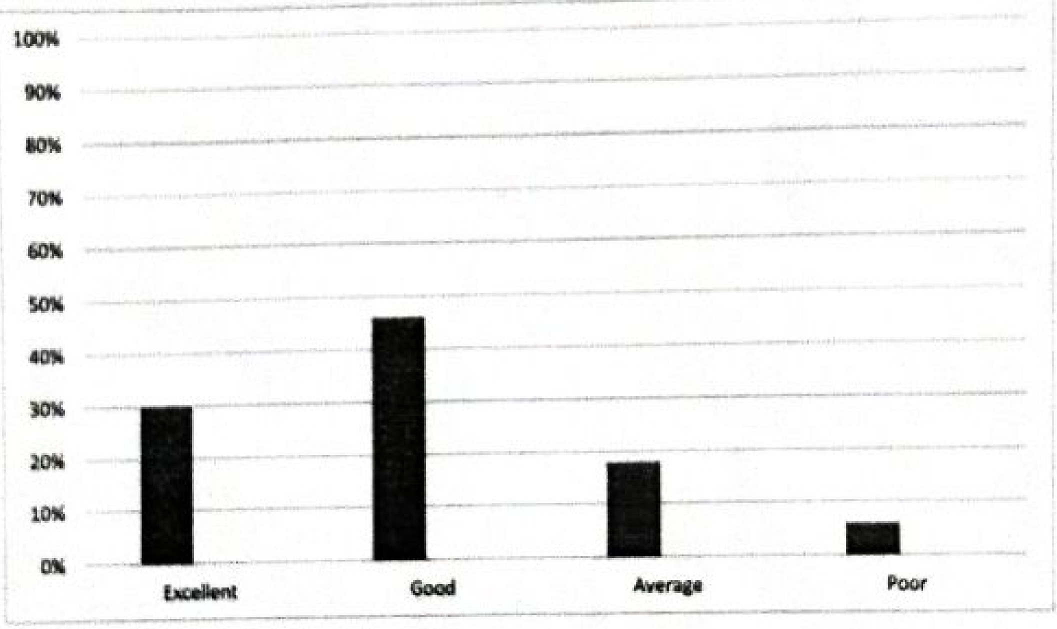


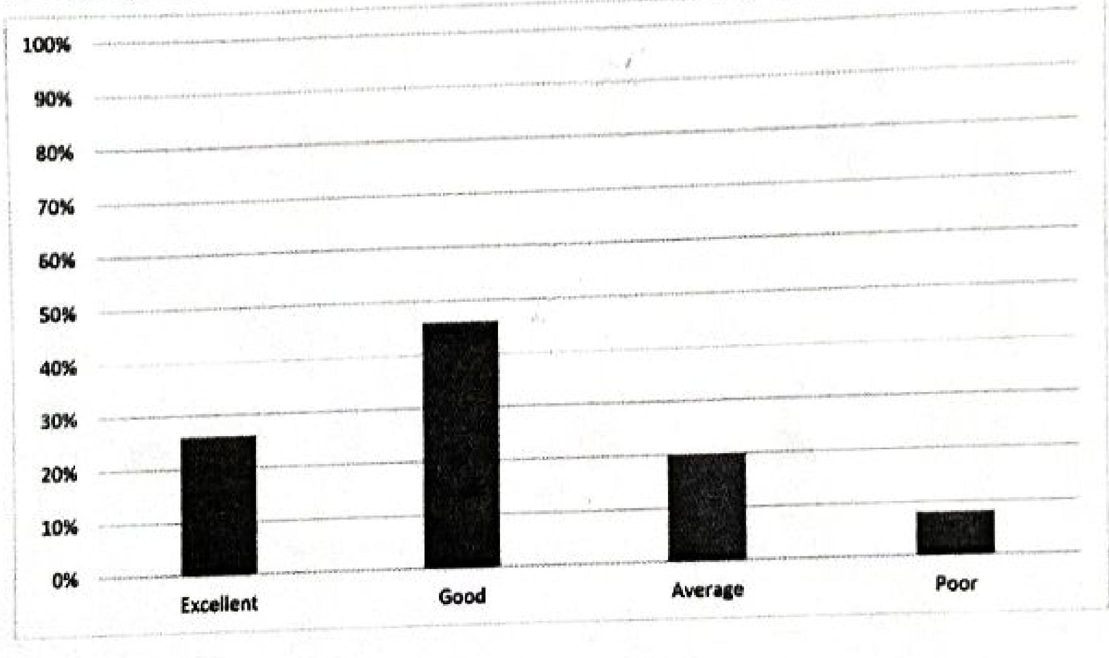
Table No. 10

How would you rate the facilities for co-curricular and extra curricular activities?

Options	No. of respondents	Percentage
Excellent	13	26%
Good	13	46%
Average	10	20%
Poor	4	8%

The result show that majority 82% of the respondents students were Excellent and Good with rate the facilities for co-curricular and extra curricular activities and only 18% of the respondents students not satisfied.

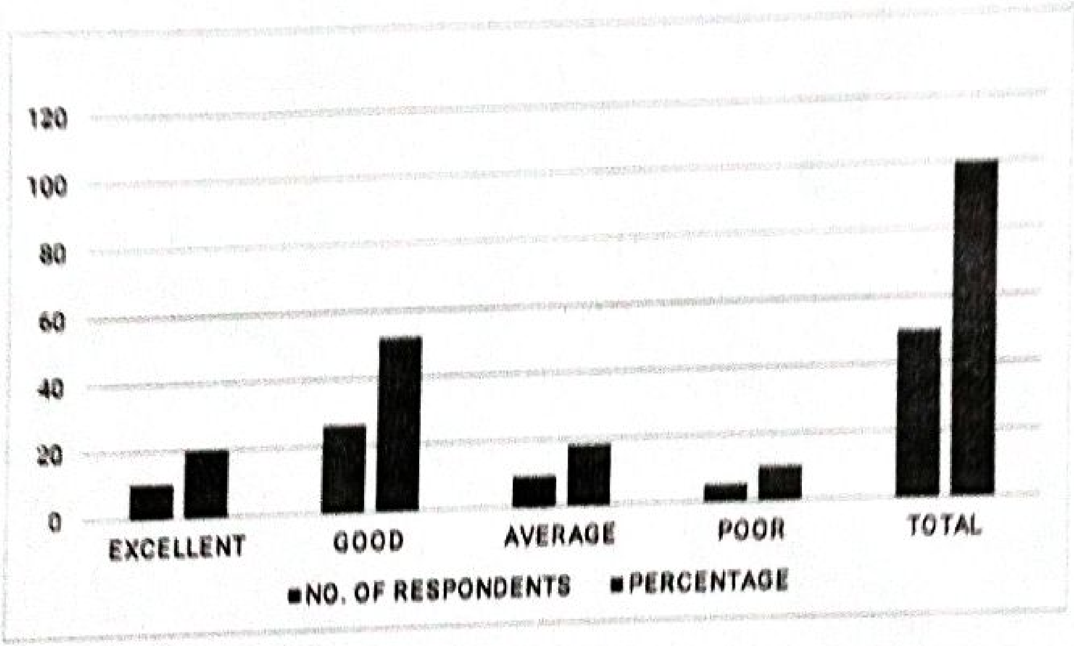
Chart No. 10



DATA ANALSIS & INTERPRETATION SURVEY RESULT

	NO. OF RESPONDENTS	PERCENTAGE
EXCELLENT	10	20%
GOOD	26	52%
AVERAGE	9	18%
POOR	5	10%
TOTAL	50	100%

The result show that majority 81% of the respondents students were Excellent and Good with college facilities and studies and only 19% of the respondents students not satisfied with college facilities and studies. Here the result of survey is:



Conclusion:

The majority of our students (70%) study more than 20 hours a week with 54% being satisfied with their grades. The majority of students are excited about their academic courses. The majority of students think their professors are approachable but in the meantime inaccessible. Strikingly, the majority of students (80%) got into this college for their interest in it.

RESTAURANT ONLINE ORDER SATISFACTION AMONG THE STUDENT

Survey report

Prepared for

Thiruthangal Nadar College

Department of Commerce(G)

III B.COM(G) B

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RESTAURANT ONLINE ORDER SATISFACTION SURVEY

INTRODUCTION :

Customer feedback is a guiding light in the restaurant industry. No matter how well you plan, or how thoroughly you craft the guest experience, you'll never get to experience your restaurant as your guests do. Even if you sit at a table for a whole shift and watch – which you should do – you still won't get the full picture.

The only way to know what it's like to dine at your restaurant is to actually ask your customers, and you can do this by conducting a brief restaurant survey. You can obtain guest feedback through a survey, in the form of comment cards, through an emailed or texted receipt, or on your handheld POS system. You can ask in person, or look around for what people are already saying on Yelp and other review sites.

However, if you're not asking the right questions in your surveys, you won't obtain useful information that can improve your restaurant. For example, don't ask two- or three-part questions. You're likely to only get an answer to one of them, says Restaurant Engine. Be sure to mix multiple-choice questions with open-ended ones that give the customer a chance to explain their opinions, says SurveyGizmo.

Here are 10 questions that you can choose from to put on your restaurant survey.

DATA ANALYSIS AND INTERPRETATION

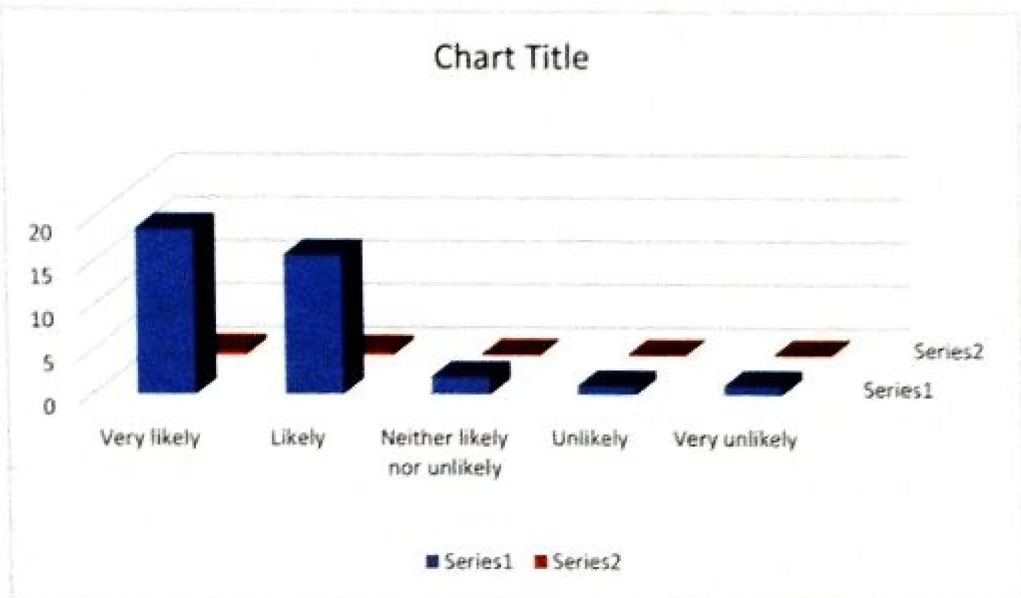
1. How likely is it that you would recommend our restaurant to a friend or colleague ?

TABLE 1

	NO. OF RESPONDENTS	PERCENTAGE
VERY LIKELY	19	48.7%
LIKELY	16	41%
NEITHER LIKELY NOR UNLIKELY	2	5.1%
UNLIKELY	1	2.6%
VERY UNLIKELY	1	2.6%

The result show that majority 48.7% of the respondent were very likely to recommend our restaurant to a friend or colleague.

CHART 1



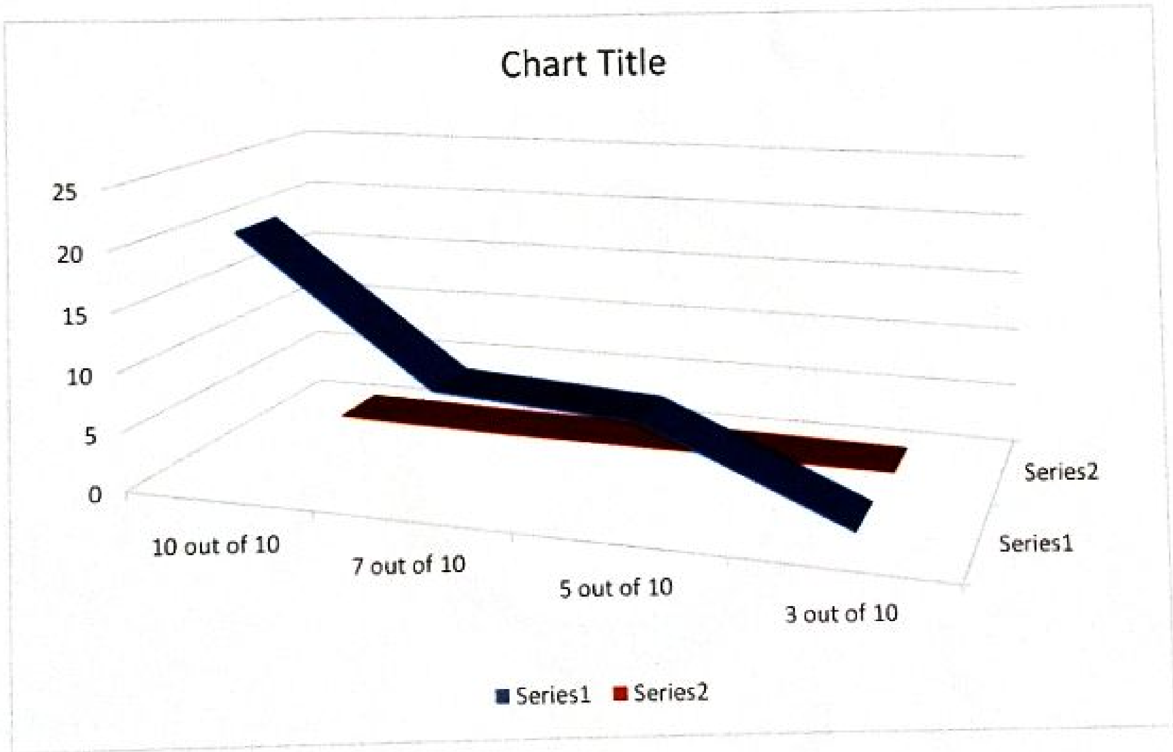
2.How would you rate the quality of our food service ?

TABLE 2

	NO.OF RESPONDENTS	PERCENTAGE
10 out of 10	21	53.8%
7 out of 10	9	23.1%
5 out of 10	8	20.5%
3 out of 10	1	2.6%

The result show that majority 53.8% of the respondents were 10 out of 10 to rate the quality of our food service and only 2.6% of the respondents were 3 out of 10.

CHART 2



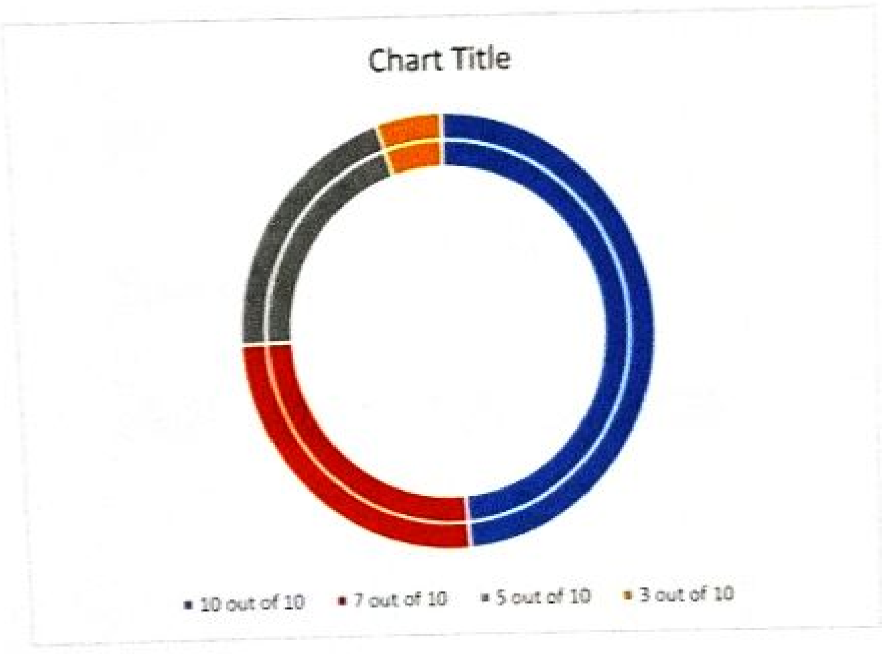
3.How would you rate the speed of our food delivery service ?

TABLE 3

	NO.OF RESPONDENTS	PERCENTAGE
10 out of 10	19	48.7%
7 out of 10	10	25.6%
5 out of 10	8	20.5%
3 out of 10	2	5.1%

The result show that majority 48.7% of the respondents were 10 out of 10 that the rate the speed of our food delivery service and only 5.1% of the respondents were 3 out of 10.

CHART 3



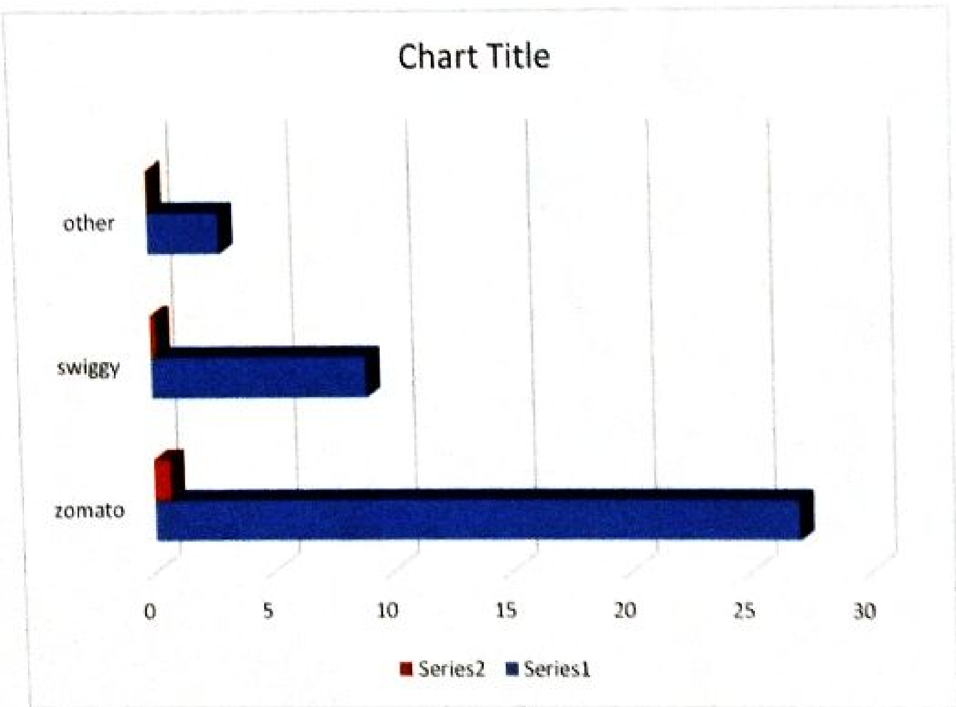
4.Which online ordering provider did you use ?

TABLE 4

	NO. OF RESPONDENTS	PERCENTAGE
ZOMATO	27	69.2%
SWIGGY	9	23.1%
OTHER	3	7.7%

The result show that majority 69.2% of the respondents were Zomato that using online order and only 7.7% of the respondents were other.

CHART 4



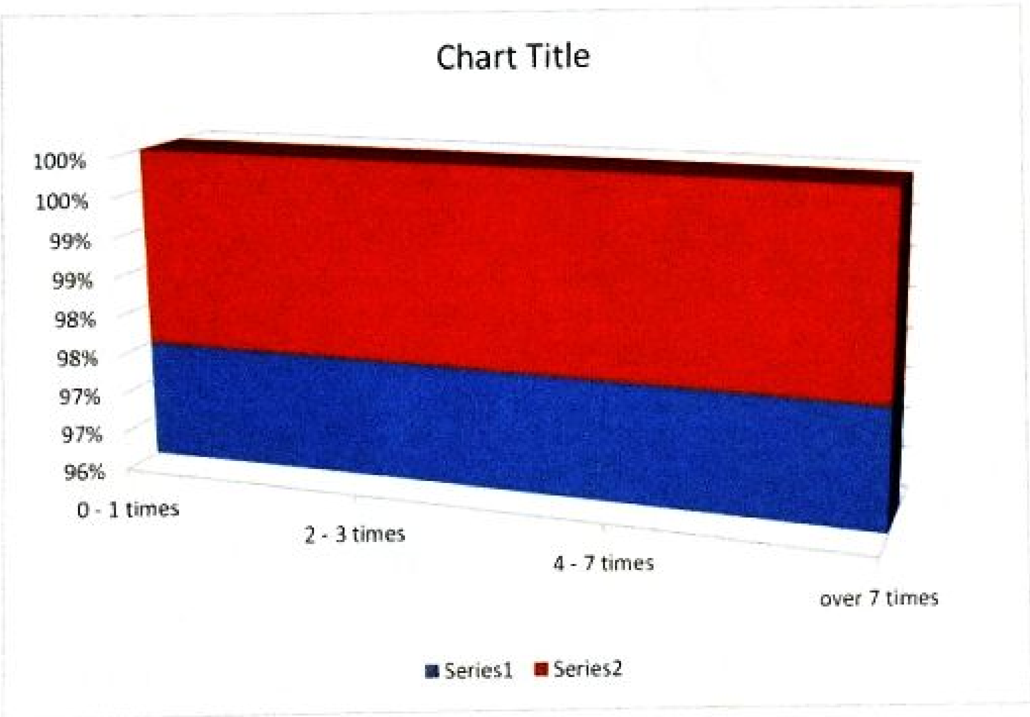
5. How many times do you order food online a week?

TABLE 5

	NO.OF RESPONDENTS	PERCENTAGE
0 – 1 times	15	38.5%
2 – 3 times	15	38.5%
4 – 7 times	5	12.8%
Over 7 times	4	10.2%

The result show that majority 38.5% of the respondents were 0 – 1 times and 2 – 3 times that order food online a week and only 10.2% of the respondents were over 7 times.

CHART 5



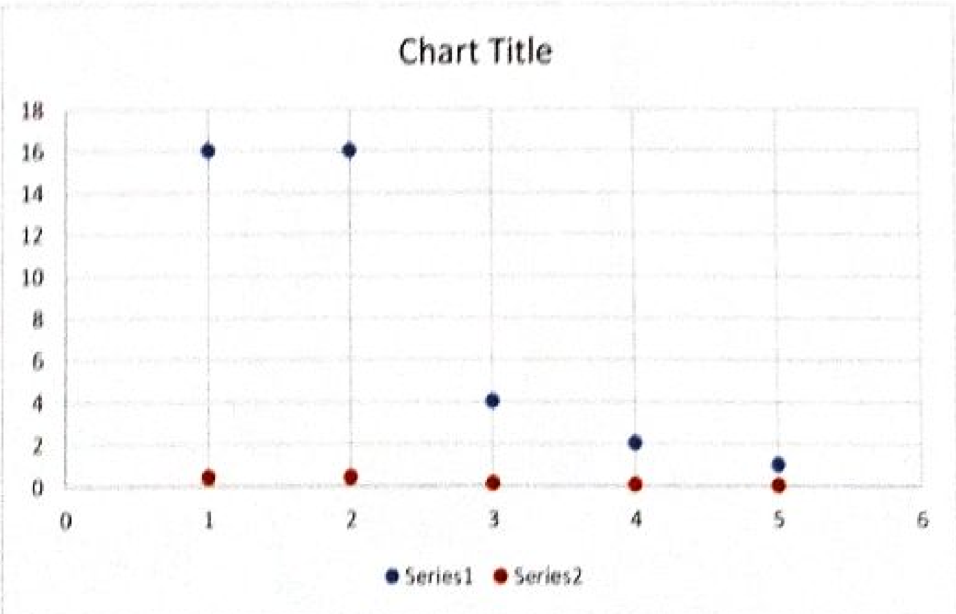
6. How easy was your online ordering experience ?

TABLE 6

	NO.OF RESPONDENTS	PERCENTAGE
VERY EASY	16	**41%**
EASY	**16**	**41%**
NEITHER EASY NOR DIFFICULT	**4**	**10.3%**
DIFFICULT	**2**	**5.1%**
VERY DIFFICULT	**1**	**2.6%**

The result show that majority 41% of the respondents were very easy and easy giving their online ordering experience.

CHART 6



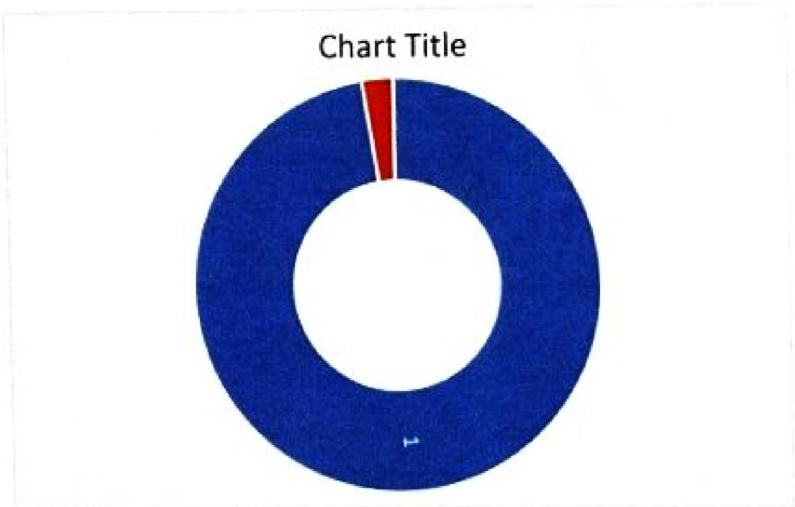
7. Did you use any of our discounts or special offers?

TABLE 7

	NO.OF RESPONDENTS	PERCENTAGE
YES	31	79.4%
NO	8	20.6%

The results show that majority 79.4% of the respondents say yes for using of our discounts or special offers and only 20.6% of the respondents were say no to using of our discounts or special offers.

CHART 7



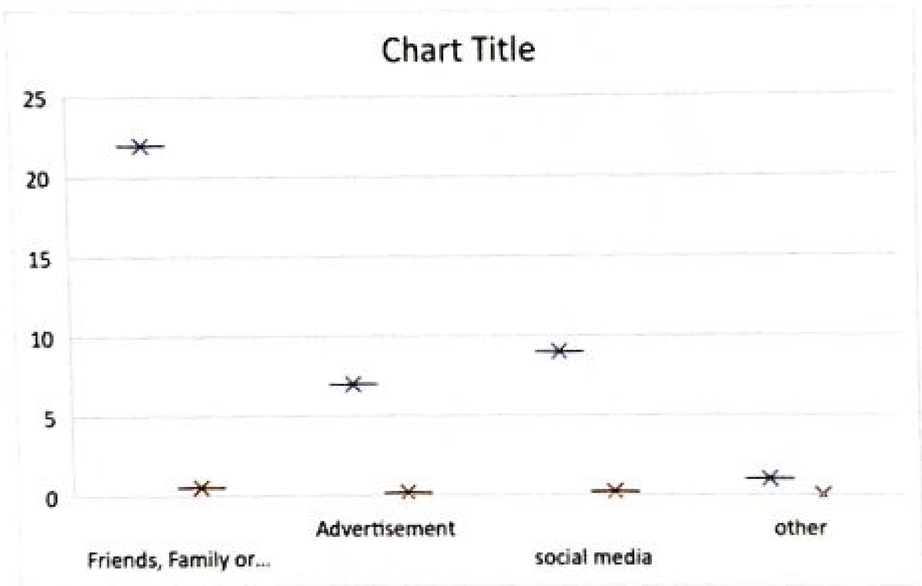
8. Who referred you to use?

TABLE 8

	NO.OF RESPONDENTS	PERCENTAGE
FRIENDS, FAMILY OR COLLEAGUE	22	56.4%
ADVERTISEMENT	7	17.9%
SOCIAL MEDIA	9	23%
OTHER	1	2.6%

The result show that majority 56.4 % of the respondents were friends ,family and relatives that referred to used and only 2.6% of the respondents were others.

CHART 8



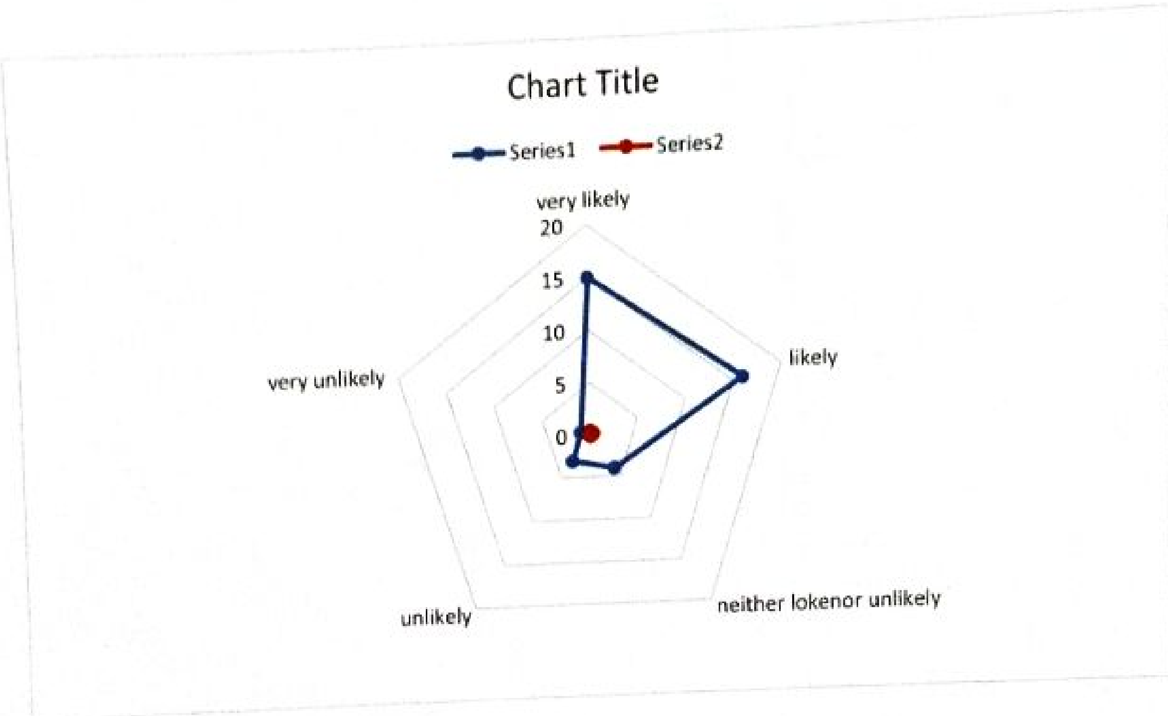
9. How likely is it that you would order from us again?

TABLE 9

	NO.OF RESPONDENTS	PERCENTAGE
VERY LIKELY	15	38.4%
LIKELY	16	41%
NEITHER LIKELY NOR UNLIKELY	4	10.2%
UNLIKELY	3	7.6%
VERY UNLIKELY	1	2.5%

The result show that majority 38.4 % of the respondents were very likely that they like to order from us again and only 2.5% of the respondents were very unlikely.

CHART 9



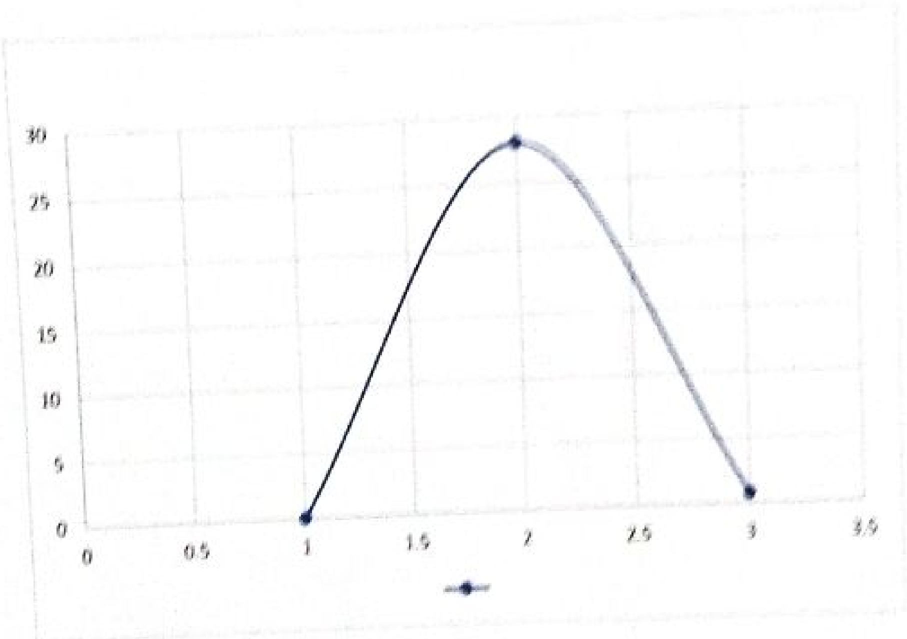
10. Do you have any other comments questions or concerns ?

TABLE 10

	NO.OF RESPONDENTS	PERCENTAGE
YES	11	28.2%
NO	28	71.8%

The result show that majority 71.8% of the respondents were say no to give any other comments questions or concerns and 28.2% of the respondents were say yes to give comment question or concerns

CHART 10



CONCLUSION

Customer satisfaction is essential for the success of any business. It not only promotes brand loyalty, but also encourages positive word-of-mouth and increases revenue. A content and happy customer is more likely to become a loyal, repeat customer and may even refer others to the business.

Keeping your guests satisfied and happy is key to maintaining a consistent stream of positive online ratings and reviews. This can lead to increased guest lifetime values. Also, it can provide an increase in new guests visiting your restaurant or ordering online.

CUSTOMER PERCEPTION AND SATISFACTIO TOWARDS ONLINE SHOPPING

Prepared for

Thiruthangal Nadar college

Department of commerce (G)

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INTRODUCTION

Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Online shopping is a kind of e-business where one consumer can directly shop over the internet. Online shopping otherwise named as e-web-store, e-shop, e-store, internet shop, web-shop, web-store, online store, online store front and virtual store. Mobile commerce or m-commerce describes purchasing from an online retailer's mobile optimized online site or applications. An online shop evokes the physical analogy of buying products or services at a bricks and mortar retailer or shopping centers the process is called business to consumer online shopping. In the case where a business buys from another business, the process is called business to business online shopping. The largest of these online retailing corporations are Alibaba, Amazon and eBay. Generally, higher levels of education and personal income correspond to more favorable

perceptions of shopping online. Increased exposure to technology also increases the probability of developing favorable attitudes towards new shopping channels. Many people choose to shop online because of their convenience.

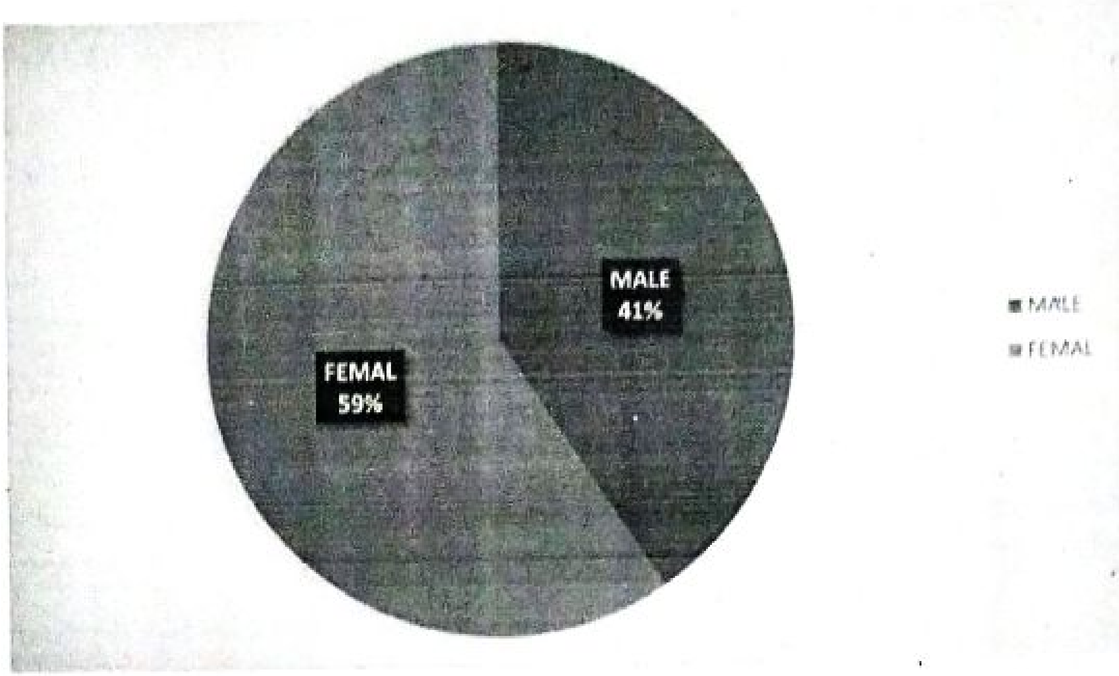
ANALYSIS AND INTERPRETATION OF DATA

1.GENDER

Table-1

	NO OF RESPONDENTS	PERCENTAGE
Male	15	59%
Female	22	41%
Total	37	100%

Chart-1



Interpretation:

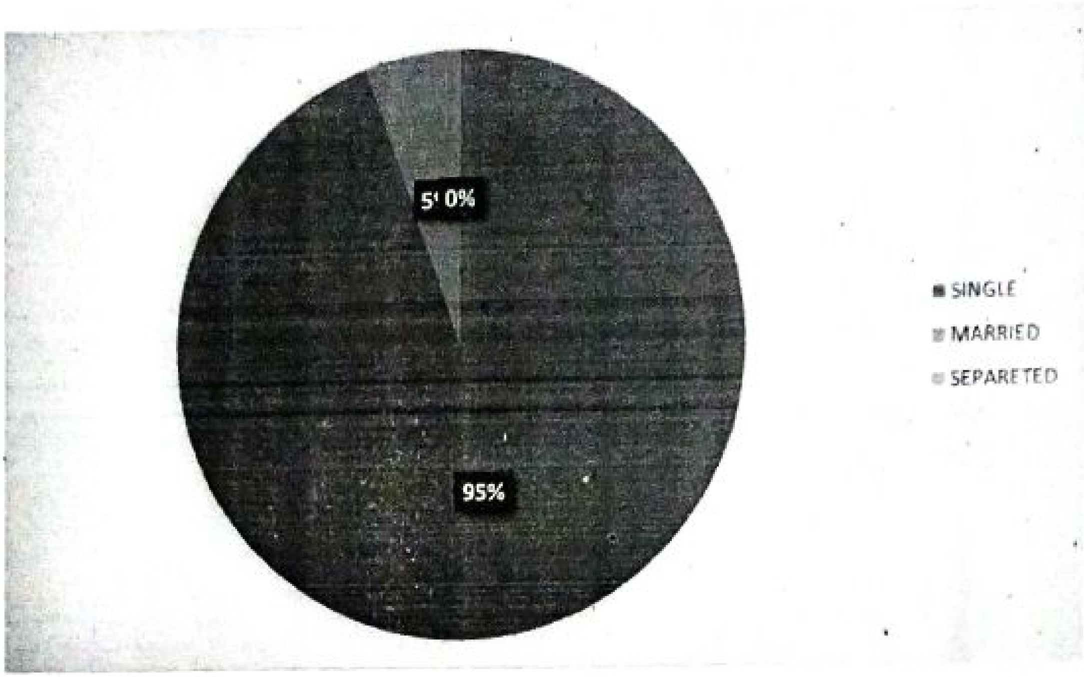
The above diagram depicts that out of 37 respondent 59% of the respondent were female and 41% of the respondent were male.

2.MARITAL STATUS

TABLE-2

	NO OF RESPONDENT	PERCENTAGE
SINGLE	35	95%
MARRIED	2	5%
SEPARETED	-	-
TOTAL	37	100%

Chart-2



Interpretation:

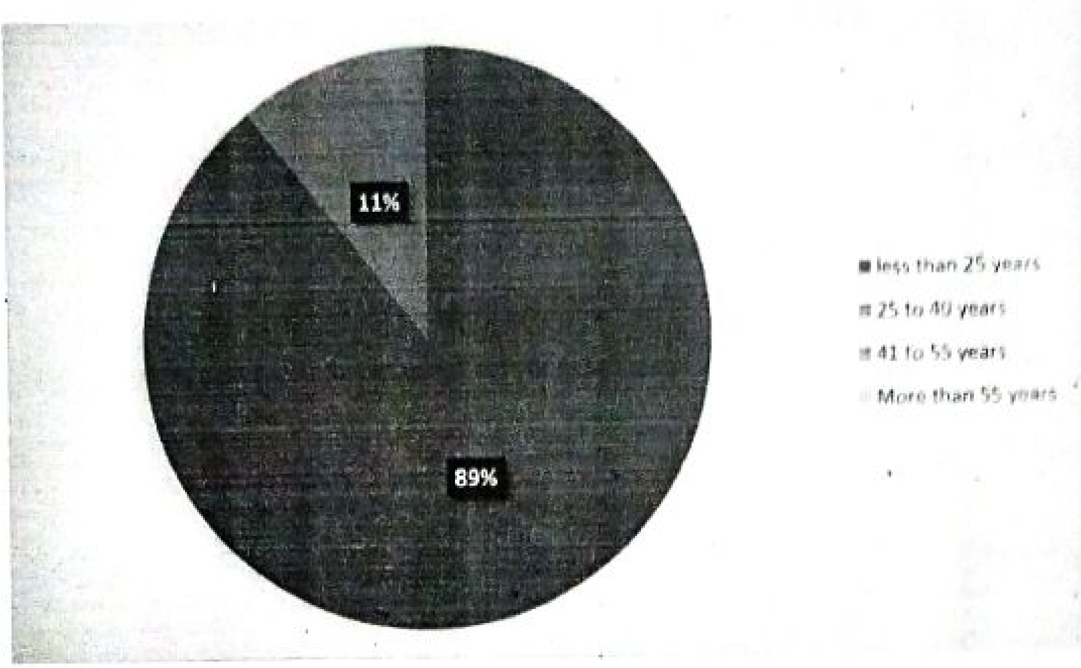
The above diagram shows that out of 37 respondent 95% of the respondent were Non married persons and only 5% of the respondent.were married.

3.Age

Table-3

	NO OF RESPONDENTS	PERCENTAGE
less than 25 years	33	89%
25 to 40 years	4	11%
41 to 55 years	-	-
More than 55 years	-	-
Total	37	100%

CHART-3



Interpretation:

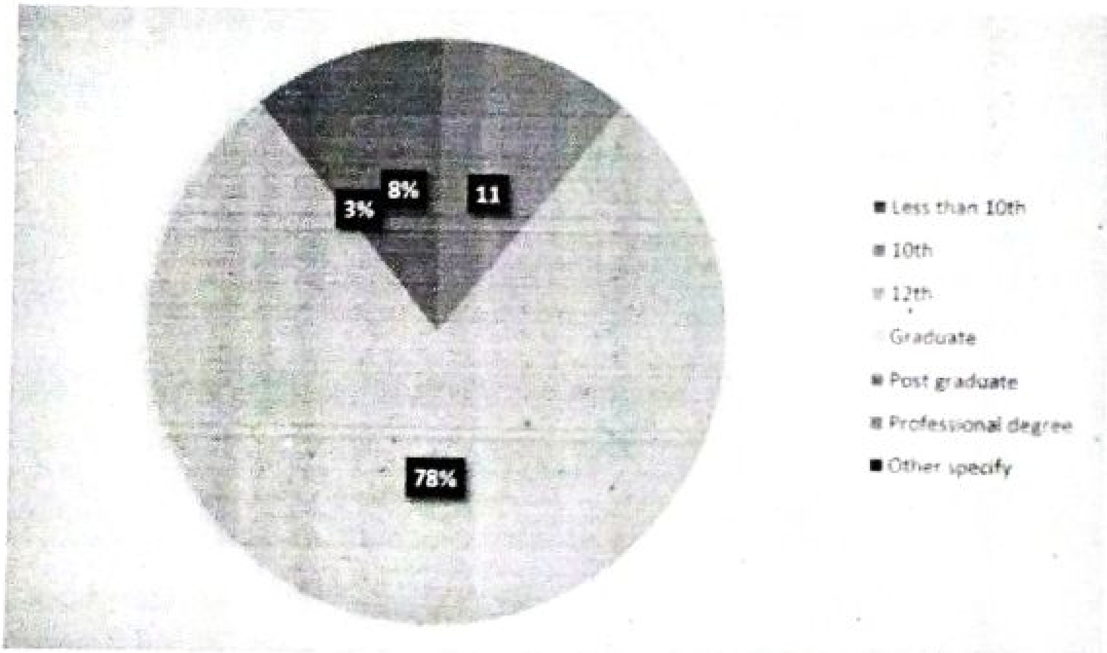
The result shows that out of the total 37 respondent 89% of the respondent were less than 25 age and the remaining 11% were respondent were ranging from 25 to 40 age brackets, as these respondents are ready to adapt changes.

4.EDUCATION QUALIFICATION

Table-4

	NO OF RESPONDENT	PERCENTAGE
Less than 10^{th}	-	-
10^{th}	-	-
12^{th}	4	11%
Graduate	29	78%
Post graduate	1	3%
Professional degree	3	8%
Other specify	-	-
total	37	100%

Chart -4



Interpretation:

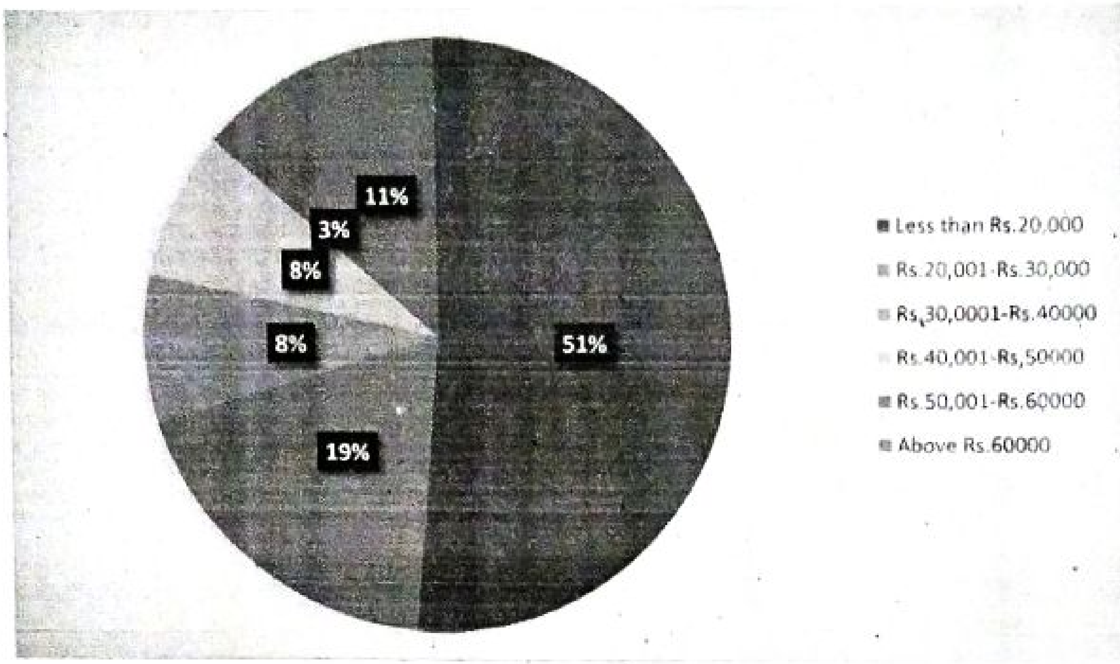
The result show that majority 78% of the respondents were graduate ana 11% of the respondents were 12^{th} and 8% of the response were professional degree only 3% of the response were post graduate.

5.HOUSEHOLD INCOME

Table -5

	NO OF RESPONDENT	PERCENTAGE
Less than Rs.20,000	19	51%
Rs.20,001-Rs.30,000	7	19%
Rs.30,001-Rs.40000	3	8%
Rs.40,001-Rs,50000	3	8%
Rs.50,001-Rs.60000	1	3%
Above Rs.60000	4	11%
Total	37	100%

Chart-5



Interpretation:

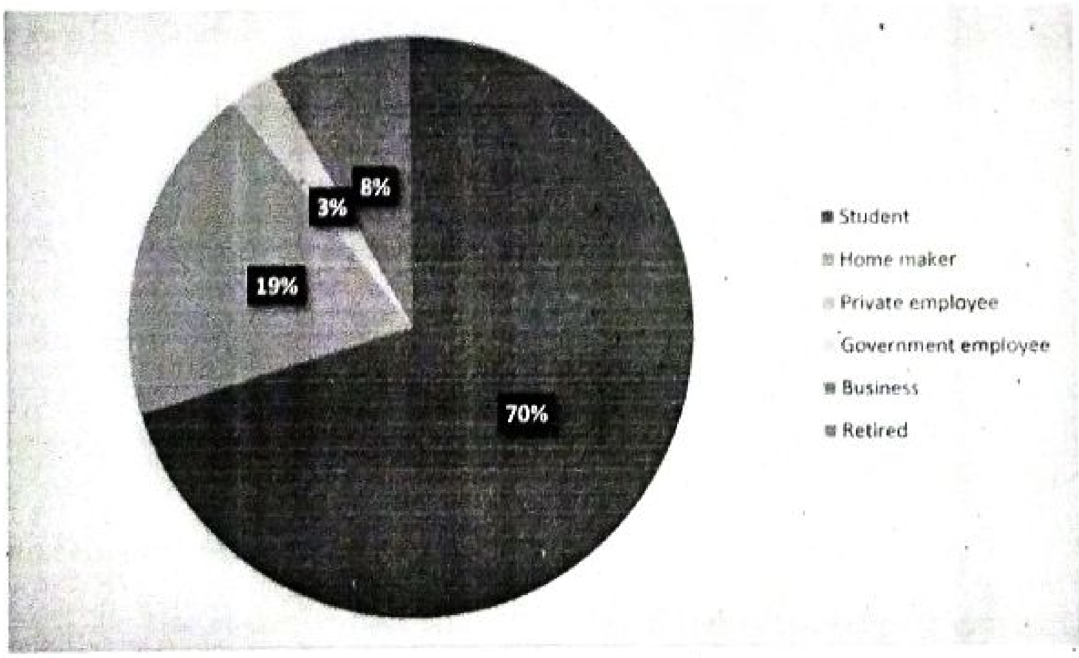
Chart 5 reveals that 51% of the respondents are earning the monthly income less than Rs.20,000,19% of the respondents are earning monthly income Rs.20,001-Rs.30,000,8% of the respondents are earning monthly income Rs.30,001-Rs.40,000 and Rs.40,001-Rs.50,000,11% of the respondents are earning monthly income above Rs.60,000 and only 3% of the respondents are Rs.50,001-Rs.60,000.

6.OCCUPATION

Table-6

	NO OF RESPONDENTS	PERCENTAGE
Student	26	70
Home maker	-	-
Private employee	7	19%
Government employee	1	3%
Business	3	8%
Retired	-	-
Total	37%	100%

Chart-6



Interpretation:

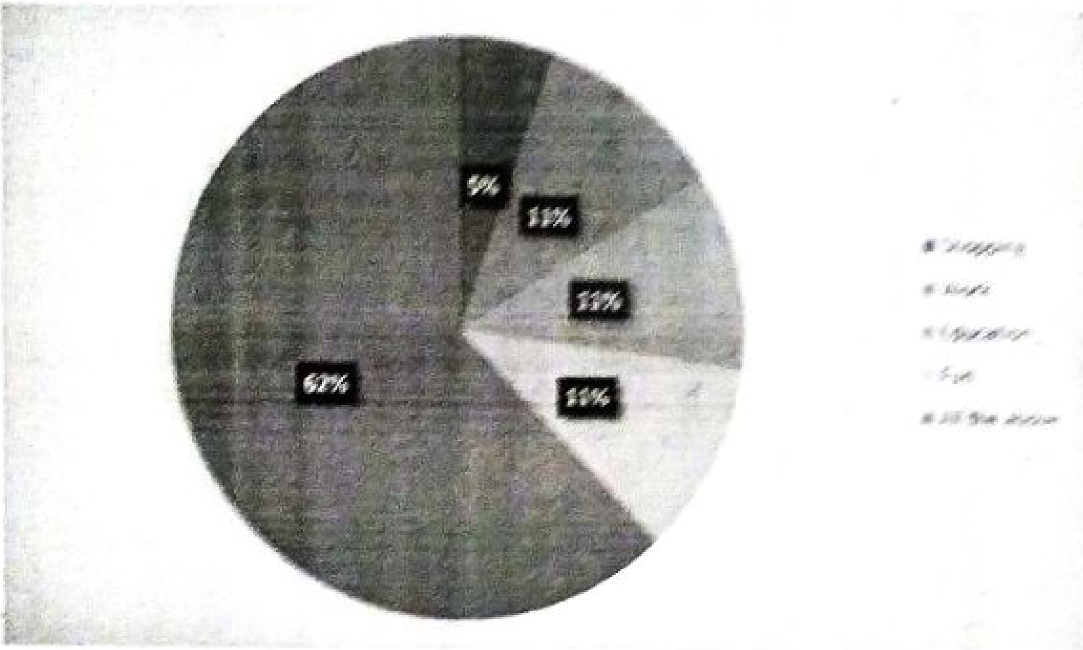
Above diagram shows that 70% of the respondents occupation are student,19% of the respondents are private employee,8% of the respondents are business and only 3%of the respondents are government employee.

7.What is your main reason for using the internet?

Table -7

	NO OF RESPONDENT	PERCENTAGE
Shopping	2	5.
Work	4	11%
Education	4	11%
Fun	4	11%
All the above	23	62%
total	37	100%

Chart-7



Interpretation:

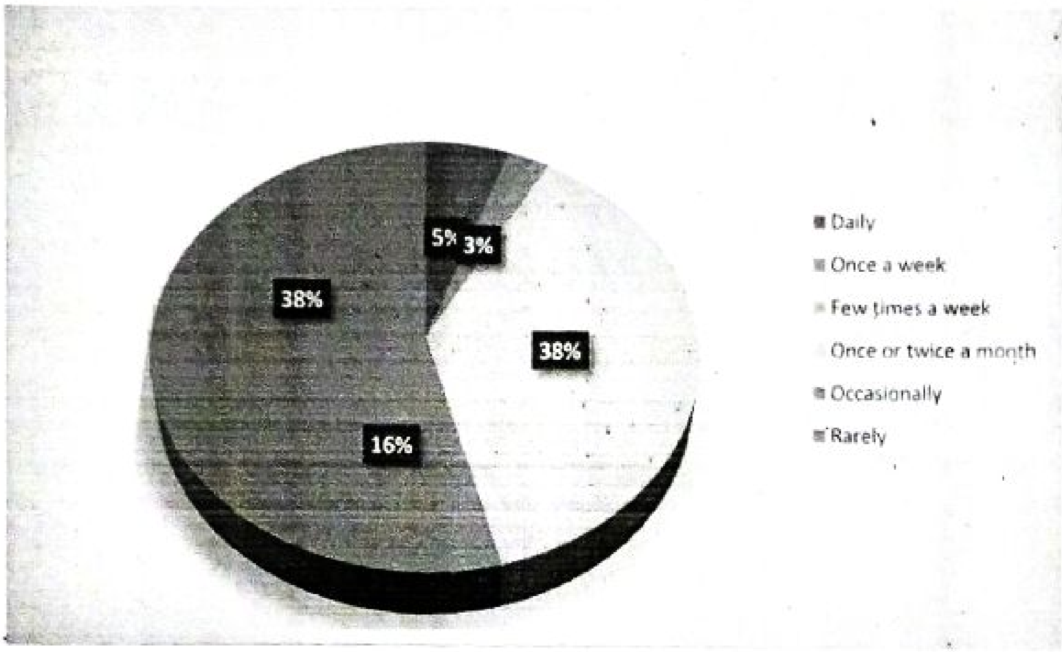
The result shows that the 62% of the respondents were using internet for the purpose of shopping, work, education and fun.11% of the respondents were using internet for education and fun and only 5% of the respondents were using internet only for shopping.

8.Online shopping ordering frequency

Table-8

	NO OF RESPONDENTS	PERCENTAGE
Daily	2	5%
Once a week	1	3%
Few times a week	-	-
Once or twice a month	14	38%
Occasionally	6	16%
Rarely	14	38%
total	37	100%

Chart-8



Interpretation:

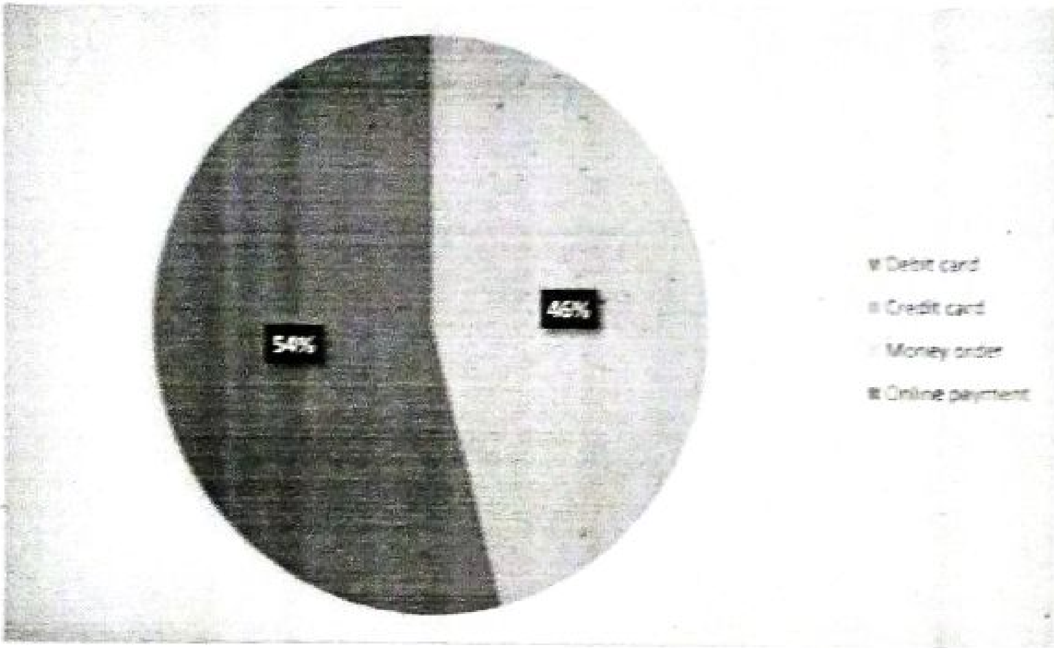
The result shows that 16% of the respondents make purchase on online shopping occasionally, 38% of the respondents make purchase on online shopping rarely or once or twice a month,5% of the respondents make purchase on online shopping daily, and only 3% of the respondents make purchase on online shopping once a week

9.What is your usual method payment when shopping online?

Table-9

	NO OF RESPONDENTS	PERCENTAGE
Debit card	-	-
Credit card	-	-
Money order	17	46%
Online payment	20	54%
total	37	100%

Chart-9



Interpretation:

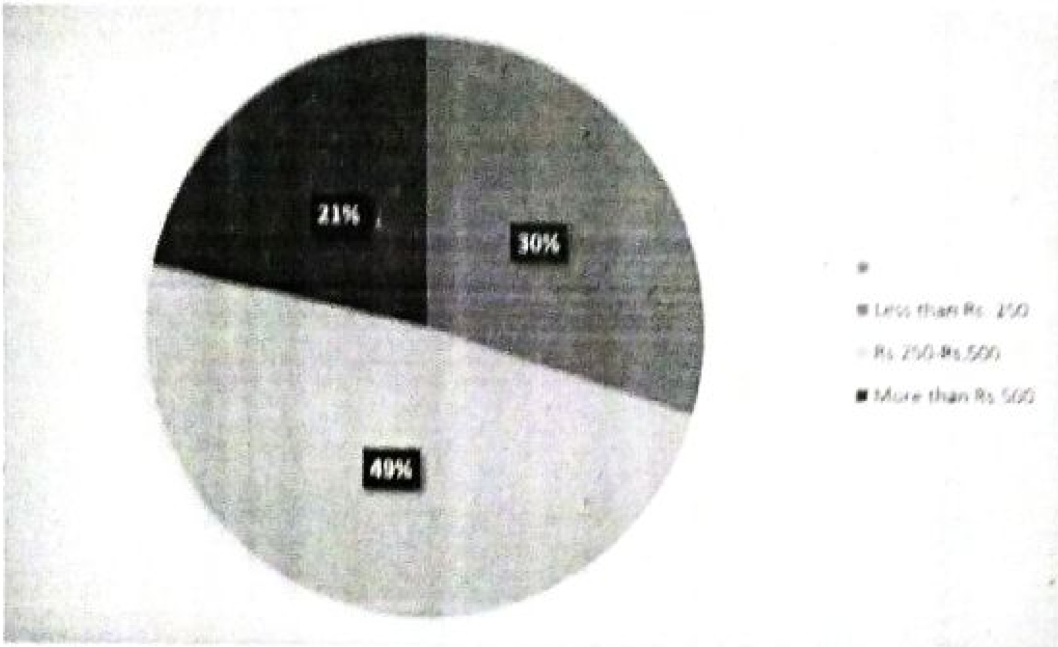
The above chart shows that 54% of the respondents make payment through online payment in online shopping ,46% of the respondents make payment through money order in online payment

10. Average amount paid per order

Table-10

	NO OF RESPONDENTS	PERCENTAGE
Less than Rs. 250	11	30%
Rs.250-Rs.500	18	49%
More than Rs.500	8	21%
total	37	100%

Chart-10



Interpretation:

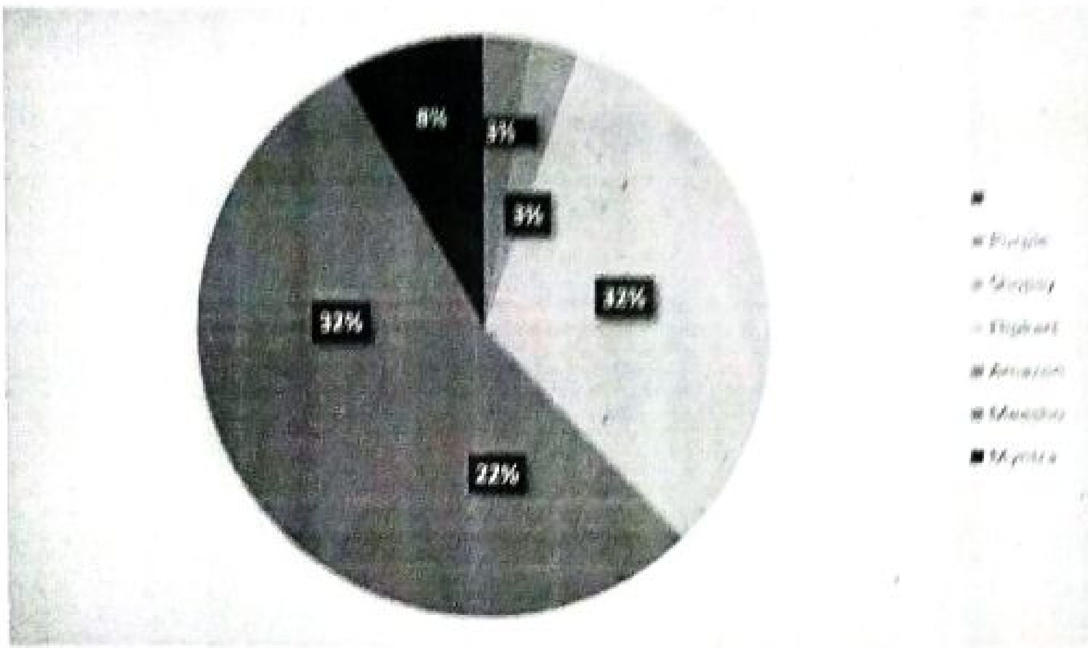
The above diagram shows that 49% of the respondents were spend average amount of Rs.250-Rs.500 per order in online shopping,30% of the respondents were spend average amount less than Rs.250 per order in online shopping,21% of the respondents were spend average amount more than Rs.500 per order in online shopping.

11.Preferred App

Table -11

	NO OF RESPONDENTS	PECENTAGE
Purple	1	3%
Shopsy	1	3%
Flipkart	12	32%
Amazon	8	22%
Meesho	12	32%
Myntra	3	8%
Total	37	100%

Chart-11



Interpretation:

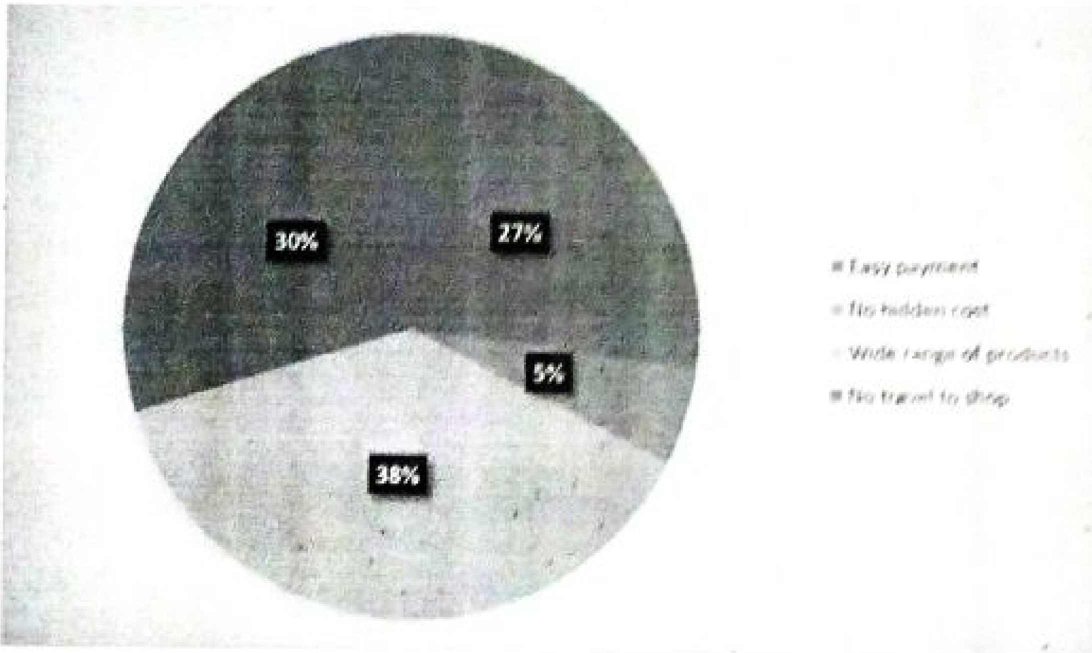
The above diagram shows that 32% of the respondents were prefers meesho for online shopping,32% of the respondents were prefers flipkart for online shopping,22% of the respondents were prefers amazon for online shopping,8% of the respondents were prefers myntra for online shopping and only 3% of the respondents were prefers puple and shopsy for online shopping.

12.What is your reason for online shopping?

Table-12

	NO OF RESPONDENTS	PERCENTAGE
Easy payment	10	27%
No hidden cost	2	5%
Wide range of products	14	38%
No travel to shop	11	30%
Total	37	100%

Chart-12



Interpretation:

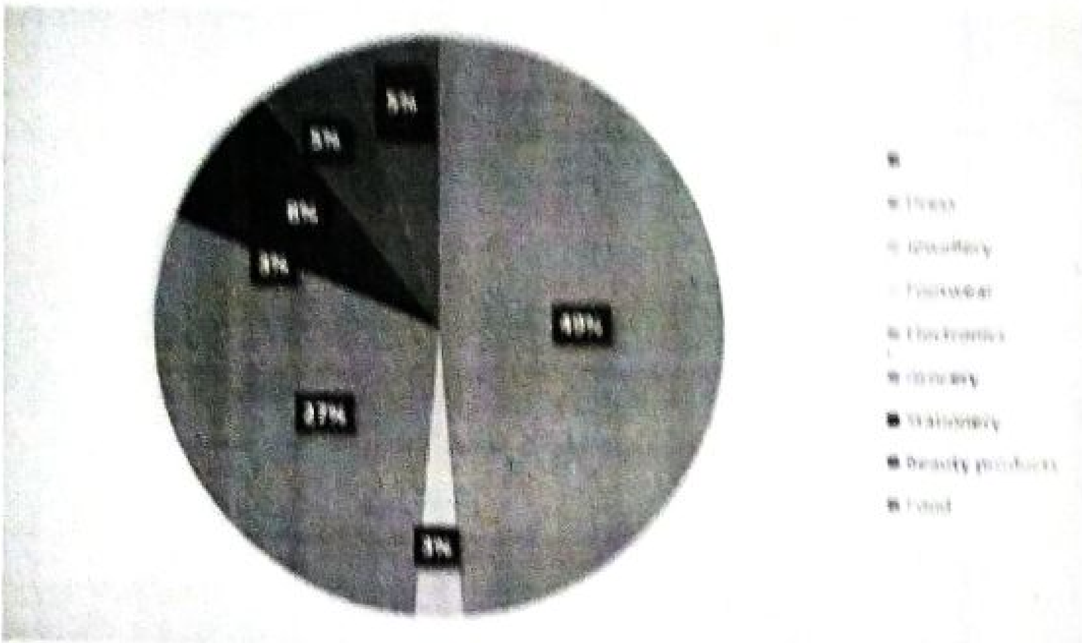
Above the diagram shows 38% of the respondents were prefer online shopping for wide range of products,30% of the respondents were prefer online shopping for no travel to shop,21% of the respondents were prefer online shopping for easy payment,5% of the respondents were prefer online shopping no hidden cost

13.Mostly shop

Table-13

	NO OF RESPONDENTS	PERCENTAGE
Dress	18	49%
Jewellery		
Footwear	1	3%
Electronics	10	3%
Grocery	1	3%
Stationery	3	8%
Beauty products	2	5%
Food	2	5%
total	37	100%

Chart-13



Interpretation:

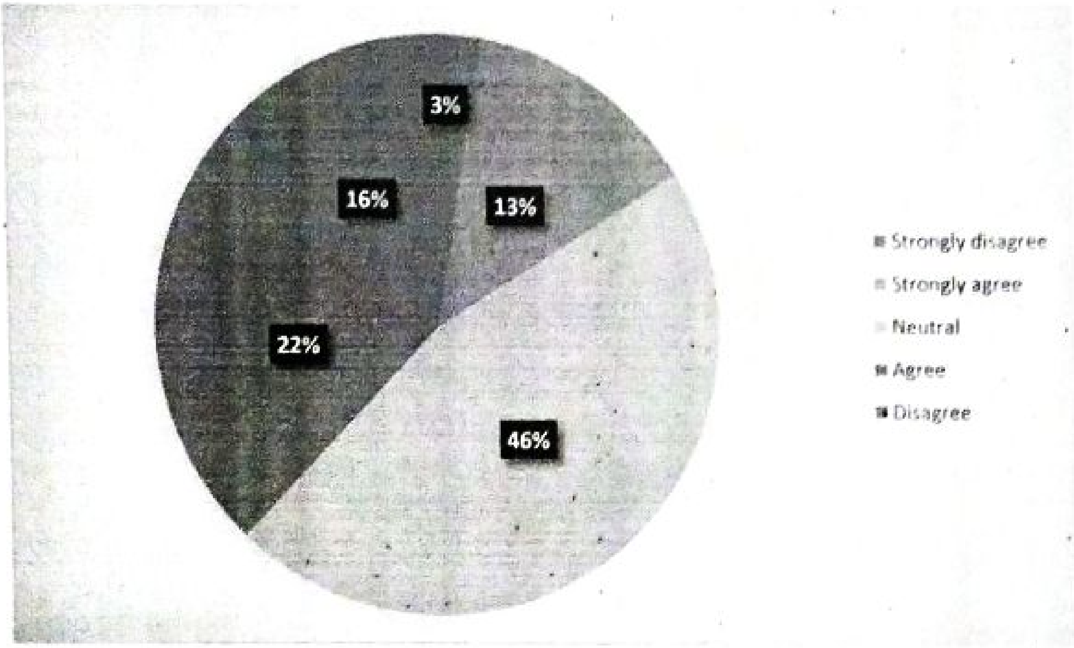
The result shows out of the total 37 respondents 49% of the respondents were purchased dress via online channels,27% of the respondents were purchased electronic good via online channels,8% of the respondents were purchased stationery via online channels,5% of the respondents were purchased beauty products via online channels,5% of the respondents were purchased food via online channels,3% of the respondents were purchased grocery via online channels,3% of the respondents were purchased footwear via online channels.

14.Do you think shopping is risky?

Table -14

	NO OF RESPONDENTS	percentage
Strongly disagree	1	3%
Strongly agree	5	13%
Neutral	17	46%
Agree	8	22%
Disagree	6	16%
total	37	100%

Chart-14



Interpretation:

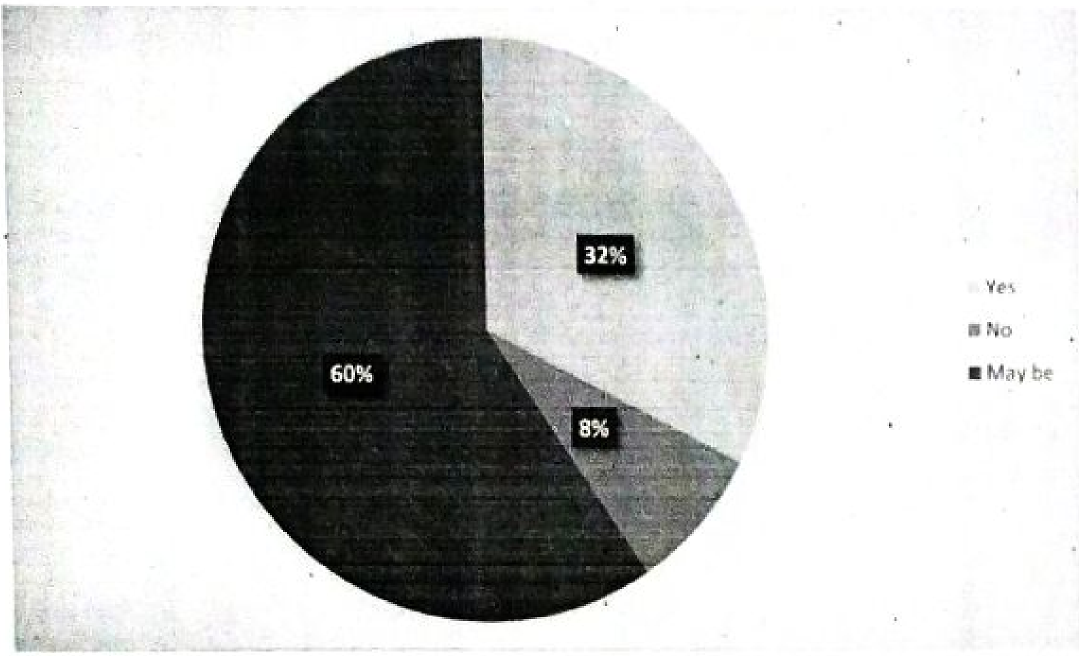
Above diagram shows that 46% of the respondents were neutral with risk made in online shopping,22% of the respondents were agree with the risk made in online shopping,16% of the respondents were disagree with the risk made in online shopping,13% of the respondents were strongly agree with the risk made in online shopping and only 3% of the respondents were strongly disagree with the risk made in online shopping.

15.Would you recommend online shopping to Non online shoppers

Table-15

	NO OF RESPONDENTS	PERCENTAGE
Yes	12	32.4%
No	3	8.1%
May be	22	59.5%
total	37	100%

Chart-15



Interpretation:

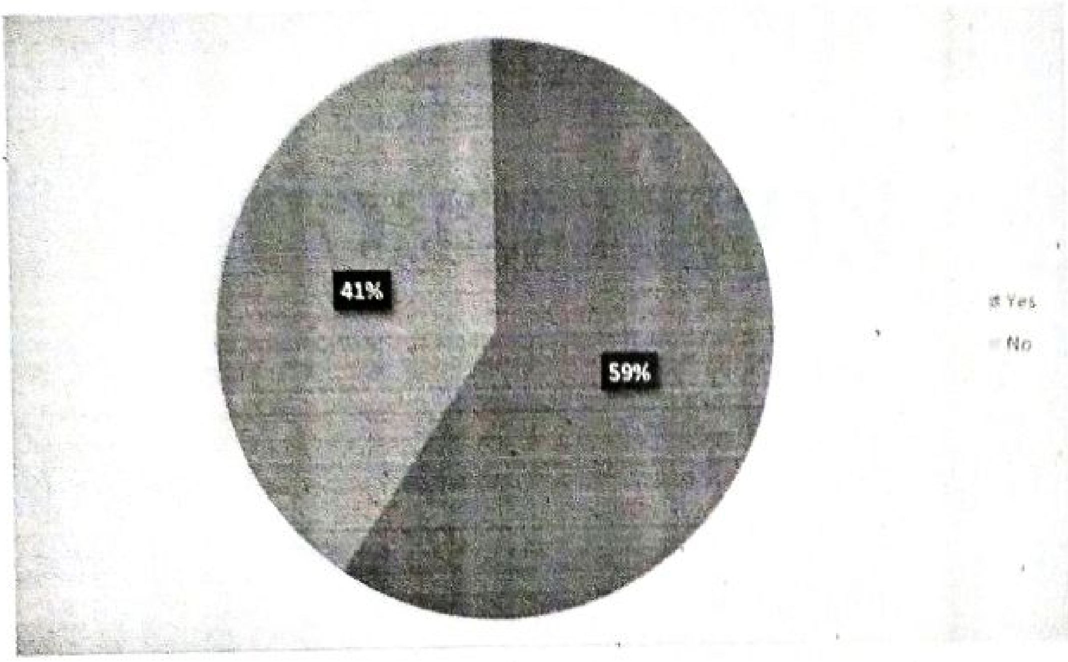
The above chart shows that 60% of the respondents may be recommended online shopping to Non online shoppers,32% of the respondents were recommend online shopping to Non online shopper, only 8% of the respondents were not satisfied to recommend online shopping to Non online shopper.

16.Have you faced problems on shopping online?

Table-16

	NO OF RESPONDENTS	PERCENTAGE
Yes	22	59%
No	15	41%
total	37	100%

Chart-16



interpretation

Above diagram shows that 59% of the respondents were faced problem in online shopping,41% of the respondents were not faced any problem in online shopping.

CONCLUSION

Online shopping is becoming more popular day by day with the increase in the usage of world wide web known as WWW.Unaderstanding Customer's need for online selling has become challenge for marketers. Specially understanding the consumer's attitudes towards online shopping, making improvement in the factors that influence consumers to shop online and working on factors that affect consumer to shop online will help marketers to gain the competitive edge over others.

In conclusion, having access to online shopping has truly revolutionized and influenced our society as a whole. This use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today. Variety, quick service and reduced prices were three significant ways in which online shopping influenced people from all over the world. However, this concept of online shopping led to the possibilities of fraud and privacy conflicts. unfortunately, it has shown that it is possible for criminals to manipulate the system and access personal information. Luckily, today with the latest features of technology, measures are being taken in order to stop hackers and criminals from in appropriately accessing private databases.

Through privacy and security policies, website designers are doing their best to put an end to this unethical practise.by doing so, society will continue to depend upon online shopping, which will allow it to remain a tremendous success in future.

VIEW ON DIGITAL BANKING AMONG THE STUDENTS

SURVEY REPORT

PREPARED FOR

THIRUTHANGAL NADAR COLLEGE

DEPARTEMNT OF COMMERCE

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INTRODUCTION :

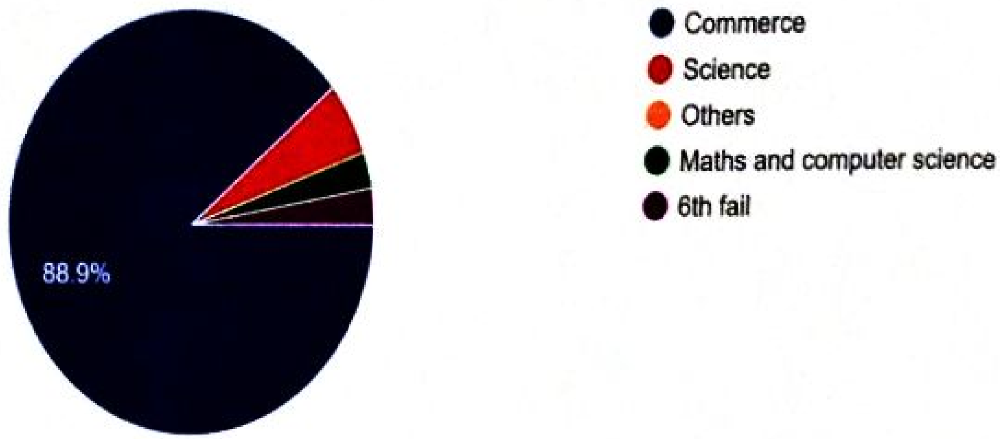
India has seen a remarkable increase in digital banking in recent years, with an estimated 295.5 million users in 2022, the highest in the world. This growth is due to the government's Digital India initiative, the widespread use of smartphones, and the success of internet and mobile banking. Digital banking has made banking more accessible, secure, and efficient, and has reduced banks' operating costs. This has allowed banks to offer lower fees and higher interest rates, and to increase profits. Digital banking also allows businesses to access services 24/7, which is especially useful when there are a lot of transactions. Digital payments have also grown rapidly in India, accounting for almost 40% of all real-time digital payments globally. According to a report by PhonePe and Boston Consulting Group, India's digital payments market could triple from $3 trillion to $10 trillion by 2026

Question 2: Department

	Response	Frequency	Percentage (%)
0	Commerce	32	88.89
1	Science	2	5.56
2	Maths and computer science	1	2.78
3	Arts	1	2.78

2. Department

36 responses

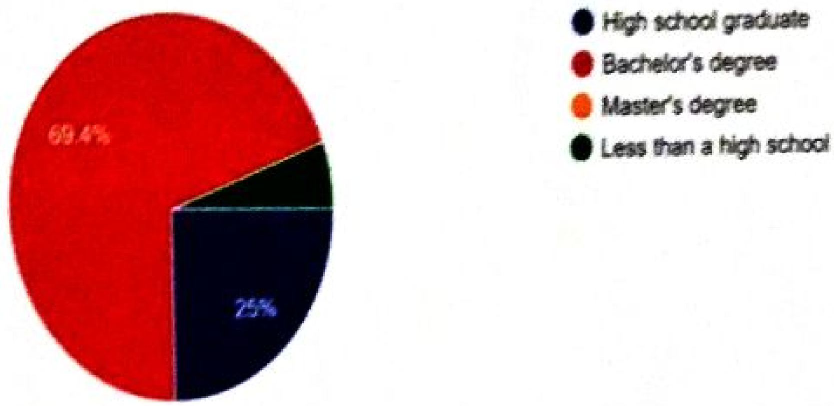


Question 3: Education

	Response	Frequency	Percentage (%)
0	Bachelor's degree	28	77.78
1	High school graduate	8	22.22

3. Education

36 responses

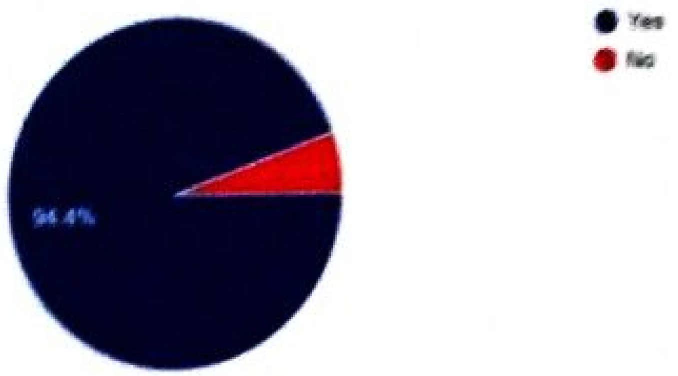


Question 4: Do you have a smartphone?

	Response	Frequency	Percentage (%)
0	Yes	34	94.44
1	No	2	5.56

4. Do you have a smartphone?

36 responses



Question 5: Which medium introduced you to mobile wallets?

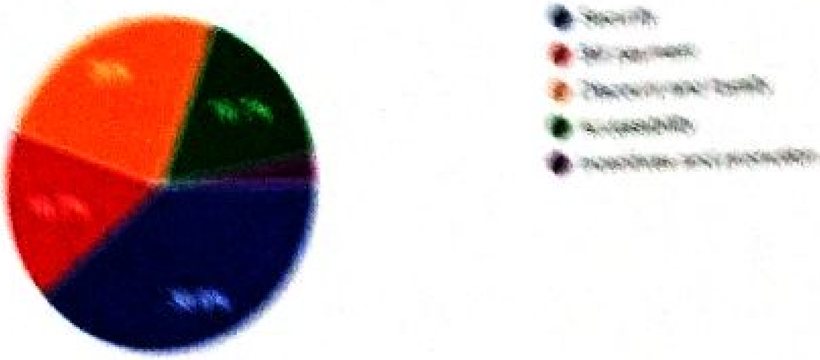
	Response	Frequency	Percentage (%)
0	Internet	29	80.56
1	Friends	4	11.11
2	Family	2	5.56
3	Any others	1	2.78

5. Which medium introduced you to mobile wallets?
36 responses

Question 6: What feature or change do you want in your favourite mobile wallet?

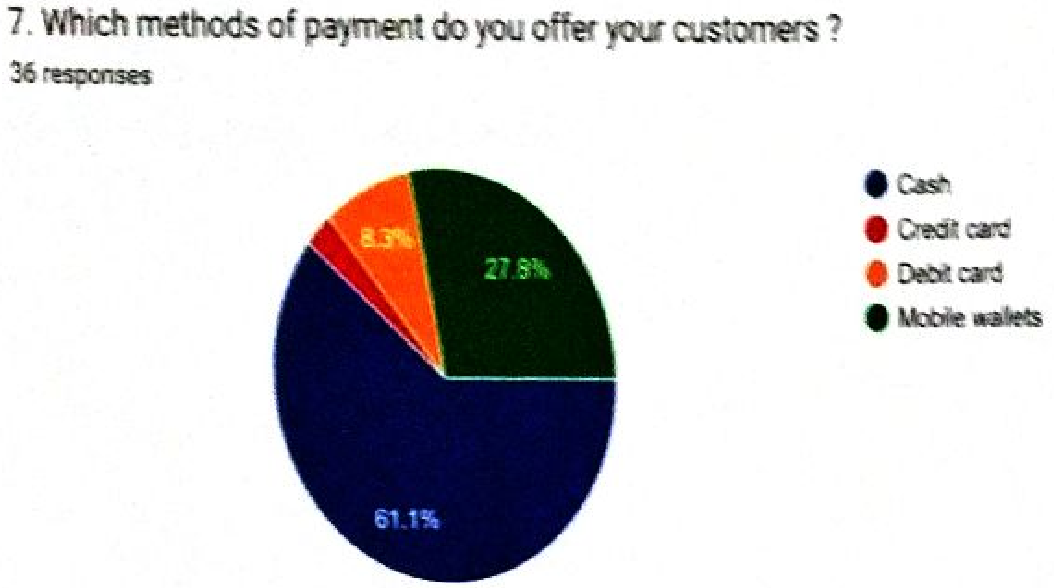
	Response	Frequency	Percentage (%)
1)	Security	20	55.56
2)	Discount and loyalty	14	38.89
3)	Faster transaction	2	5.56

6. What feature or change do you want in your favourite mobile wallet?



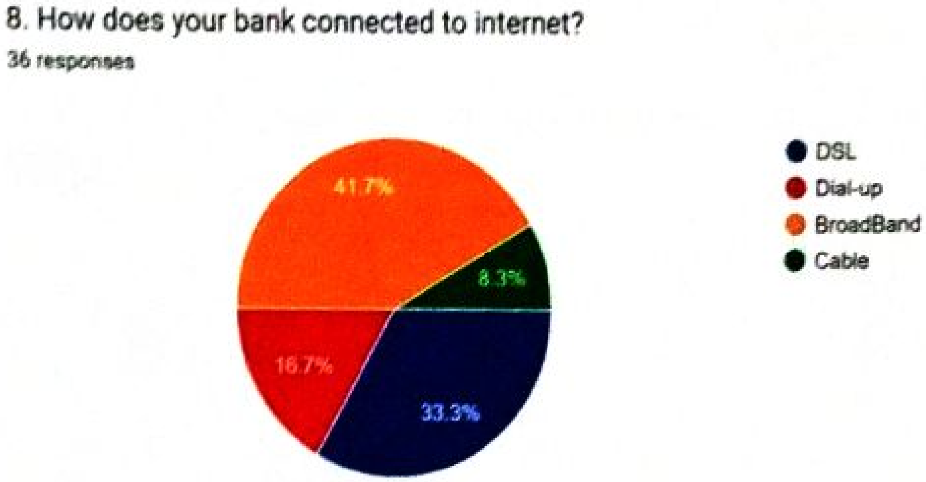
Question 7: Which methods of payment do you offer your customers?

	Response	Frequency	Percentage (%)
0	Mobile wallets	16	44.44
1	Cash	14	38.89
2	Both	6	16.67



Question 8: How does your bank connect to the internet?

	Response	Frequency	Percentage (%)
0	DSL	30	83.33
1	Dial-up	6	16.67

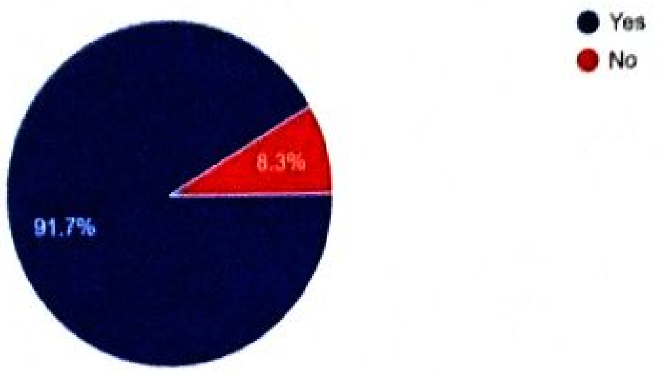


Question 9: Did online banking do well according to your expectations?

	Response	Frequency	Percentage (%)
0	Yes	32	88.89
1	No	4	11.11

9. Did online banking done well according to you expectations?

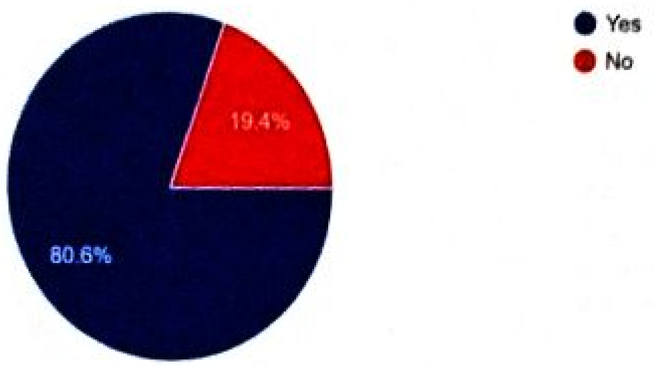
36 responses



Question 10: Have you adopted UPI payments?

	Response	Frequency	Percentage (%)
0	Yes	30	83.33
1	No	6	16.67

10. Have you adopted UPI payments or not ?
36 responses

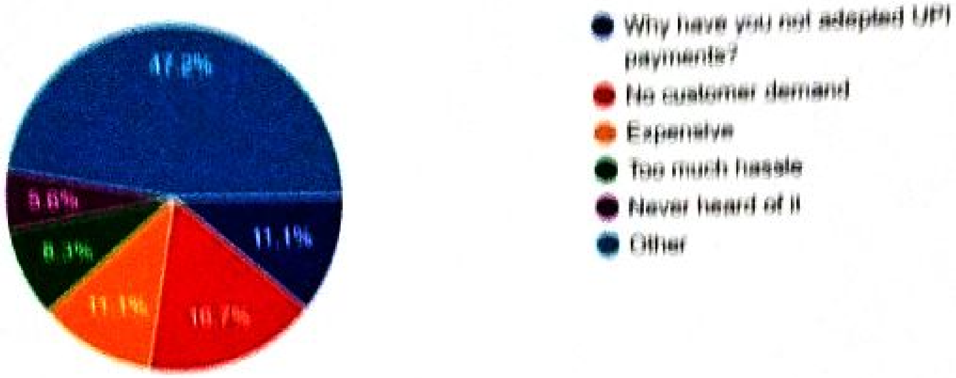


Question 11: If not offering UPI payments:

	Response	Frequency	Percentage (%)
0	Security concerns	3	8.33
1	Too much hassle	3	8.33
2	Never heard of it	2	5.56

11. If not offering UPI payments:

36 responses

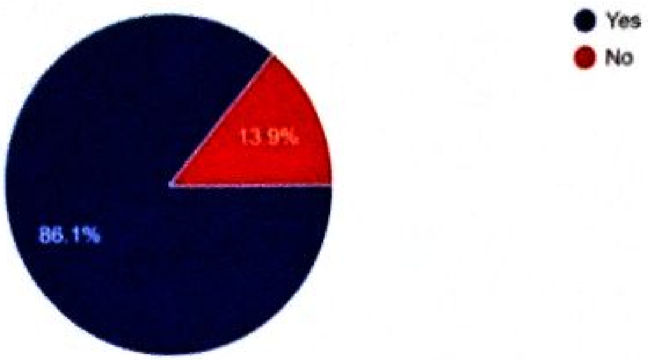


Question 12: Is online banking well fitted in your long term strategy?

	Response	Frequency	Percentage (%)
0	Yes	31	86.11
1	No	5	13.89

12. Is online banking well fitted in your long term strategy?

36 responses

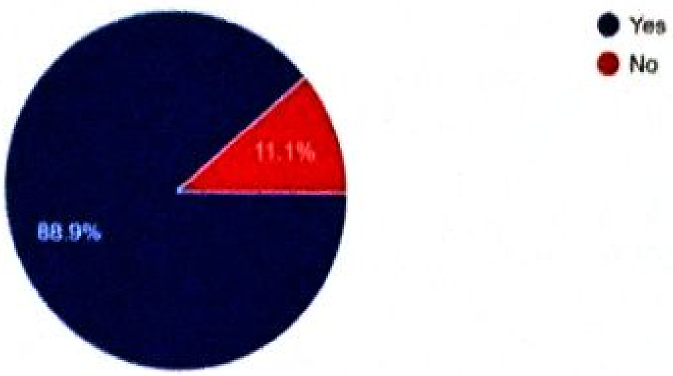


Question 13: Did online banking done well according to your expectations?

	Response	Frequency	Percentage (%)
0	Yes	32	88.89
1	No	4	11.11

13. Did online banking done well according to you expectations?

36 responses

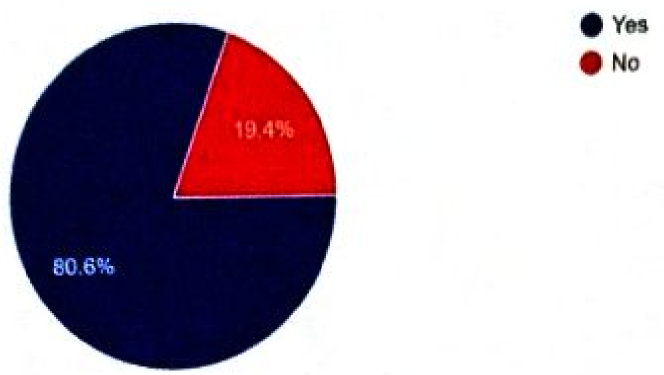


Question 14: Have you ever used a digital payment method or mobile wallet?

	Response	Frequency	Percentage (%)
0	Yes	29	80.56
1	No	7	19.44

14. Have you ever used a digital payment method or mobile wallet?

36 responses

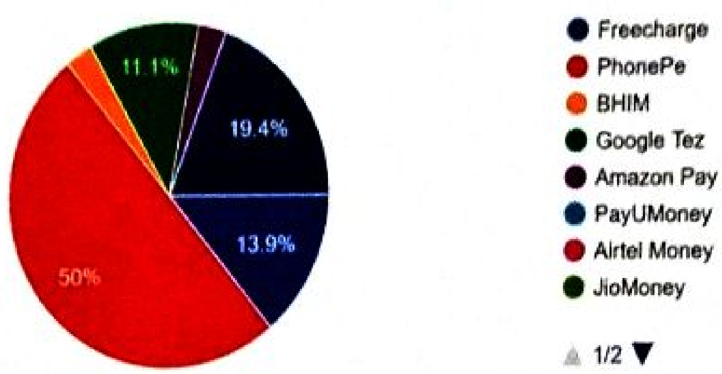


Question 15: Which digital payment method is best in terms of offers and discounts?

	Response	Frequency	Percentage (%)
0	PhonePe	18	50.00
1	Others	7	19.44
2	Freecharge	5	13.89
3	Google Tez	4	11.11
4	BHIM	1	2.78
5	Amazon Pay	1	2.78

15. Which digital payment method is best in terms of offers and discounts?

36 responses

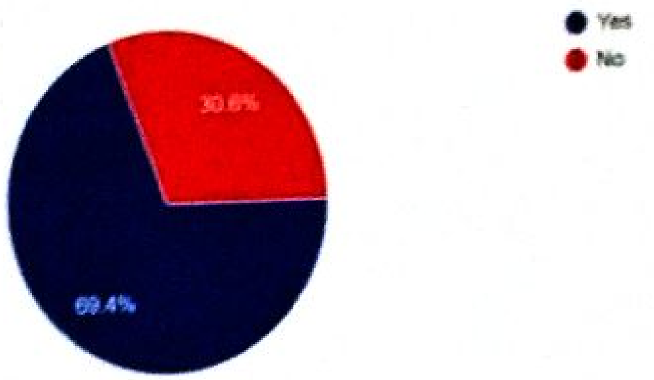


Question 16: Is bank hardware well-protected from power failures or some kind of internal failures?

	Response	Frequency	Percentage (%)
0	Yes	25	69.44
1	No	11	30.56

16.)Is bank hardware is well-proctected from power failures or some kind of internal failures?

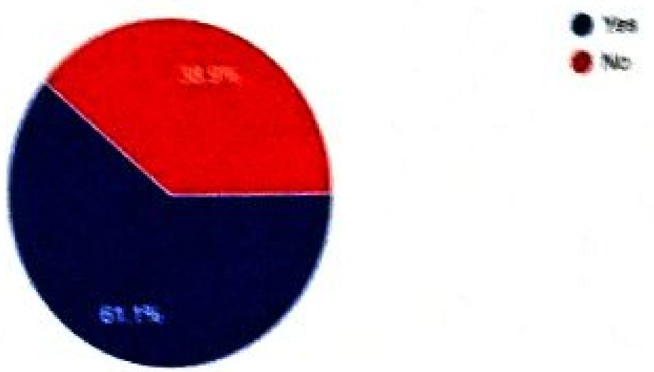
36 responses



Question 17: Have you ever been approached by one of the digital payments companies?

	Response	Frequency	Percentage (%)
0	Yes	22	61.11
1	No	14	38.89

17. Have you ever been approached by one of the digital payments companies?
36 responses



Question 18: If you have a website, do you sell products or services through it?

	Response	Frequency	Percentage (%)
0	Yes	22	61.11
1	No	14	38.89

18. If you have a website, do you sell products or services through it?

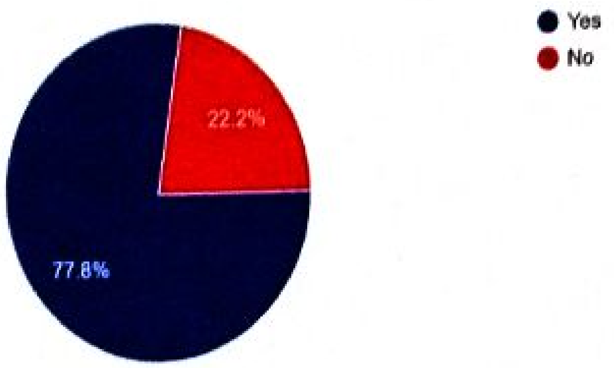
36 responses

Question 19: Do you think accepting payments through mobile wallets will make a difference in your sales numbers?

	Response	Frequency	Percentage (%)
0	Yes	28	77.78
1	No	8	22.22

19. Do you think accepting payments through mobile wallets will make a difference in your sales numbers?

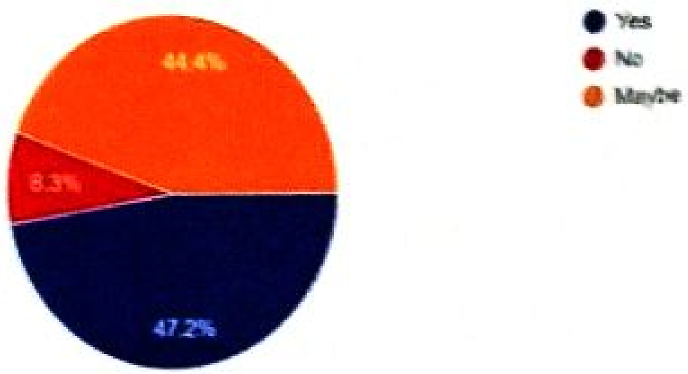
36 responses



Question 20: Does your bank aim to serve customers via all available sales channels?

	Response	Frequency	Percentage (%)
0	Yes	17	47.22
1	Maybe	16	44.44
2	No	3	8.33

20. Does your bank aim to serve customers via all available sales channels?
36 responses



conclusions and insights:

- High Smartphone Penetration: A significant majority of respondents (94.44%) reported having a smartphone, which indicates a high level of technology adoption among the participants. This suggests a strong potential for digital and mobile-based services.
- Preference for Mobile Wallets: Many respondents are already using mobile wallets, with 44.44% offering mobile wallet payments to their customers, and a substantial proportion expressing a preference for mobile wallet features such as security and loyalty discounts.
- Impact of Digital Payments on Sales: A significant 77.78% of respondents believe that accepting payments through mobile wallets could positively impact their sales numbers. This highlights the perceived value of mobile wallets as a tool for enhancing business transactions.
- Digital Payment Methods: PhonePe emerged as the most preferred digital payment method in terms of offers and discounts, chosen by 50% of those who have used digital payment methods. This preference could guide marketing and promotional strategies for digital payment platforms.
- Education and Awareness: The data suggests a varied level of familiarity with UPI payments and online banking, with a majority adopting UPI payments (83.33%) and viewing online banking positively. However, there still exists a minority with security concerns or lack of awareness, indicating an opportunity for increased educational efforts in digital finance.
- Online Banking and Strategy: A majority (86.11%) feel that online banking fits well within their long-term strategy, and a similar proportion are satisfied with how online banking has met their expectations (88.89%). This could suggest that banking institutions are successfully meeting customer needs with current online services.
- Infrastructure and Security: While there's a positive view on the security provided by banks (69.44% feel that bank hardware is well-protected), there's room for improvement in ensuring that all customers feel their transactions and digital interactions are secure.
- Multi-Channel Banking: There is a division in opinions on whether banks aim to serve customers via all available sales channels. This may indicate a gap in service delivery or a need for banks to communicate their capabilities more effectively.

In conclusion, the survey data highlights a strong inclination towards digital financial solutions among respondents, paired with a positive perception of mobile and online banking facilities. However, it also points to areas for improvement such as customer education on digital services and enhancement of security measures to boost user confidence. Focusing on these areas could help banks and financial service providers to better meet the needs and preferences of their customers.

IMPACT OF USAGE OF READYMADE MASALA AMONG THE PEOPLE

Prepared for

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Department of Commerce(G)

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Introduction:

Food is the one of the essential needs of the human being . The human being cannot live without food.The food is being prepared with vegetables, meat , spices ,and all other ingredients here our survey presents about the masala items used by us in our daily Life

Masala :

The masala is one of the main ingredients in Indian cuisine. The masala is being prepared with many spices like red chilli, coriander seed , pepper cons, cumin seeds,dry ginger,Bengal dal ,etc.. to make the dish tasty probably our Indians are prefer the taste only than health

Types of masala :

1) Home made masala
2) Ready made masala (package masala)

Home made masala :

The Home made masala is being prepared by homemaker with the traditional method by process of roasting, drying, grinding by their own not by any preservatives which ensure the tasty and healthy

Ready made masala:

The ready made masala or package masala are available in the market at specified cost there are many branded masala items like aachi , sakthi, darling, which are all the demand in the market and we cannot ensure it is healthy or unhealthy

Let's explore the consumer survey :

Here we submitting the consumer survey of 20 people were collected by our team mates Let's explore the facts and myths about the Masala

Question 1)

AGE OF THE CONSUMER

Age	No of person
18	1
19	4
20	10
21	1
23	1
29	1
35	1
43	1

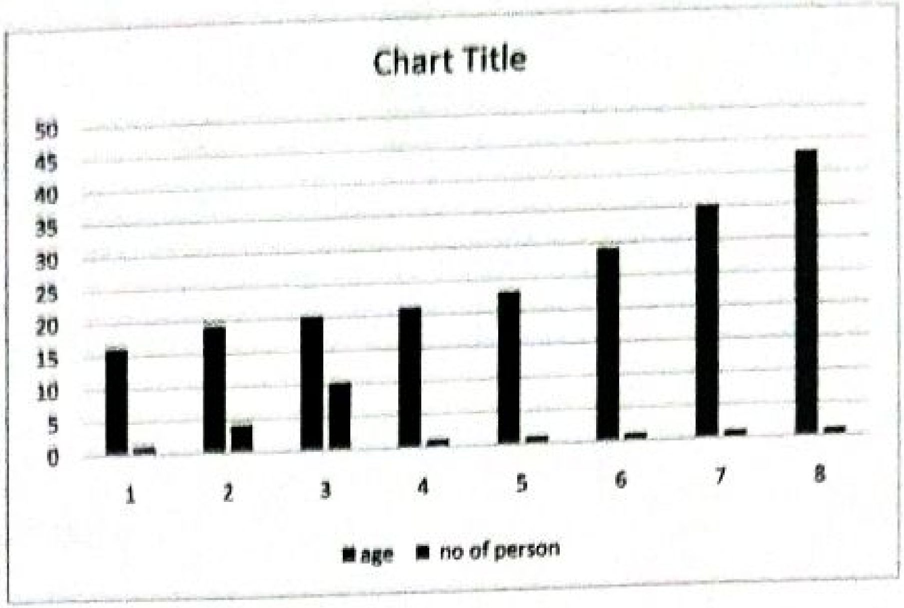


Table-1

Total no of persons =20

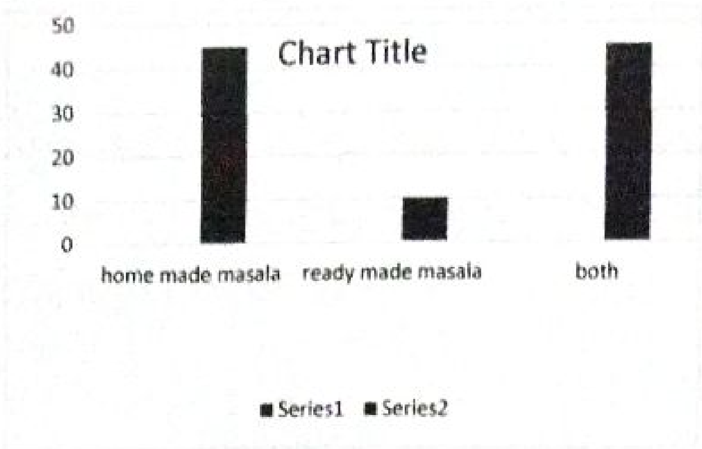
Data analysis & Interpretation :

The result shows that the majority persons are 20 age old i.e 10 person (50%) and rest 50% of them are younger and elders as well

Question 2) **Which masala would you like to prefer?**

Table -2

Types of masala	Percentage of opinion
Home made masala	45%
Ready mademasala	10%
Both	45%



Data Analysis and interpretation:

This table shows the types of masala and among them only Home made masala and both got 45 %each and only readymade masala show 10%

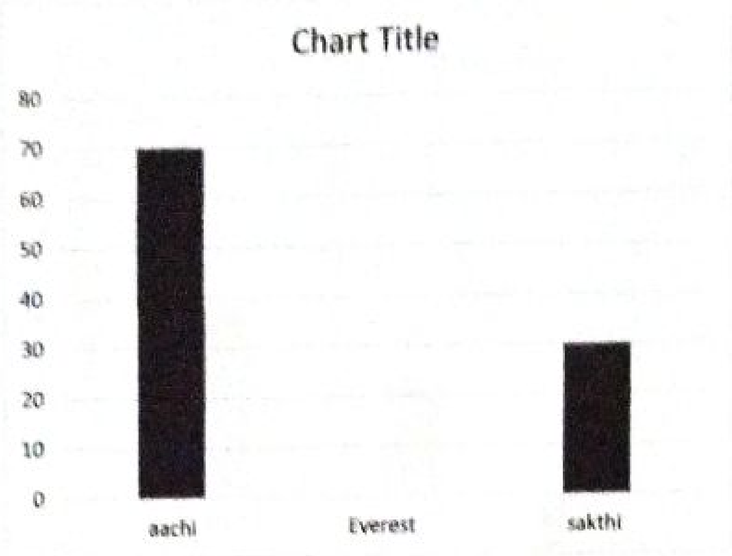
Question 3)

Which masala would you prefer ?

Masala brands	Percentage of opinion
Aachi	70%
Everest	0%
Sakthi	30%

Table -3

Data analysis and interpretation: This show the brand available in the market among this aachi has majority 70% and sakthi 30%

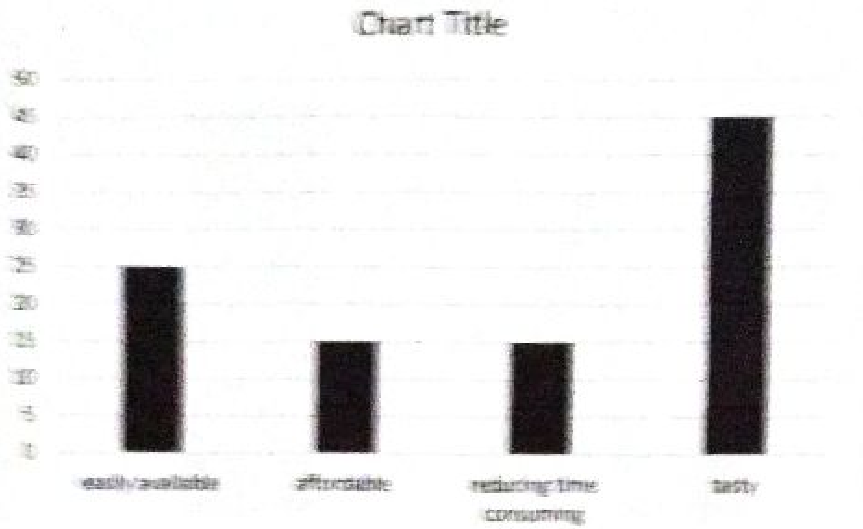


Question 4)

Why do you prefer the your masala?

Reason for buying	Percentage of opinion
Easy available	25%
Tasty	45%
Reducing time consuming	15%
Affordable	15%

Data analysis and interpretation: This table shows reason why the people buying the masala tasty -45%,easy available-25%, Reducing time consuming- 15%, affordable- 15%



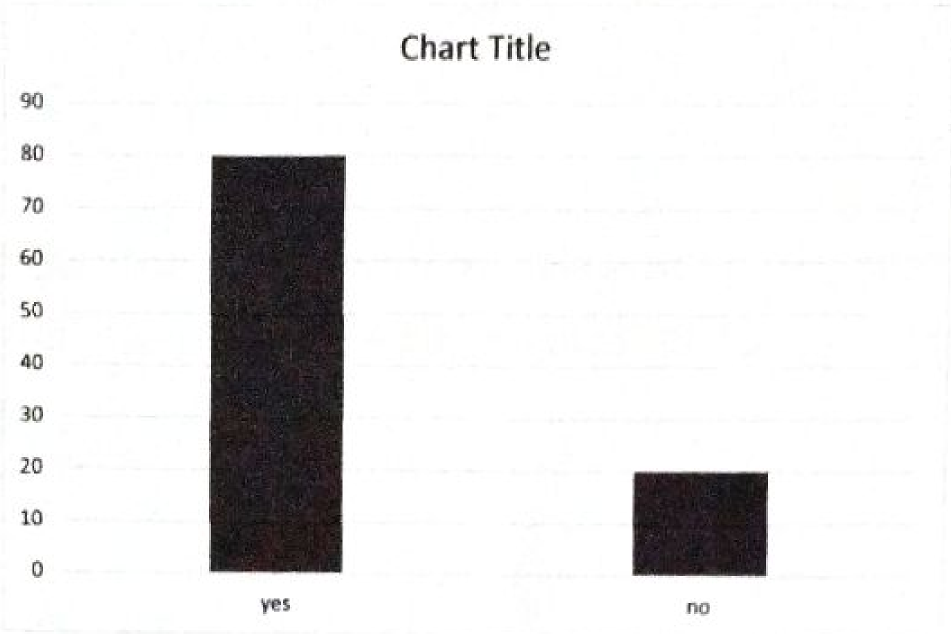
Question 5)

Does your Masala is healthy?

Yes /no	Percentage of opinion
Yes	80%
No	20%

Table -5

Data Analysis and interpretation : this table shows the 80% 'Yes 'with their masala is healthy where as 20% of them' No'



Question 6) For which category masala would you like to purchase

Category of masala	Percentage of opinion
Vegetarian recipes	30
Non vegetarian recipes	65
Variety rice	5

Table -6

Data analysis and interpretation:

Chart Title

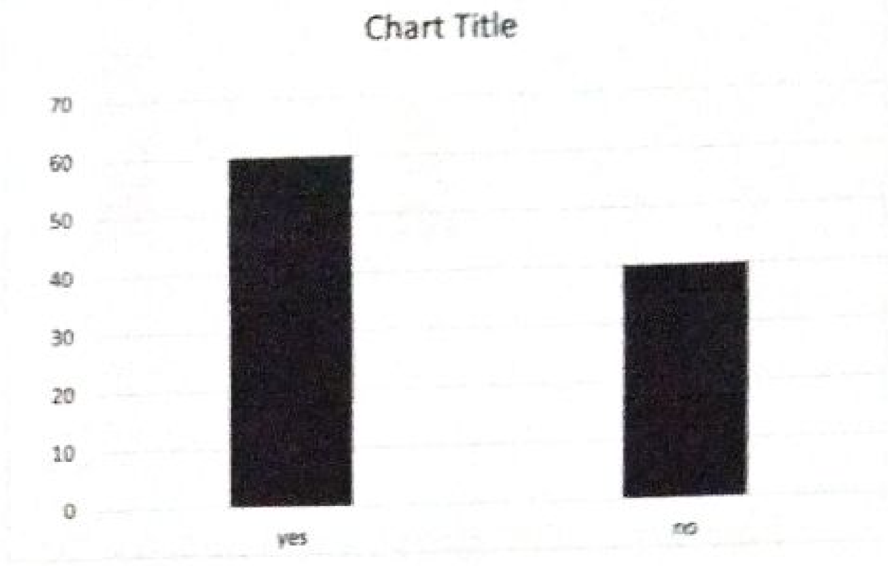
table shows the category of masala among this non vegetarian has majority 65%, vegetarian-30%, variety rice-5%

Question 7) Do you fell your has no hazardous chemicals

Yes/No	Percentage of opinion
Yes	60%
No	40%

Table -7

Data Analysis and interpretation:This table shows the 60% of persons agreed to chemicals and 40% 'NO' to the statement



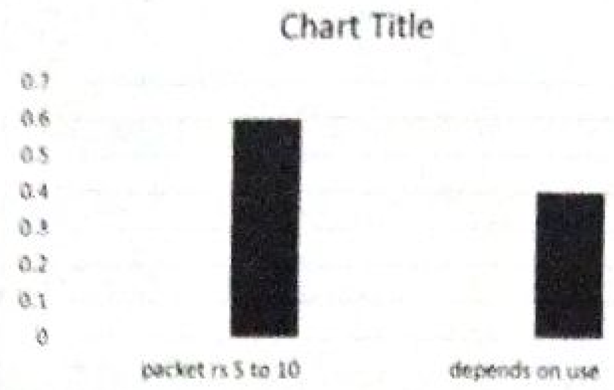
Question 8) How much quantities would you like to buy

Table-8

Quantities	Percentage of opinion
Packet 5-10	60%
Depends on use	40%

Data Analysis and interpretation:

This table shows the quantities of masala that the people buys for consumption among that package score 60% where as depends on use 40%

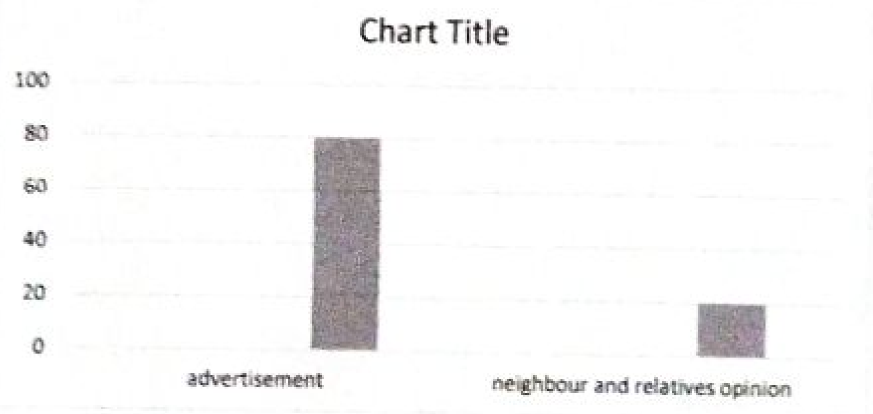


Question 9)

What made you to purchase the ready made masala

Table-9

Knowledge of product	Percentage of opinion
Advertisement	80%
Neighbour and relatives opinion	20%



This table shows how the people know about the masala which said 80% by advertisement and 20% by neighbour and relatives opinion

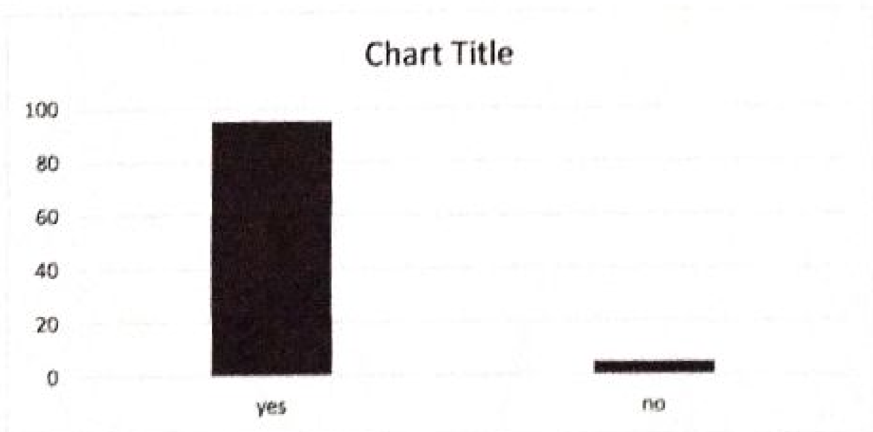
Question 10) Do you really like your Masala

Table -10

Yes/No	Percentage of opinion
Yes	95%
No	5%

Data Analysis and interpretation

This table shows wheather they like masala or not .where 95% yes and 5% No



Report analysis:

Above the answers given by the consumer gives the clarification about the masala especially the people using the both homemade and ready made masalas partially . The ready masala like aachi, sakthi , are most dominated in the market as because these companies have created trust among the people , here the Survey gives the opinion of the people about the masala items and the reputed company the masala is very affordable with cost and taste which is helpful for office goers and the bachelors especially the people are buying the masala for non veg dish for curry and fry and the advertisement is the main Marketing techniques of masala companies at their needed quantity

Conclusion of the report:

This report intension is not criticise any one. It is just about the survey for thought provoking how it impacts at consumer we should aware of everything that we buy to our home. Food is the basic need so please not only considered the taste but also health

Happiness begins at home made

IMPACT OF USAGE OF MOBILE AMONG THE COLLEGE STUDENTS

SURVEY REPORT

Prepared for

Thiruthangal Nadar College

Department of Commerce (G)

III B.COM(G) B

Prepared by

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INTRODUCTION OF MOBILE PHONE :-

The first handheld mobile phone was demonstrated by Martin Cooper of Motorola in New York city on 3 April 1973, using a handset weighing c. 2 kilograms (4.4 lbs). In 1979, Nippon Telegraph and Telephone (NTT) launched the world's first cellular network in Japan. In 1983, the DynaTAC 8000x was the first commercially available handheld mobile phone. From 1983 to 2014, worldwide mobile phone subscriptions grew to over seven billion, enough to provide one for every person on Earth. In the first quarter of 2016, the top smartphone developers worldwide were Samsung, Apple and Huawei; smartphone sales represented 78 percent of total mobile phone sales. For feature phones as of 2016, the top-selling brands were Samsung, Nokia and Alcatel.

Mobile phones are considered an important human invention as they have been one of the most widely used and sold pieces of consumer technology. The growth in popularity has been rapid in some places, for example, in the UK, the total number of mobile phones overtook the number of houses in 1999. Today, mobile phones are globally ubiquitous, and in almost half the world's countries, over 90% of the population owns at least one.

The introduction of mobile phones revolutionized communication by allowing people to make calls while on the go, untethered from landlines. It began with bulky devices in the 1980s but evolved into sleek, multi-functional smartphones, becoming indispensable in daily life.

TABLE NO 1

GENDER

Options	No Of Response	Percentage
Male	51	72
Female	20	28

CHART NO 1

TABLE NO-2

EDUCATION QUALIFICATION	No Of Response	Percentage
HSC	8	11
UG	60	83
PG	4	6

CHART NO-2

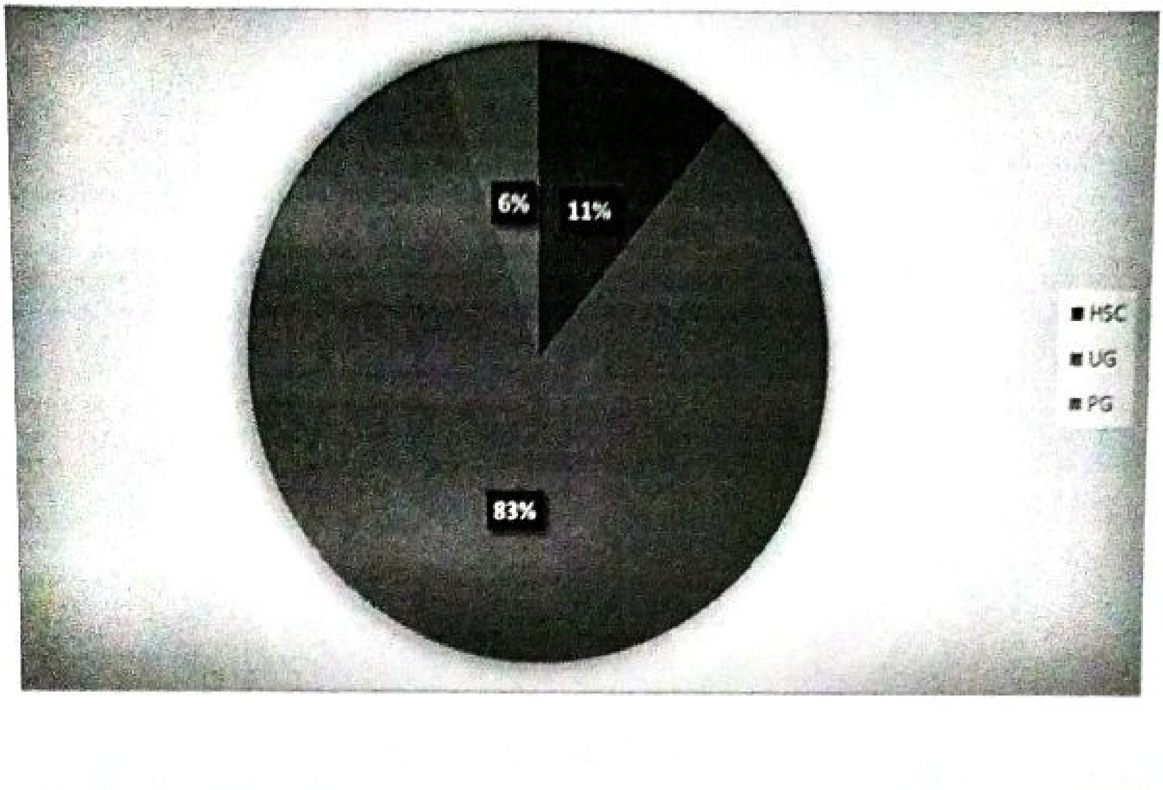


TABLE NO-3

FAMILY INCOME

FAMILY INCOME	No Of Response	Percentage
10000 to 20000	48	67
20000to 30000	10	14
30000 above	14	19

CHART NO-3

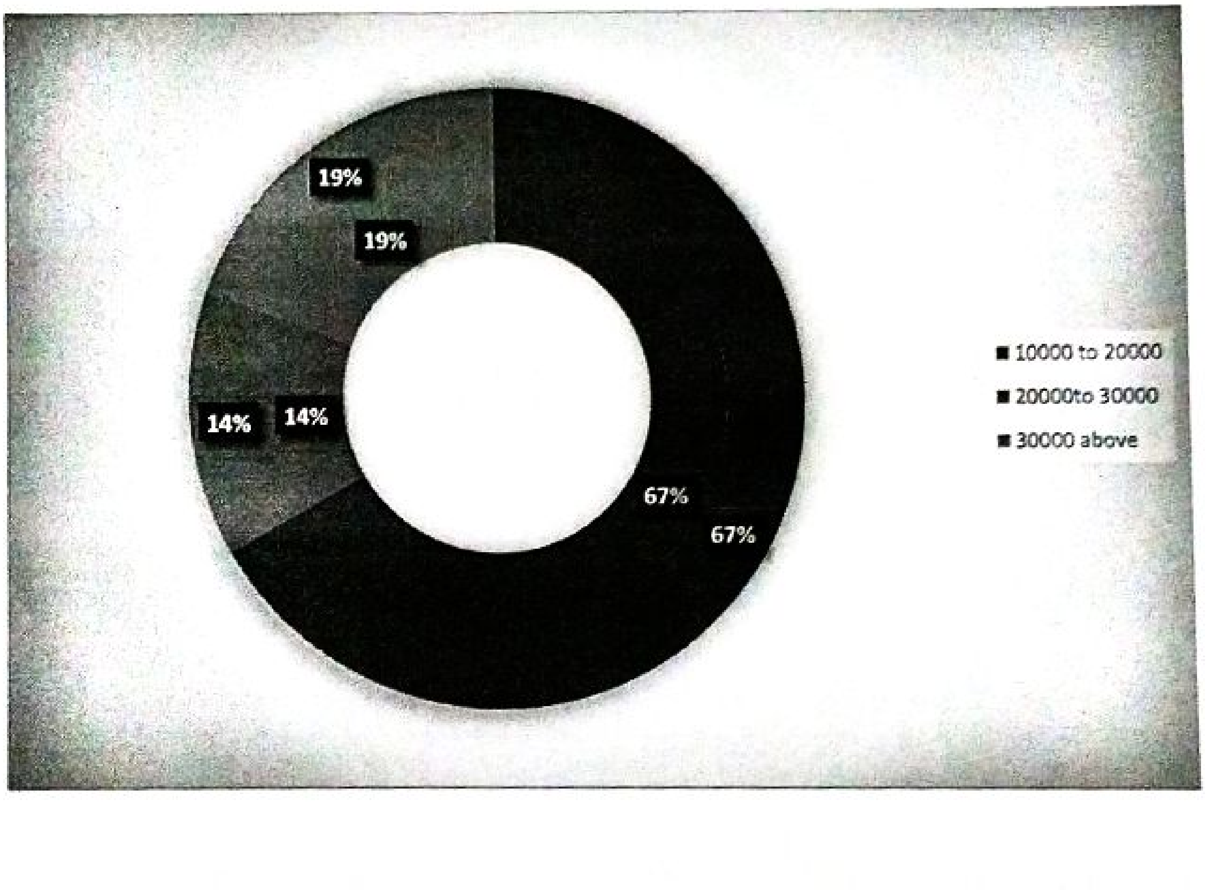


TABLE NO-4

Do you have your own mobile

Options	No Of Response	Percentage
strongely agree	25	35
Agree	37	51
Neutral	6	8
Disagree	3	4
strongly disagree	1	1

CHART NO-4

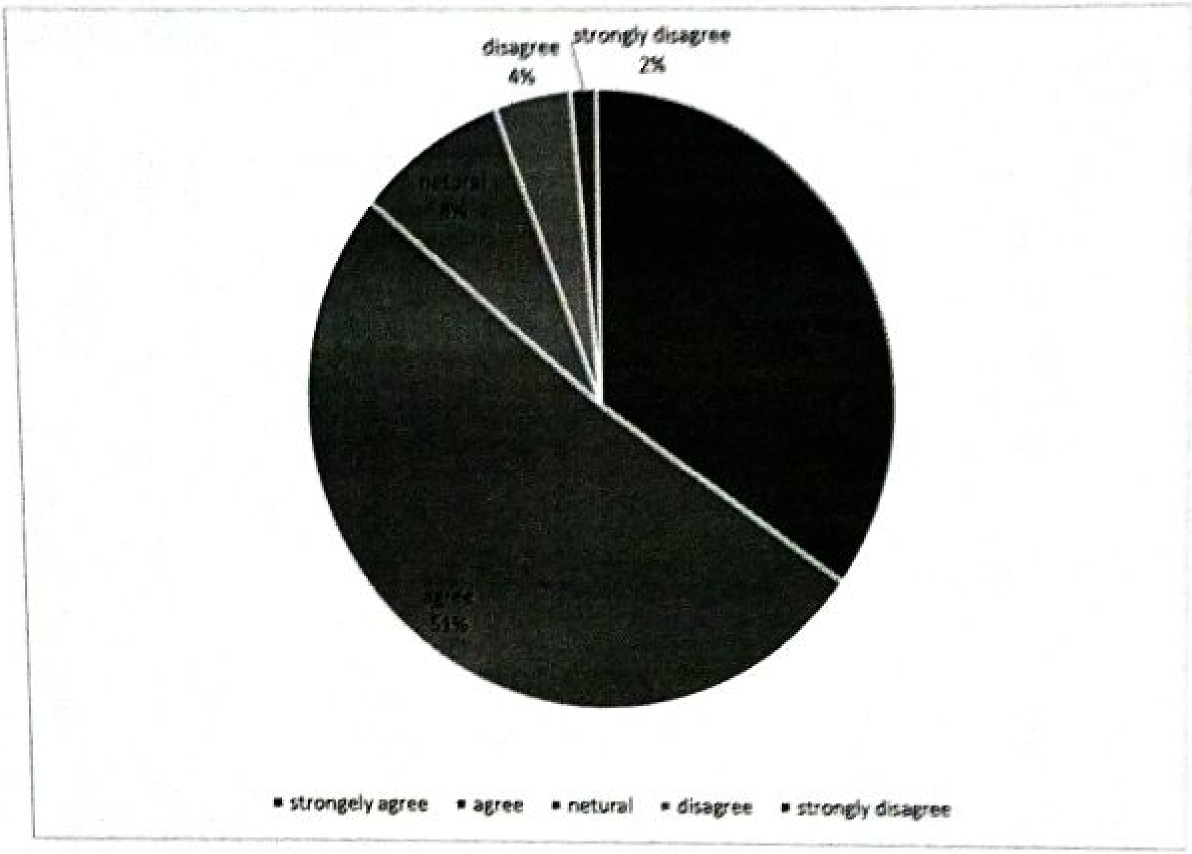


TABLE NO-4

Do you have your own mobile

Options	No Of Response	Percentage
strongely agree	25	35
Agree	37	51
Neutral	6	8
Disagree	3	4
strongly disagree	1	1

CHART NO-4

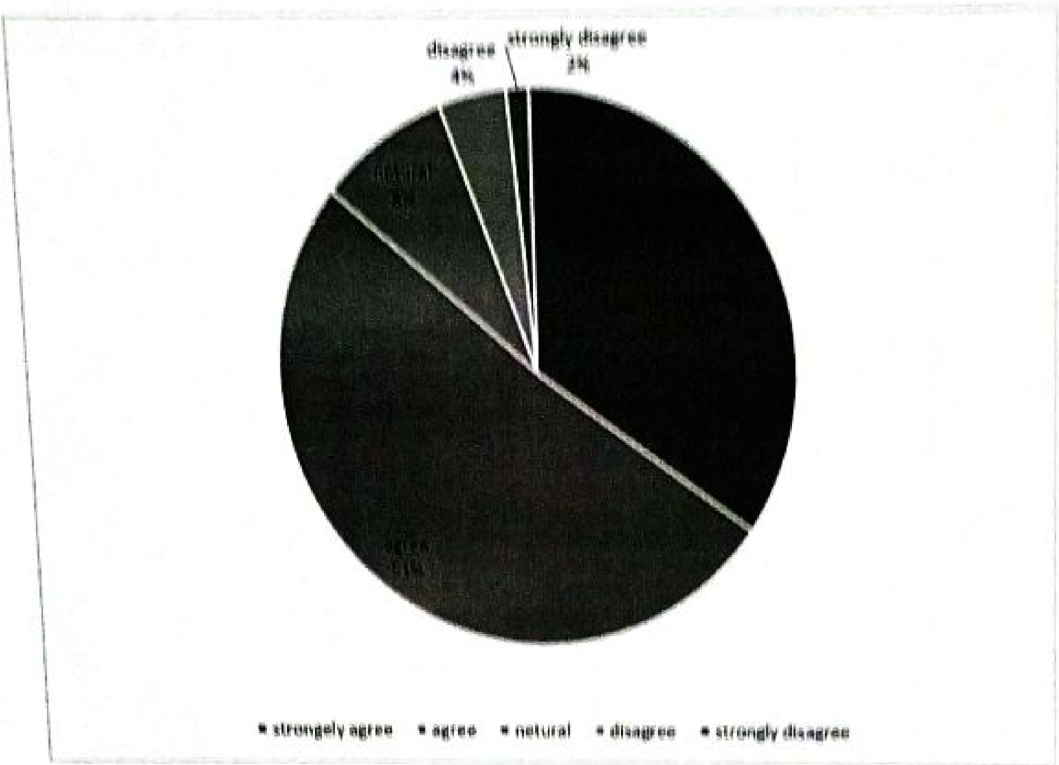


TABLE NO-5

How much data you using per day

Options	No of Response	Percentage
Less than 1GB	19	26
1GB to 2GB	39	54
More than 2GB	14	20

CHART NO-5

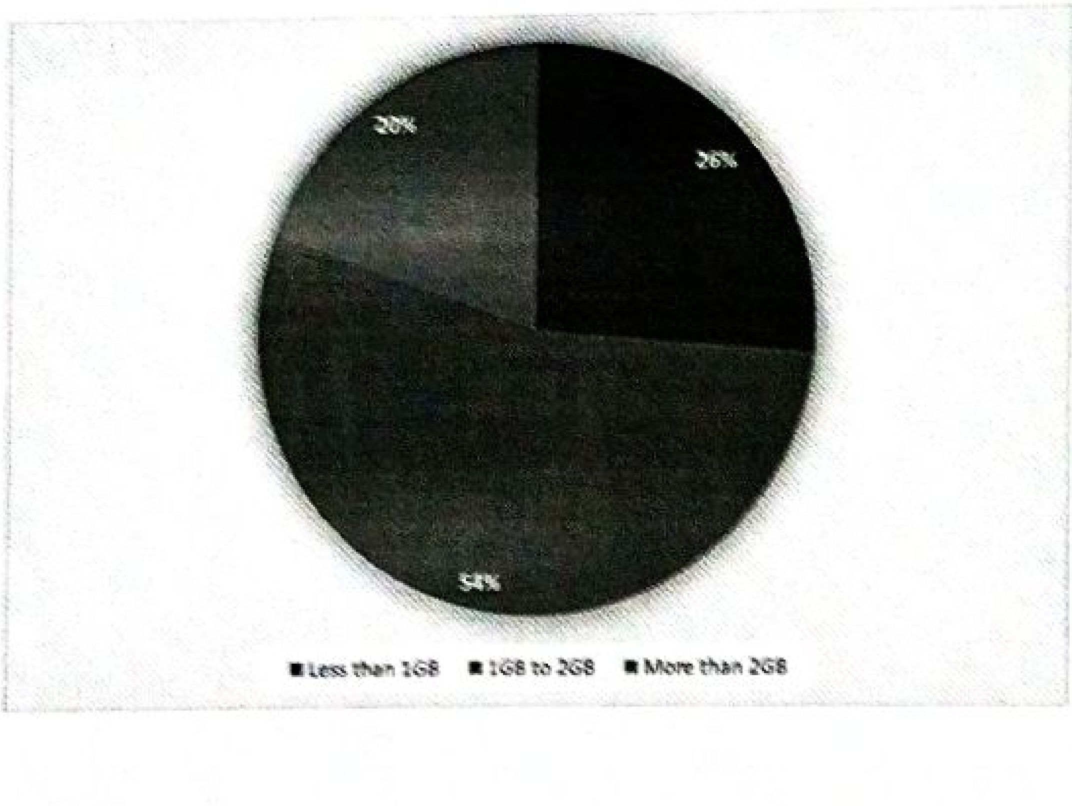


TABLE NO-6

Have you ever feel mobile usage has negatively affected your academic performance

Options	No of Response	Percentage
strongly agree	14	19
Agree	23	32
neutral	23	32
disagree	9	13
strongly disagree	3	4

The results show that majority 32% of the respondents were both agree and neutral that mobile usage has negatively affected your academic performance and 4% of the respondents were strongly disagree.

CHART NO-6

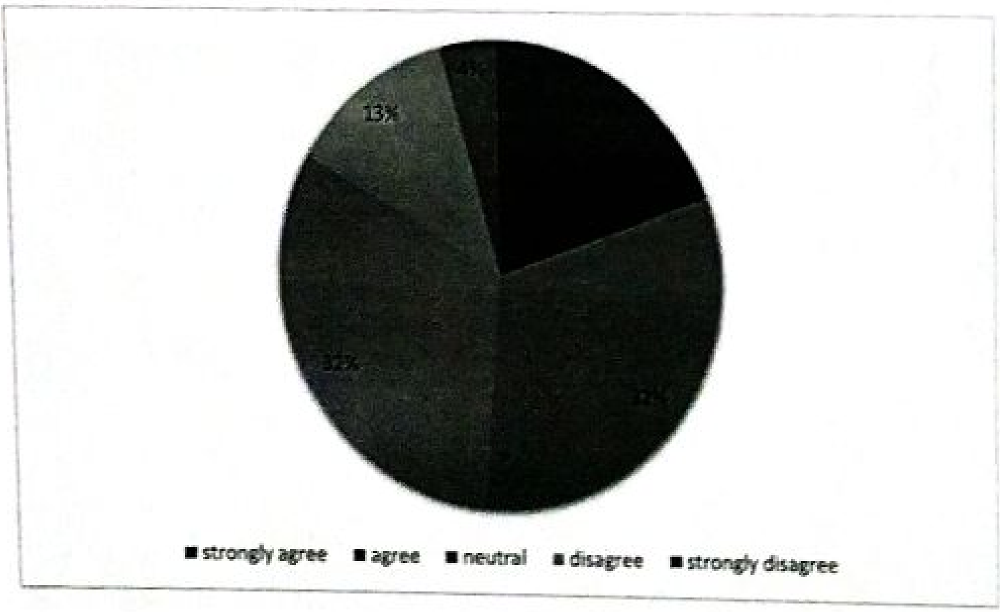


TABLE NO-7

Do you believe that using mobile phone during class lectures can distract other studends

Options	No of Response	Percentage
strongly agree	14	19
Agree	28	39
neutral	17	24
disagree	9	13
strongly disagree	4	6

The results show that majority 39% of the respondents were agree that using mobile phone during class lectures can distract other students and 6% of the respondents were strongly disagree.

CHART NO-7

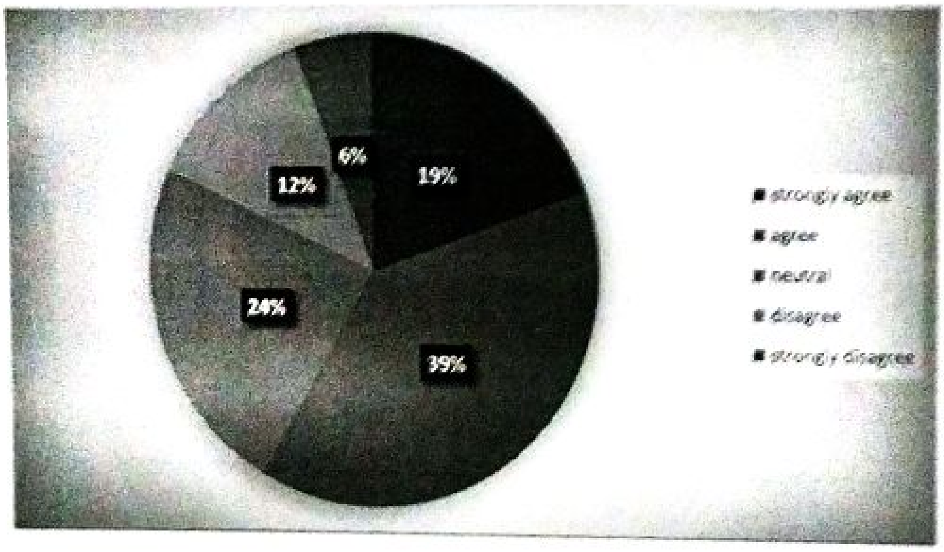


TABLE NO-8

Do you think mobile phone usage negatively impacts face-to-face communication skills

Options	No of Response	Percentage
Yes,it significantly affects communication skills	39	54
Yes,but to a minor extent	16	22
No,it doesn't impact communication skills	7	10
Not sure	10	14

The results show that majority 54% of the respondents were yes, it significantly affects communication skills that mobile phone usage negatively impacts face to face communication skills and 10% of the respondents were no, it doesn't impact communication skills.

CHART NO-8

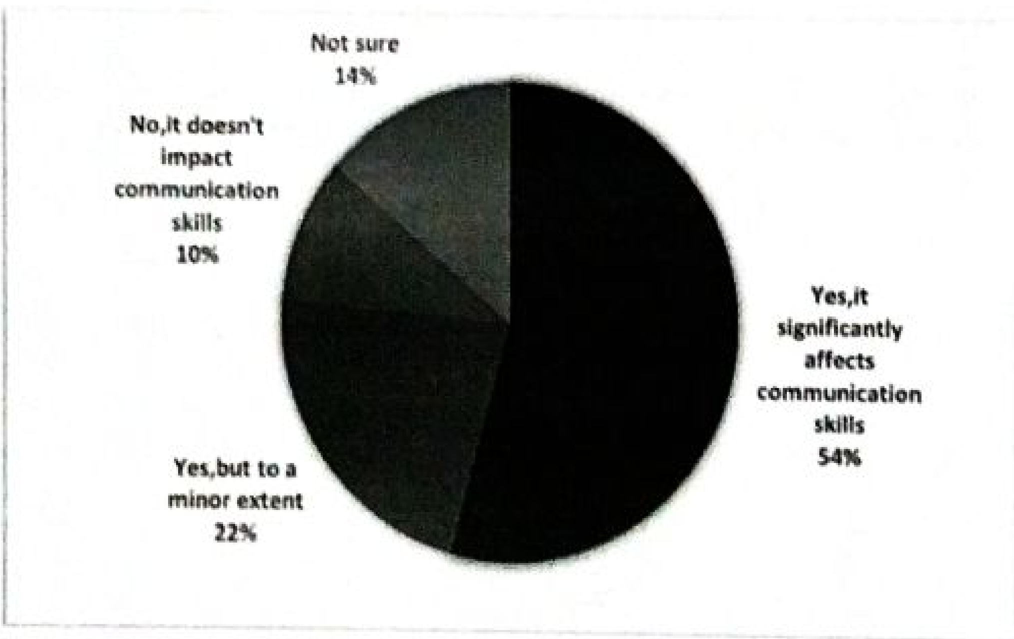


TABLE NO-9

In which of the following activities do you use your mobile phone the most

Options	No of Response	Percentage
Social media	36	50
Playing games	8	11
watching videos/TV shows	9	13
Listening to music	19	26

The results show that majority 50% of the respondents were social media that which of the following activities do they use their mobile phone the most and 11% of the respondents were playing games.

CHART NO-9

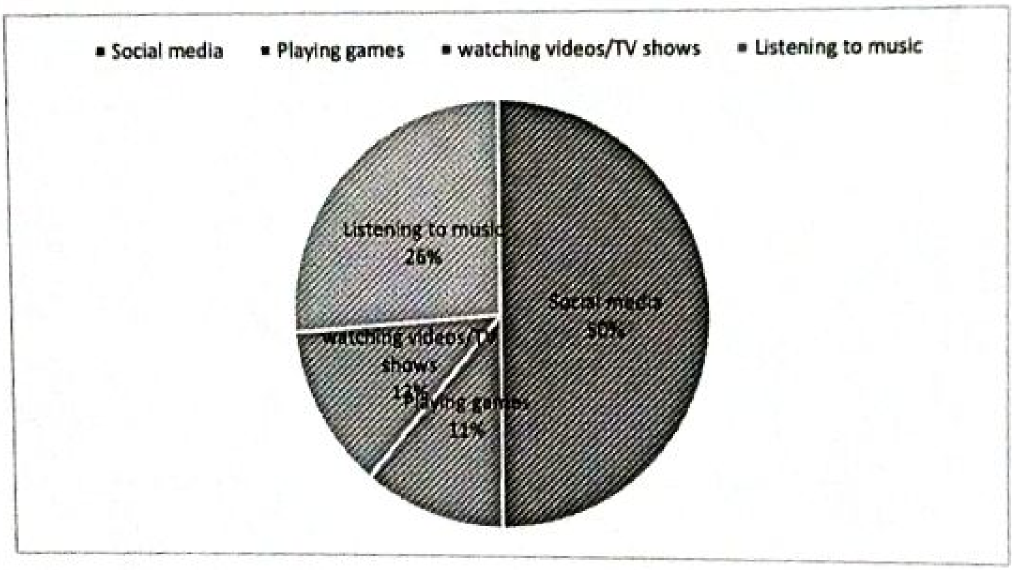


TABLE NO-10

Do you feel addicted to your mobile phone

Options	No of Response	Percentage
strongly agree	15	21
Agree	18	25
neutral	18	25
disagree	19	26
strongly disagree	2	3

The results show that majority 25% of the respondents were both agree and neutral that do they feel addicted to their mobile phone and 3% of the respondents were strongly disagree.

CHART NO-10

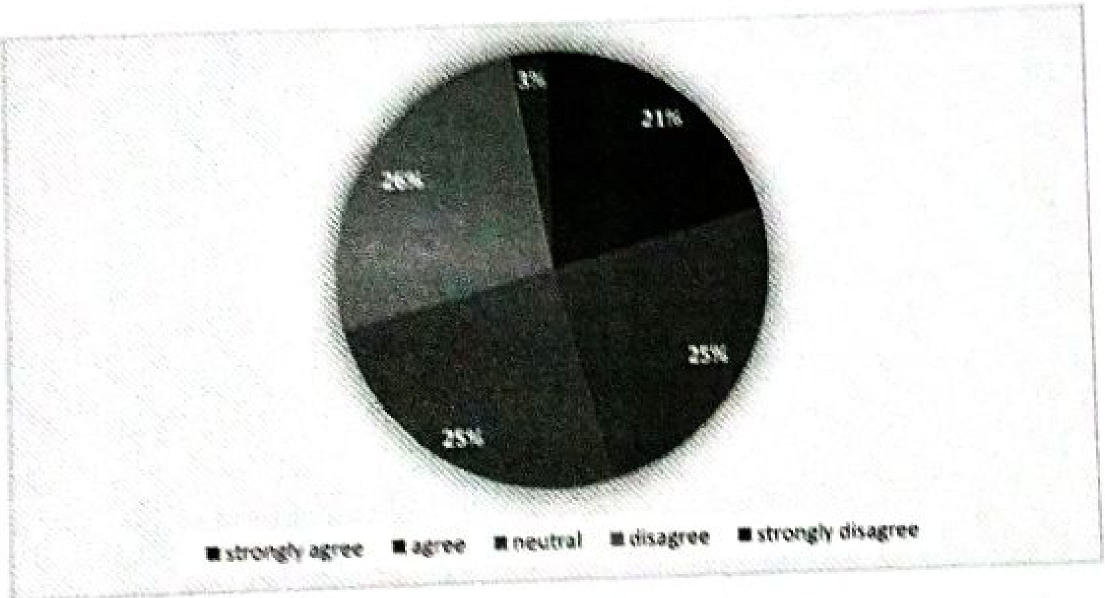


TABLE NO-11

Which of the following negative effects have you experienced due to excessive mobile phone usage

Options	No of Response	Percentage
sleep disturbances	14	19
increased stress/anxiety	13	18
poor time management	19	27
eye strain	26	36

The results show that majority 36% of the respondents were eye strain that negative effects have they experienced due to excessive mobile phone usage and 18% of the respondents were increased stress/anxiety.

CHART NO-11

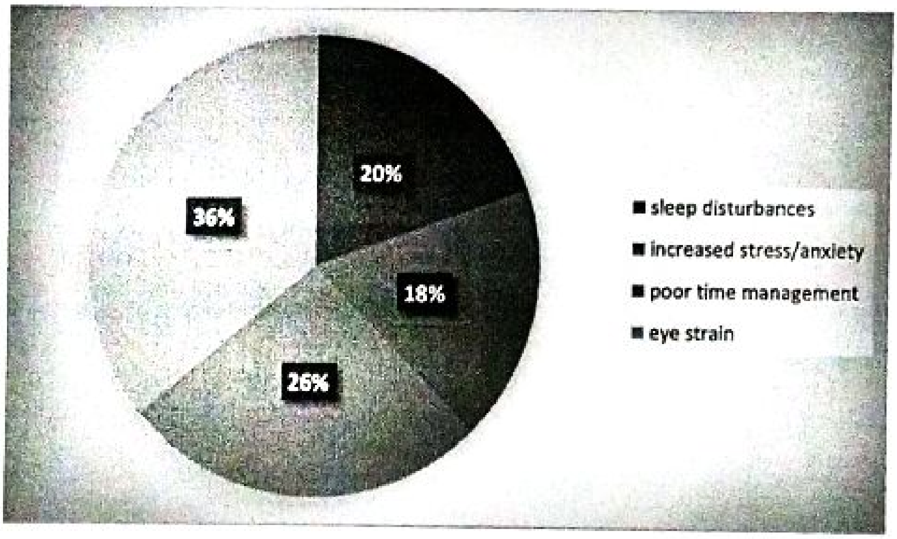


TABLE NO-12

Do running out of battery in your mobile phone scares you

Options	No of Response	Percentage
strongly agree	5	7
Agree	25	35
neutral	20	28
disagree	18	25
strongly disagree	4	5

The results show that majority 35% of the respondents were agree that do running out of battery in their mobile phone scares they and 5% of the respondents were strongly disagree.

CHART NO-12

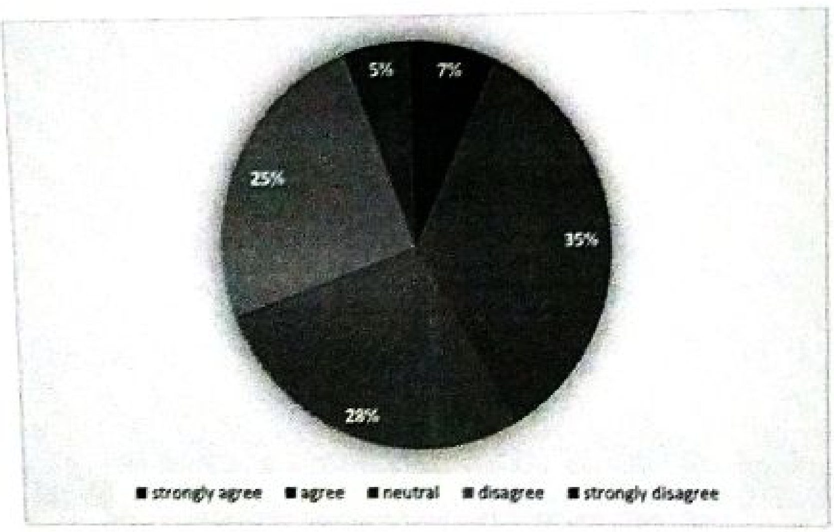


TABLE NO-13

Have you ever neglected important activities at work/study place because of overuse of mobile applications

Options	No of Response	Percentage
Never	21	29
almost never	15	21
sometimes	32	44
very often	4	6

The results show that majority 44% of the respondents were sometimes that have they ever neglected important activities at work/study place because of overuse of mobile applications and 6% of the respondents were very often.

CHART NO-13

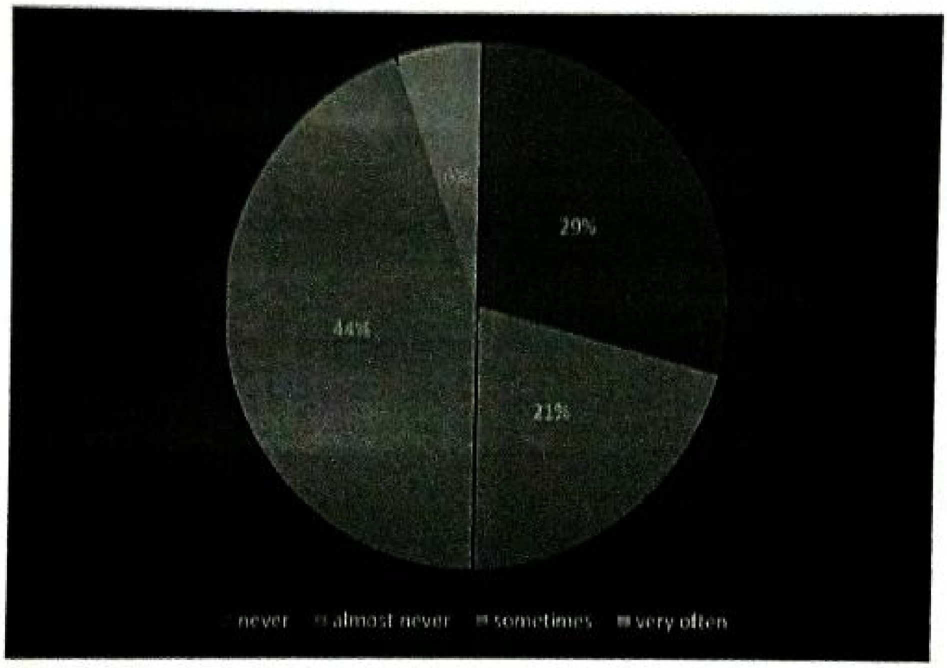


TABLE NO-14

Have you missed a meal because of over-engagement with mobile applications		
Options	No of Response	Percentage
strongly agree	8	11
Agree	17	24
neutral	19	26
disagree	18	25
strongly disagree	10	14

The results show that majority 26% of the respondents were neutral that have they missed a meal because of a over-engagement with mobile applications and 11% of the respondents were strongly agree.

CHART NO-14

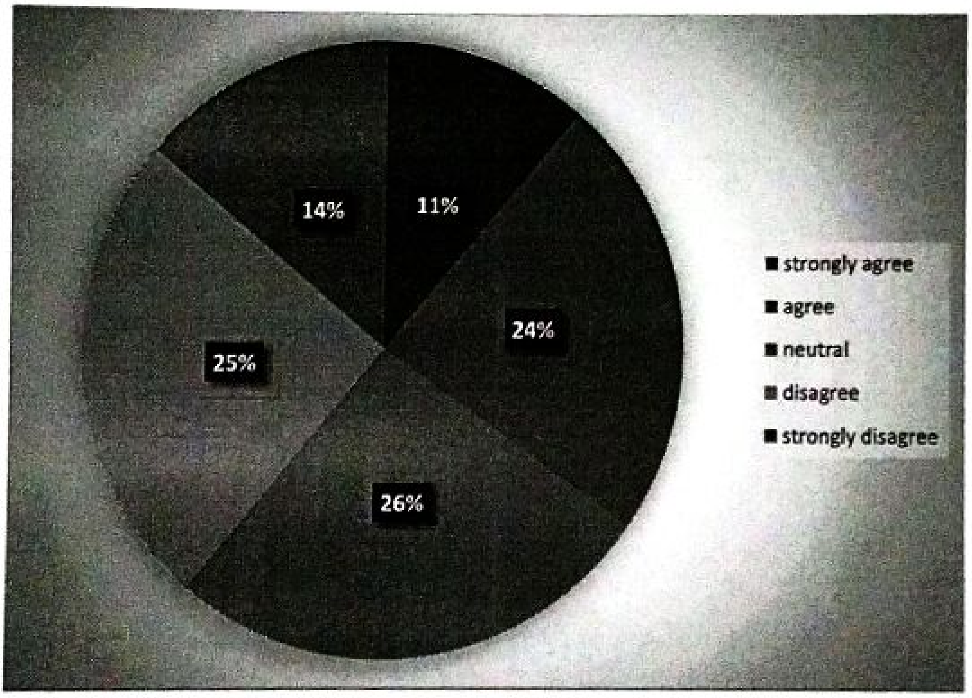


TABLE NO-15

Do you get impatient when you don't find your mobile showing a notification

Options	No of Response	Percentage
strongly agree	2	3
Agree	19	26
Neutral	24	33
Disagree	18	25
strongly disagree	9	13

The results show that majority 33% of the respondents were neutral that do they get impatient when they don't find their mobile showing a notification and 3% of the respondents were strongly agree.

CHART NO-15

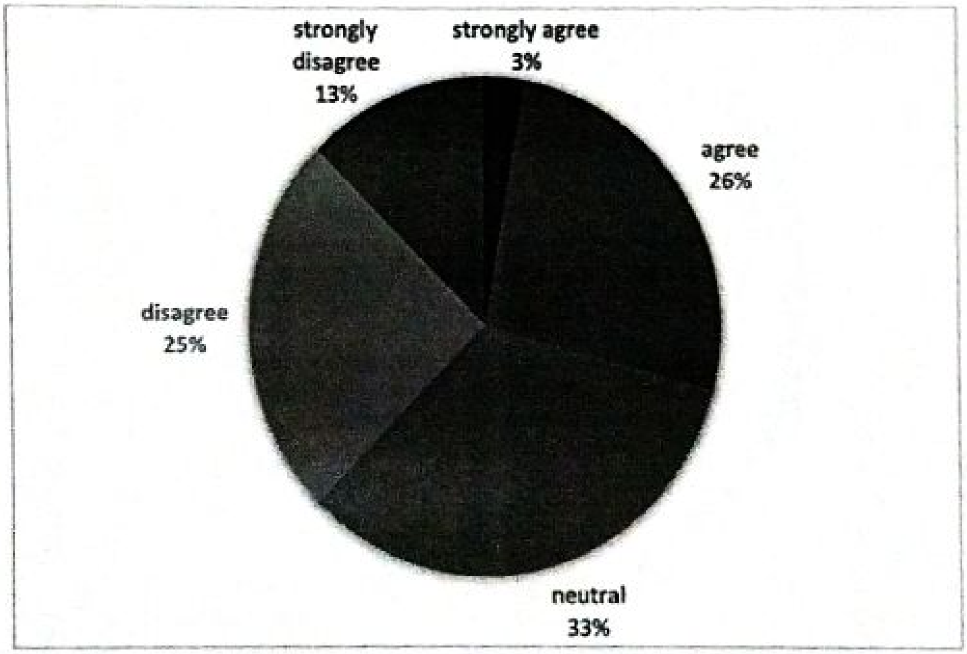


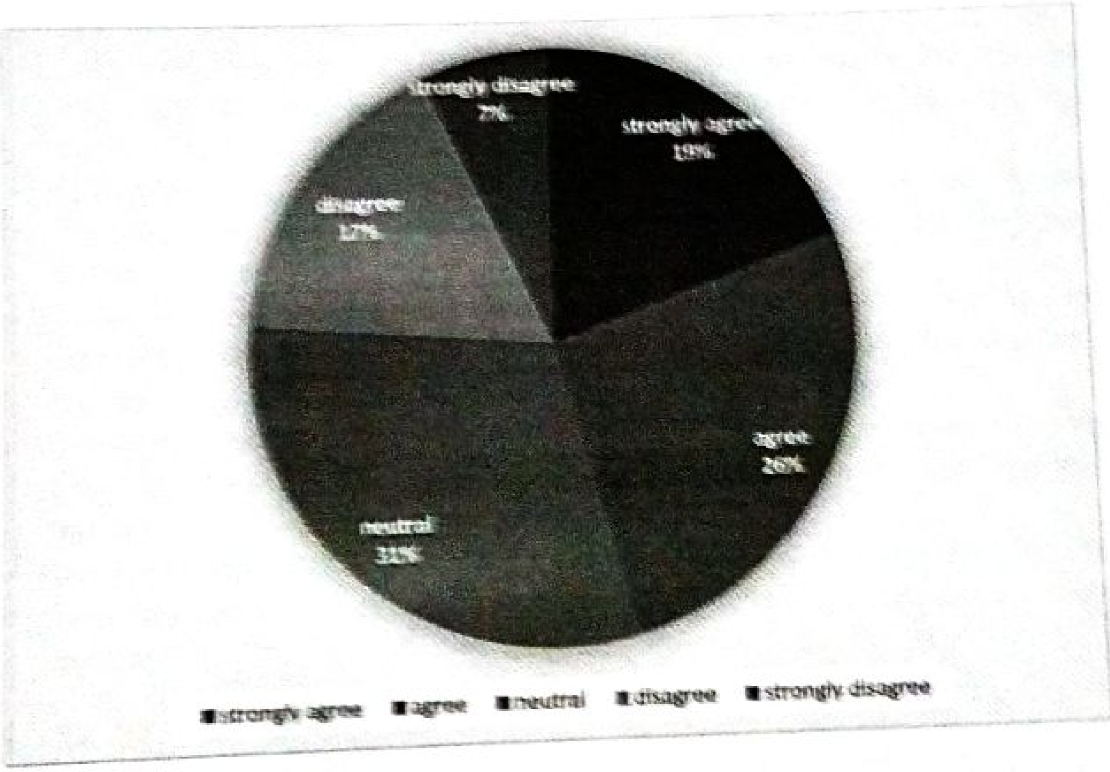
TABLE NO-16

Do you think you can survive without your phone

Options	No of Response	Percentage
strongly agree	14	19
Agree	19	26
Neutral	22	31
Disagree	12	17
strongly disagree	5	7

The results show that majority 31% of the respondents were neutral that do they think they can survive without their phone and 7% of the respondents were strongly disagree.

CHART NO-16



CONCLUSION OF MOBILE PHONE :-

- The results show that majority 32% of the respondents were both agree and neutral that mobile usage has negatively affected your academic performance and 4% of the respondents were strongly disagree.
- The results show that majority 39% of the respondents were agree that using mobile phone during class lectures can distract other students and 6% of the respondents were strongly disagree.
- The results show that majority 54% of the respondents were yes, it significantly affects communication skills that mobile phone usage negatively impacts face to face communication skills and 10% of the respondents were no, it doesn't impact communication skills.
- The results show that majority 50% of the respondents were social media that which of the following activities do they use their mobile phone the most and 11% of the respondents were playing games.
- The results show that majority 25% of the respondents were both agree and neutral that do they feel addicted to their mobile phone and 3% of the respondents were strongly disagree.
- The results show that majority 36% of the respondents were eye strain that negative effects have they experienced due to excessive mobile phone usage and 18% of the respondents were increased stress/anxiety.
- The results show that majority 35% of the respondents were agree that do running out of battery in their mobile phone scares they and 5% of the respondents were strongly disagree.
- The results show that majority 44% of the respondents were sometimes that have they ever neglected important activities at work/study place because of overuse of mobile applications and 6% of the respondents were very often.
- The results show that majority 26% of the respondents were neutral that have they missed a meal because of a over-engagement with mobile applications and 11% of the respondents were strongly agree.
- The results show that majority 33% of the respondents were neutral that do they get impatient when they don't find their mobile showing a notification and 3% of the respondents were strongly agree.
- The results show that majority 31% of the respondents were neutral that do they think they can survive without their phone and 7% of the respondents were strongly disagree.

In conclusion, mobile phone usage among college students has both positive and negative impacts. While it enhances communication, access to information, and convenience, it also poses risks such as distraction, addiction, and adverse effects on mental health and academic performance. Therefore, it's crucial for students to strike a balance, utilizing mobile phones responsibly to maximize benefits while mitigating potential drawbacks. Additionally, further research and education are necessary to better understand and address these impacts in the college environment.

STUDENTS OPINION ON UNEMPLOYMENT IN OUR SOCIETY

SURVEY REPORT

PREPARED FOR

THIRUTHANGAL NADAR COLLEGE

DEPARTMENT OF COMMERCE (G) B

III B.COM (G)B

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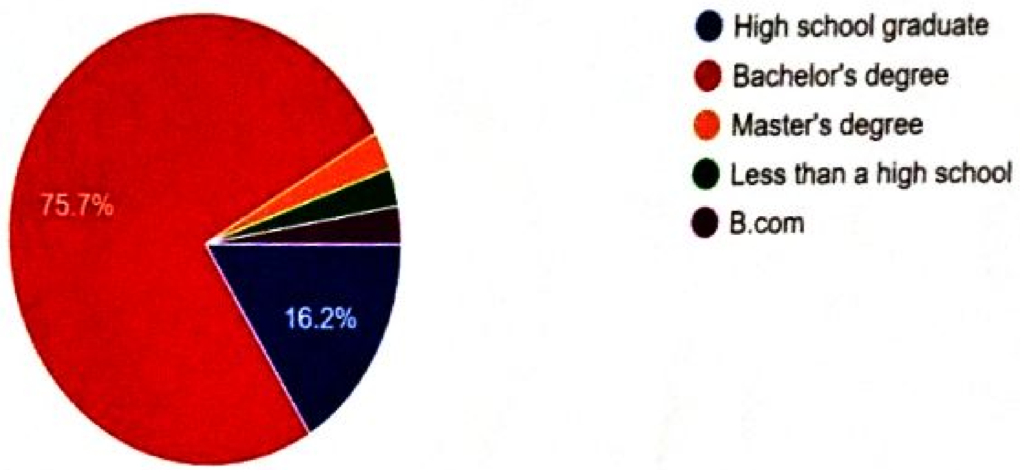
INTRODUCTION:

Today, employment is the basic need for everyone but for those people who spend a larger part of their life in studies expect not only a good job but with a handsome salary. But getting employment is a big challenge in countries like India. The reason for giving such emphasis to employment opportunities in any country is employment opportunities for citizens in any under developed or developing country, can help to reduce corruption, remove terrorism. The present situation becoming worse when the well literate people are also not able to grab the limited opportunities of employment in India or sometimes compelled to do a job or service with less salary or wages which results in underemployment. These problems can be sorted out when the root causes of unemployment and underemployment can be analyzed in detail. There are many factors which are responsible for the problem of unemployment and underemployment in India. This study is an attempt to find out the different reasons or causes of unemployment and underemployment in India by taking a sampling unit as Kaithar District in Bihar. If these responsible reasons for unemployment will come into the knowledge of Government, Public and Private Educational Institutions, educational policy makers, Training Institutions and all the responsible society-makers through this study then they can take appropriate steps on their own level to overcome these problem

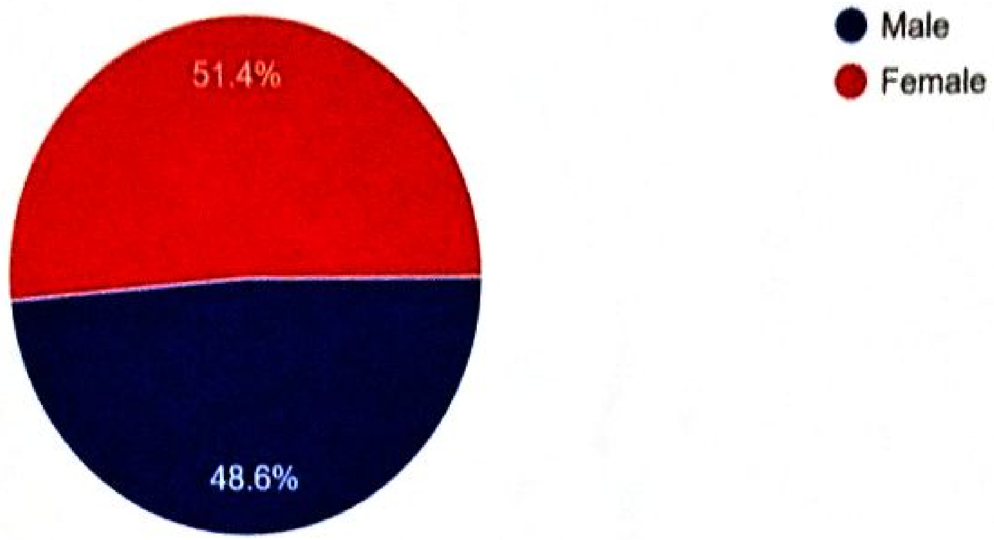
6. Education

Response Level	Count
High school graduate	6
Bachelor's degree	28
Master's degree	1
Less than a high school	1
B.com	1



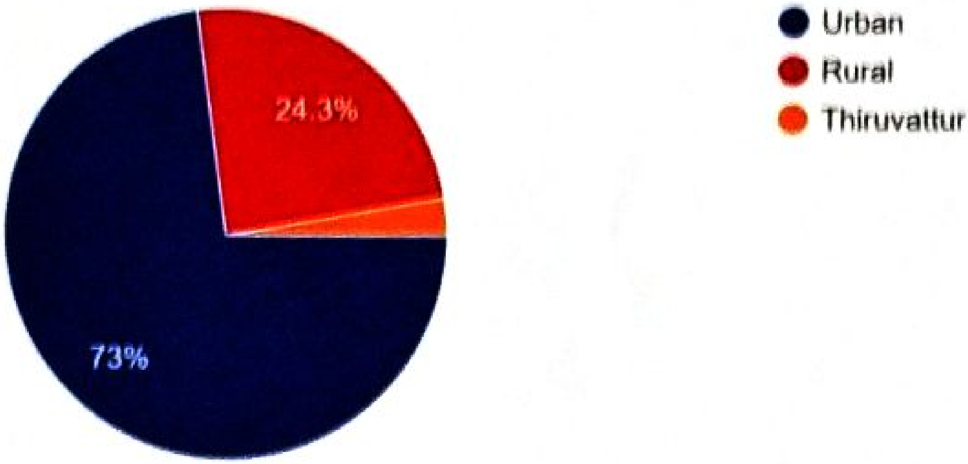
7.Gender

Response Level	Count
Male	19
Female	18



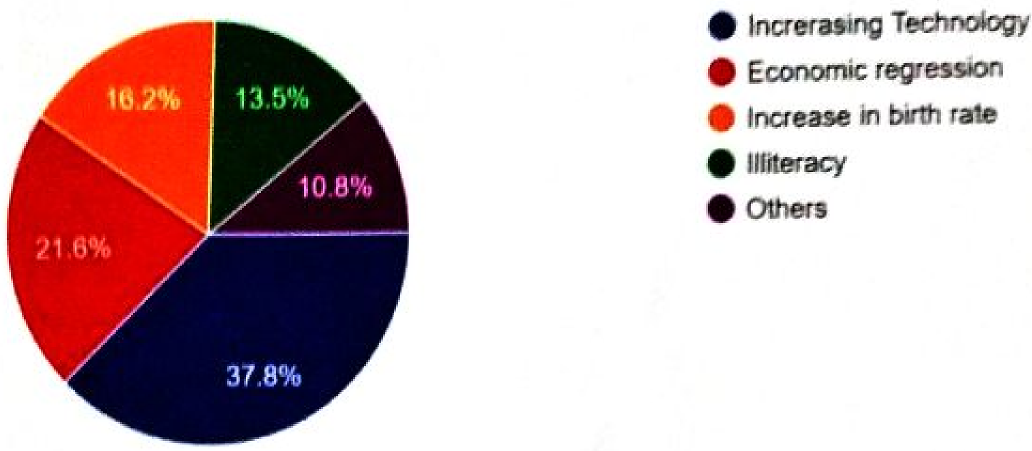
8. Locality

Locality	Count
Urban	25
Rural	12
Thiruvattur	1



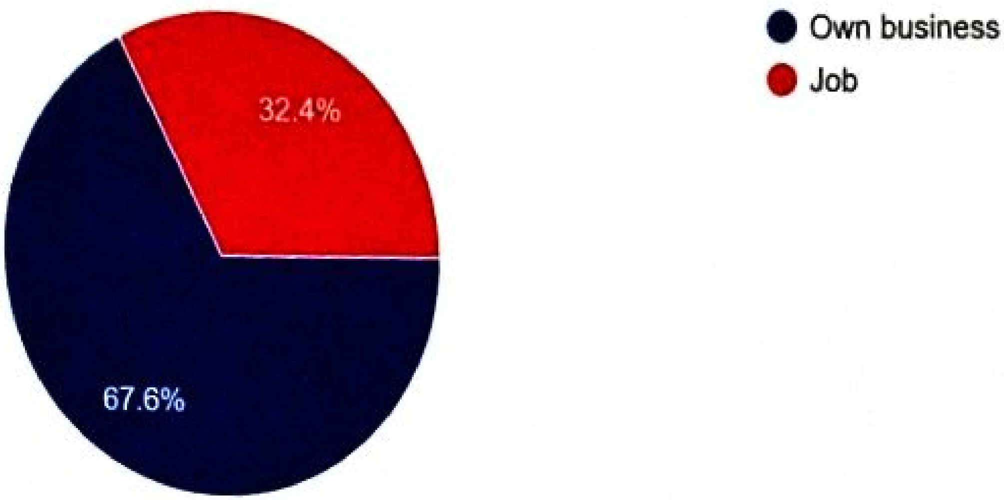
9. Causes of Unemployment

Cause	Count
Increasing Technology	14
Economic Regression	8
Increase in Birth Rate	6
Illiteracy	5
Others	4



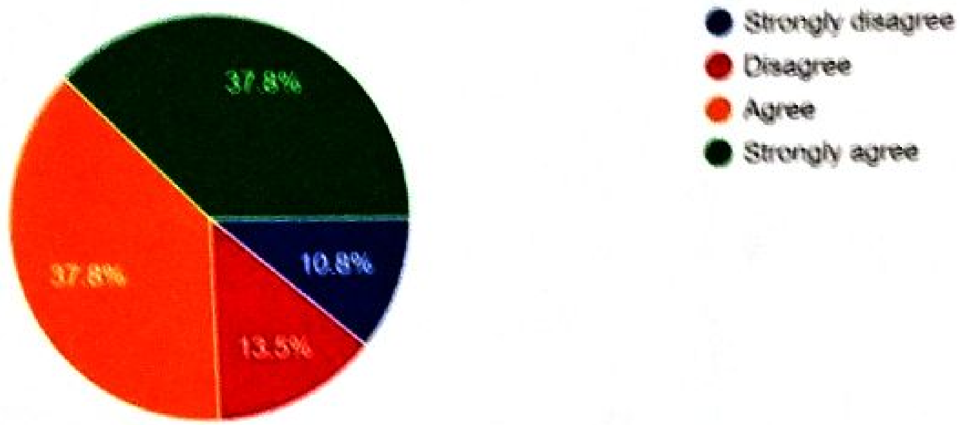
10. If You Are Unemployed, What Would You Do?

Action	Count
Own Business	25
Job	12



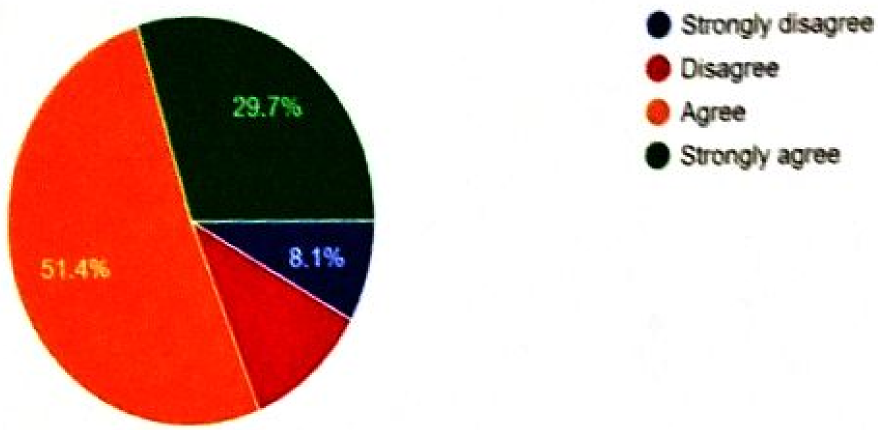
11. Unemployment Affects Family Relationship Negatively?

Response Level	Count
Strongly Agree	14
Agree	14
Disagree	5
Strongly Disagree	4



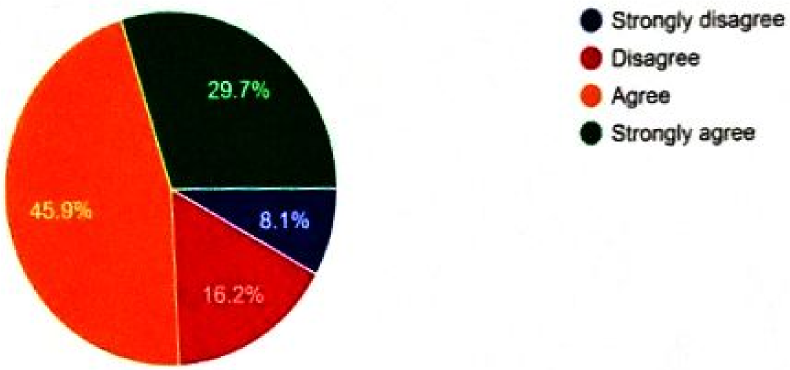
/.12. Unemployment Affects the Socio-Economic Status of the Family?

Response Level	Count
Agree	19
Strongly Agree	11
Disagree	4
Strongly Disagree	3



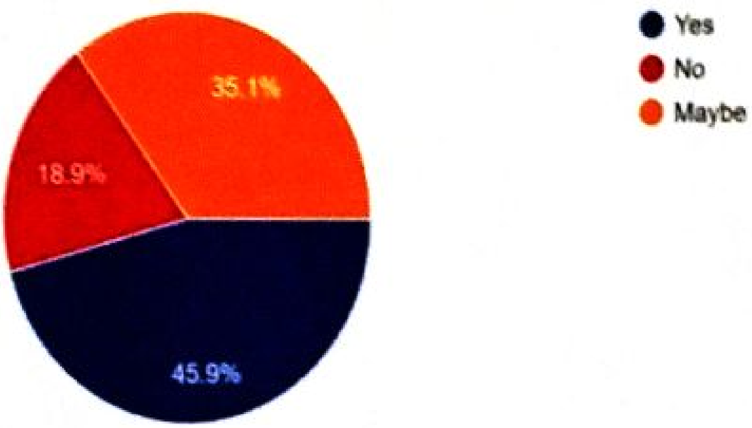
13. Our Education System Is Also Responsible for the High Unemployment Rate Among the Educated Youth?

Response Level	Count
Agree	22
Strongly Agree	7
Disagree	6
Strongly Disagree	3



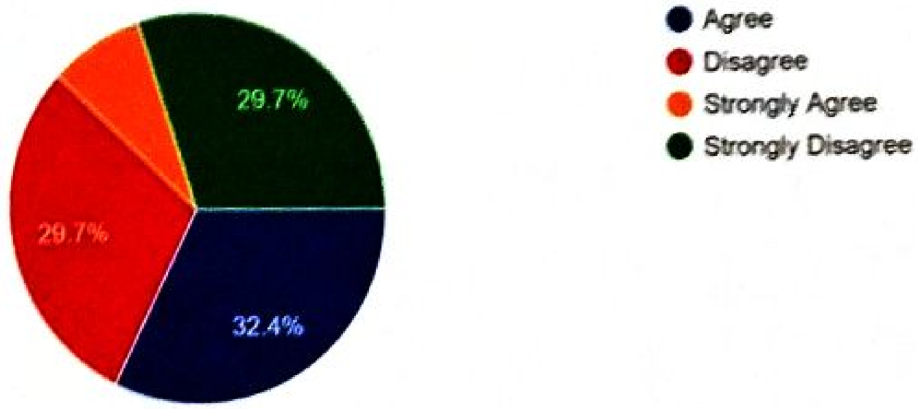
14. Do You Want to Get Some White-Collar Job?

Response	Count
Yes	23
No	15



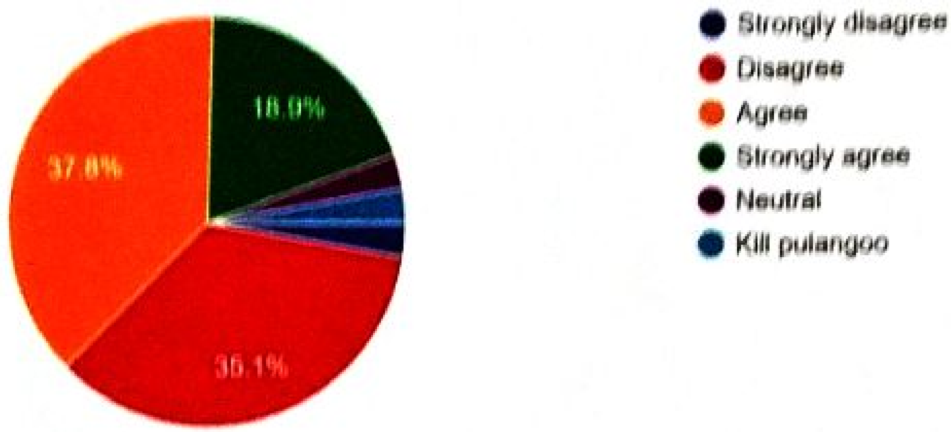
15. Unemployment Peoples Are Usually Drug User?

Response Level	Count
Disagree	13
Strongly Disagree	12
Agree	10
Strongly Agree	3



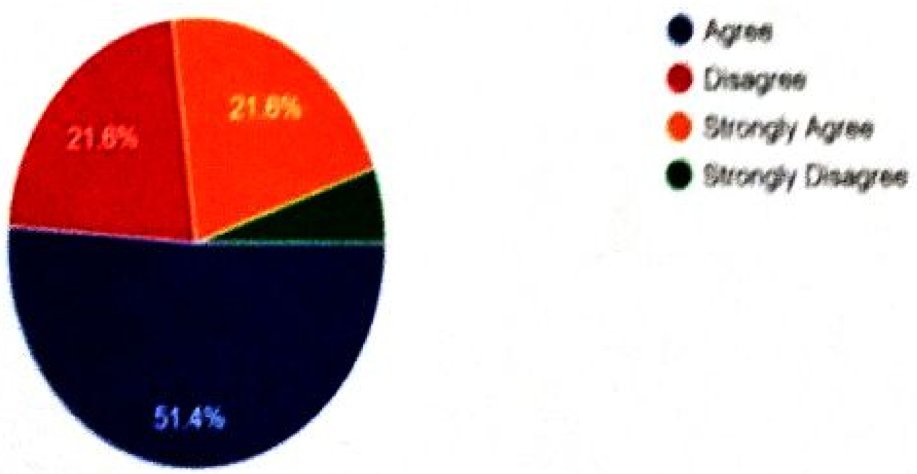
16. Unemployment Leads to Corruption, Dishonesty, Crimes, and Sins?

Response Level	Count
Agree	18
Strongly Agree	8
Disagree	7
Strongly Disagree	5



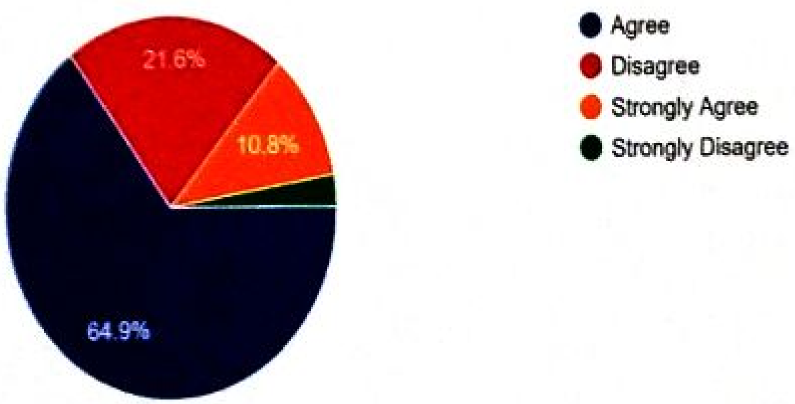
17. Rapid Mechanization and Computer Technology Are Also Causing Unemployment?

Response Level	Count
Agree	16
Strongly Agree	9
Disagree	7
Strongly Disagree	6



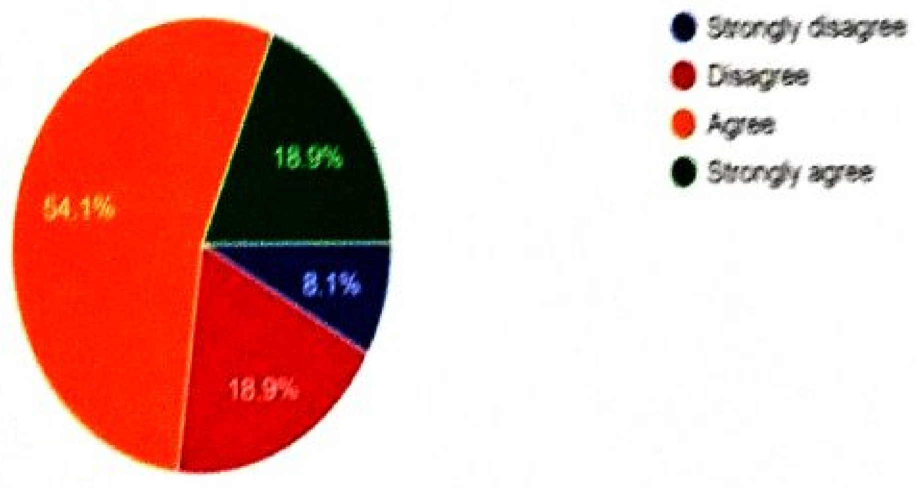
18. System of Reference So Much Indulged in Our Society to Get the Job?

Response Level	Count
Agree	19
Strongly Agree	10
Disagree	6
Strongly Disagree	3



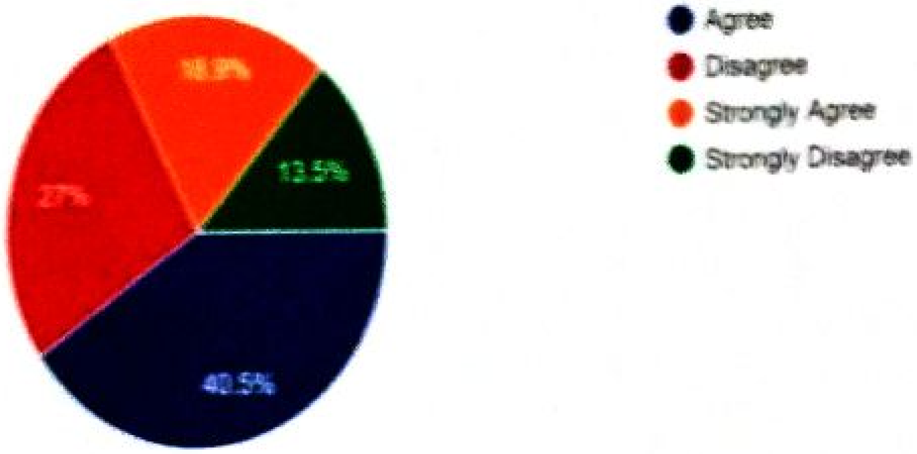
19. The Main Reason of Unemployment Is Government Is Not Keen in Providing Jobs to the Fresh Graduates?

Response Level	Count
Disagree	15
Agree	12
Strongly Agree	6
Strongly Disagree	5



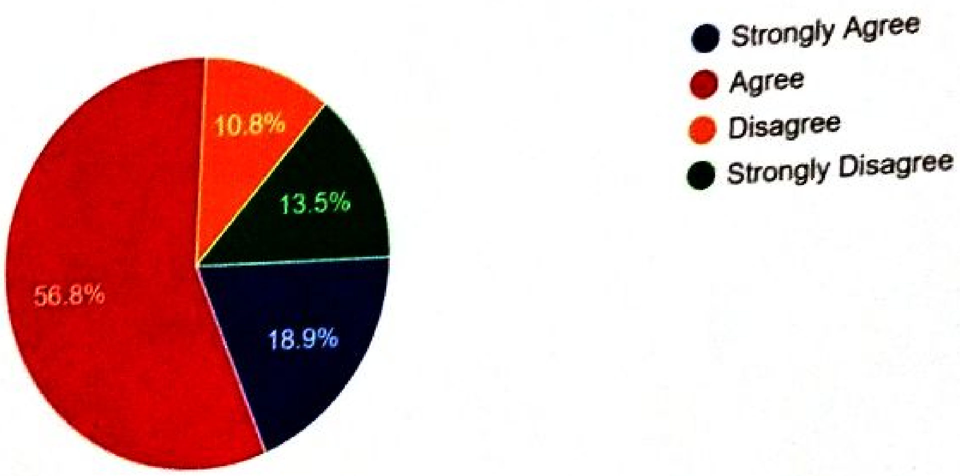
20. Young People Don't Want to Do Work on a Low Wage So They Remain Unemployed?

Response Level	Count
Agree	16
Strongly Agree	11
Disagree	6
Strongly Disagree	5



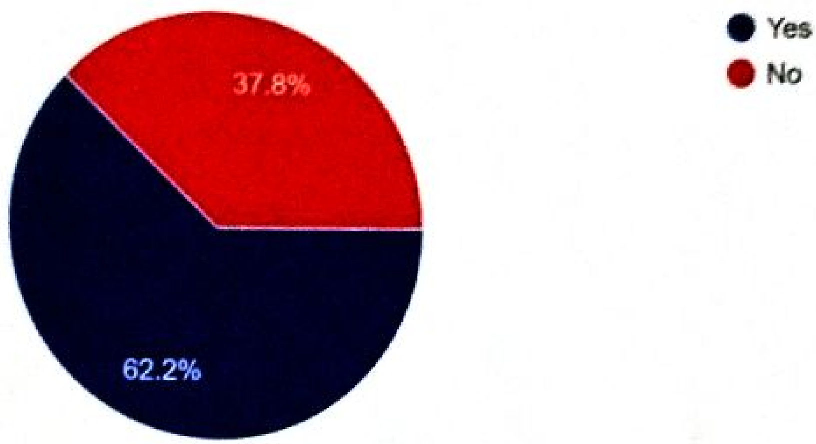
21. The Government Is Not Involving in Capital Expenditure Which Creates Job?

Response Level	Count
Agree	21
Strongly Agree	7
Strongly Disagree	5
Disagree	4



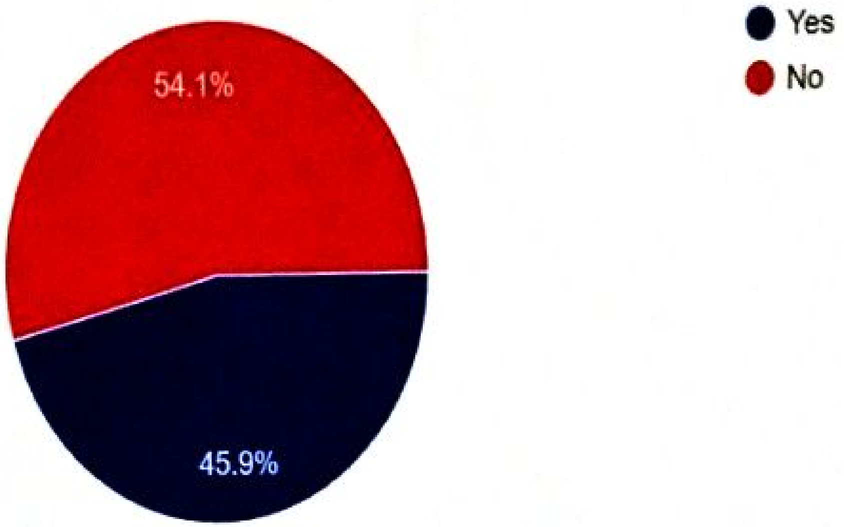
22. Lack of Enough Industries in India Is Cause of Unemployment?

Response	Count
Yes	23
No	14



23. Have You Received Any Advice/Help/Assistance from the Employment Services?

Response	Count
No	20
Yes	17



CONCLUSION:

The conclusions on students' views regarding the causes of unemployment in our country would likely vary based on their perspectives, education, and exposure to economic theories and real-world experiences. Some common factors could include inadequate education and skills training, economic instability, technological advancements, lack of job opportunities, and government policies. Conducting surveys or focus groups among students could provide more specific insights.

THIRUTHANGAL NADAR COLLEGE

A STUDY ON ONLINE SHOPPING BEHAVIOUR OF COLLEGE STUDENTS

2023 - 2024

SATHYANARAYANAN.P

II B.Com A& F

UNIVERSITY REGISTER NO: 312211524

BATCH : 2022 - 2025

A STUDY ON ONLINE SHOPPING BEHAVIOUR OF COLLEGE STUDENTS

INTRODUCTION

The advancement of electronic trade, specifically online retailing, sets various difficulties for the two retailers and clients. The simplicity and accessibility of the electronic retailing condition can bring about hasty web-based buying. Imprudent purchasing conduct alludes to the inclination of buyers to make a buy unexpectedly, momentarily and without earlier thought (Mamta Chawla, et al). By and large, in the Croatian setting, the issue of incautious purchasing isn't adequately spoken to in logical papers, and this is especially valid with regards to electronic retailing. An absence of trust debilitates purchasers from taking an interest in internet purchasing. With the web progressing new chances, it is critical to comprehend the components that produce the trust of Indian purchasers in the web-based purchasing framework. The motivation behind this paper is to investigate the determinants of trust in web-based purchasing conduct of buyers.

SIGNIFICANCE OF THE STUDY

Online shopping is a virtual shopping that enables consumers to shop across multiple market places on a 24x7 basis through the internet. It facilitates the consumers to shop at online stores by simply clicking at the tip of a mouse. Consumers can purchase any item online. Online shopping gained momentum due to a variety of reasons, viz. convenience, availability of products at consumers‟ doorsteps, gift vouchers, discount, and low price, variety of products, etc. However, the online shopping system has its demerits. The consumers who buy a product cannot suffer the material or to try it especially in the case of clothing and see how it is made. Lack of Privacy and security is another problem faced by an online shopper, even though there are precautions to ensure the safety of the transaction. A study on online shopping behavior among youth enables us to understand the extent to which online shopping. It is in this environment that the present study titled “Online shopping behavior among youth” is attempted.

OBJECTIVES OF THE RESEARCH

To analysis the online shopping behavior in college students

RESEARCH METHODOLOGY

This section describes the methodology which includes a collection of data, research design and frame work of analysis.

Primary Data

The primary survey will be collected with the help of well prepared and pre-tested schedule by objectives framed. The data will be collected from sample Self-financing Arts and Science Colleges in Kanyakumari District.

Secondary Data

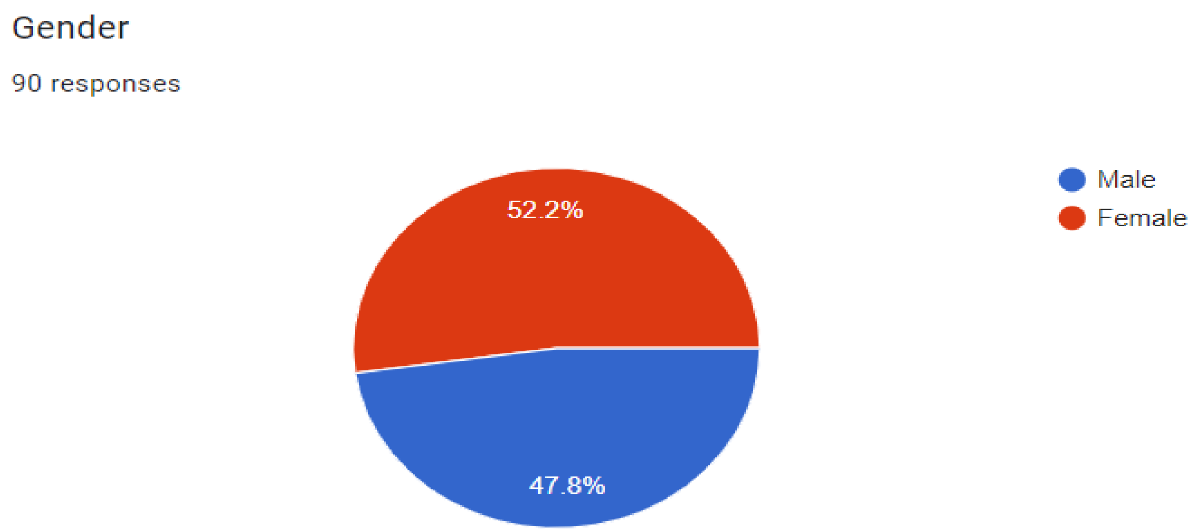
The data includes a board record, the annual report of the statistical department, theses, books and journals which is related to this research work.

Sample Size

Sample size of the present study includes 90 college going students

DATA ANALYSIS & INTERPRETATION

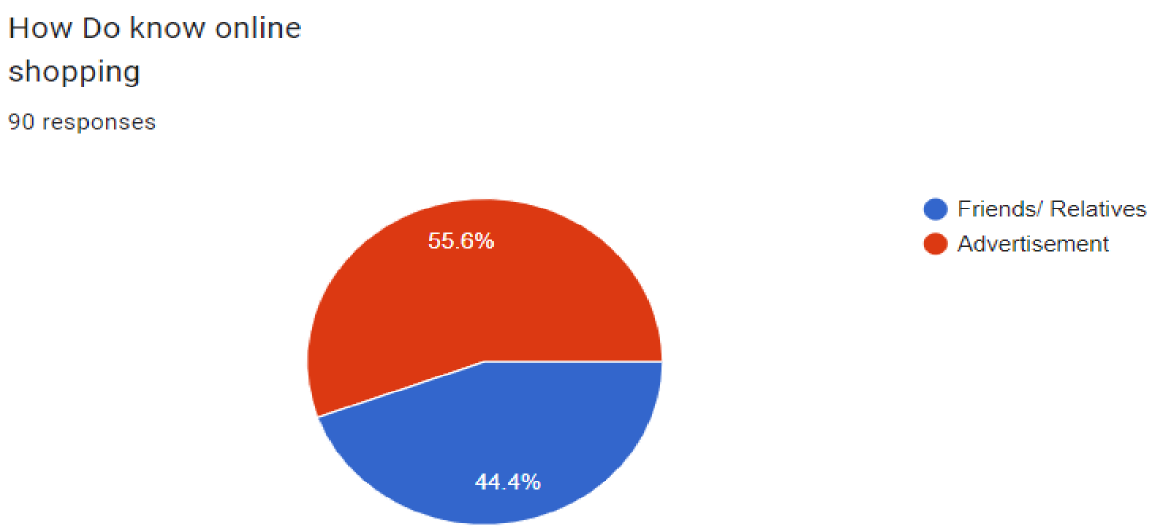
CHART - 1



Source: Primary Data

Majority of the respondents of the present study are male 52.2%. Female respondents comprises of 47.8%.

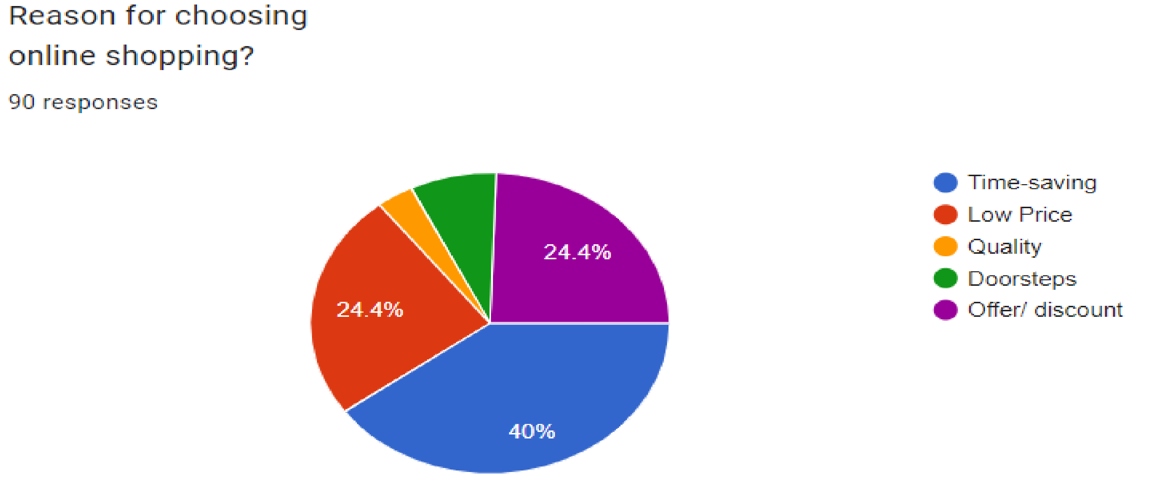
CHART - 2



Source: Primary Data

Chart 2 reveals that 55.6% of the respondents gathered information through advertisement and the remaining 44.4 % of the respondents collect the information from their friends and relatives.

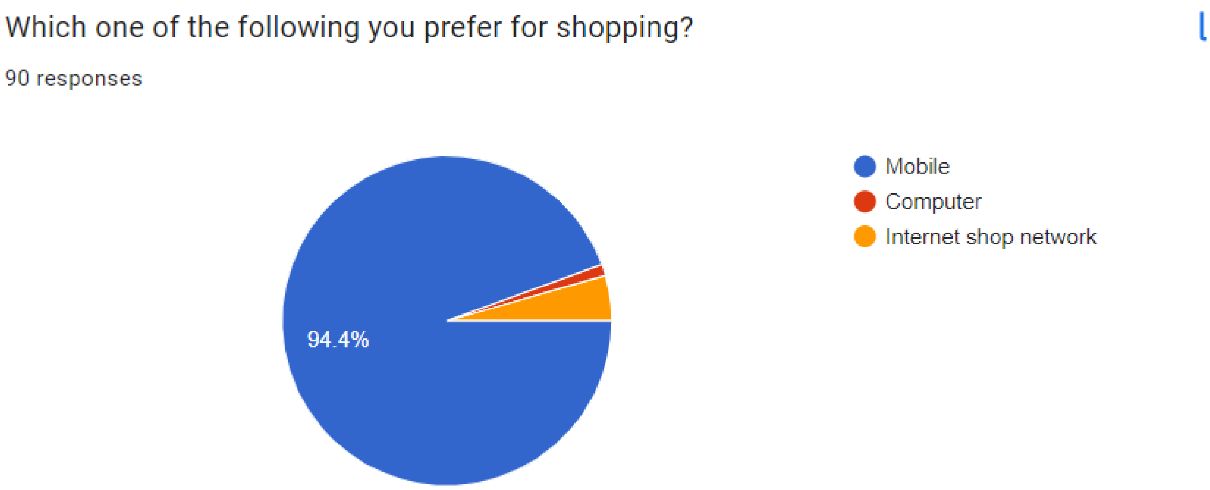
CHART - 3



Source: Primary Data

Chart 3 highlights the reason for choosing online shopping. Majority of the respondents (40%) prefer online shopping because it saves time.

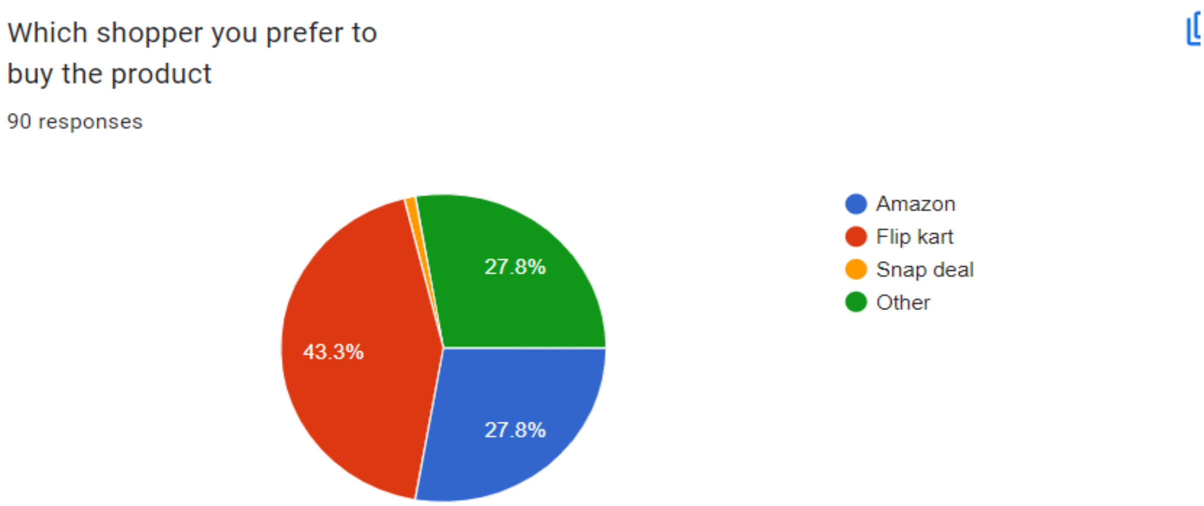
CHART - 4



Source: Primary Data

Chart 4 portrays that majority 94.4% of the respondents prefer mobile phones for online shopping.

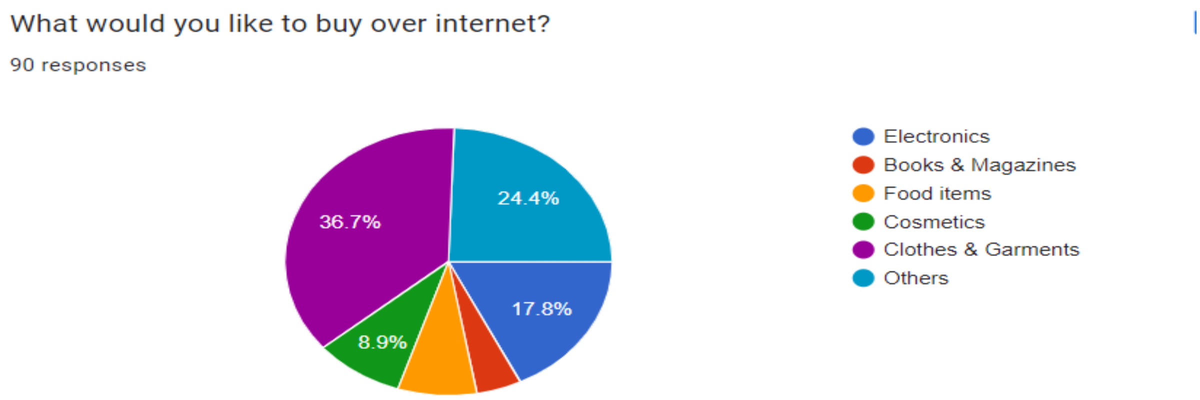
CHART - 5



Source: Primary Data

From the Chart 5 it was identified that 43.3% of the respondents prefer Flipkart to do online shopping.

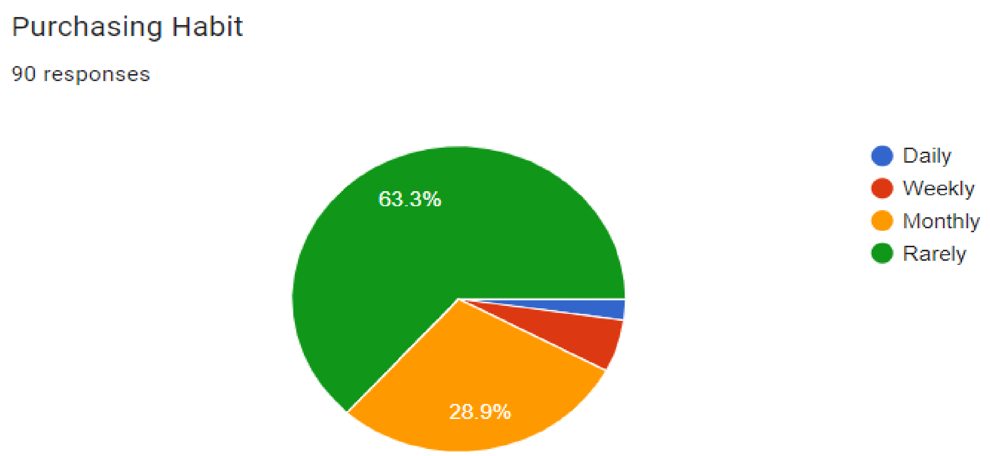
CHART - 6



Source: Primary Data

Chart 6 reveals the products preferred by the respondents to buy over internet. Majority 36.7% of the respondents opines that they like to buy clothes and Garments over internet.

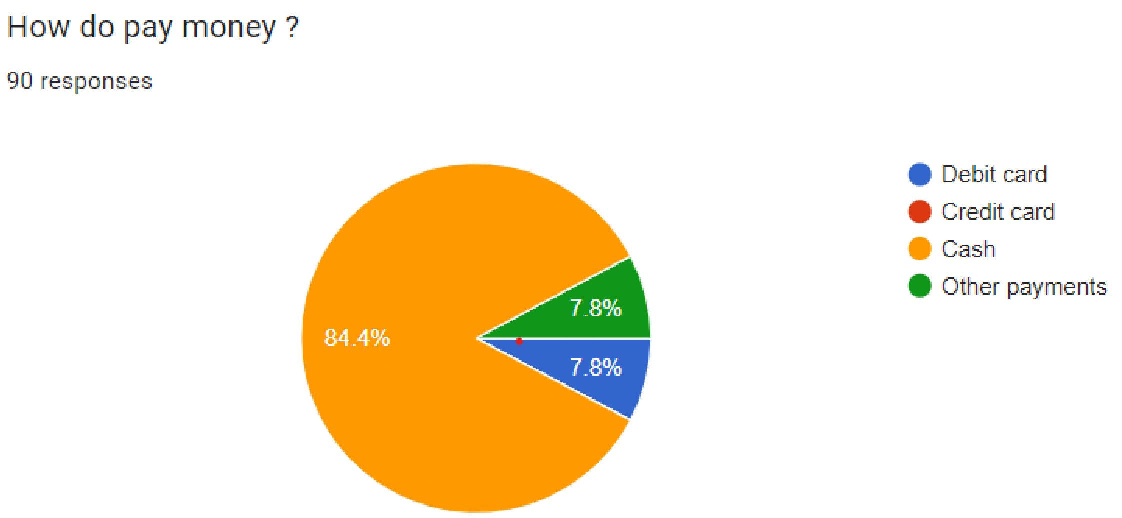
CHART - 7



Source: Primary Data

Chart 7 shows that the shopping frequency with regards to online shopping. It was identified that majority 63.3% of the respondents shop products rarely, 28.9 percent of the respondents were shopped products monthly in a year.

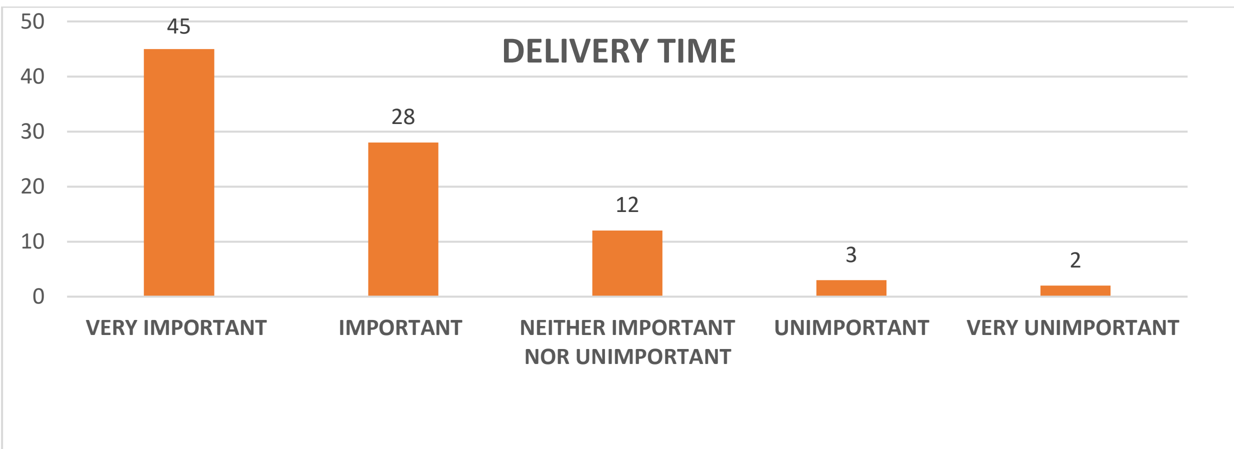
CHART - 8



Source: Primary Data

Method preferred for payment of money revealed by Chart 8. 84.4% of the respondents prefer cash on delivery.

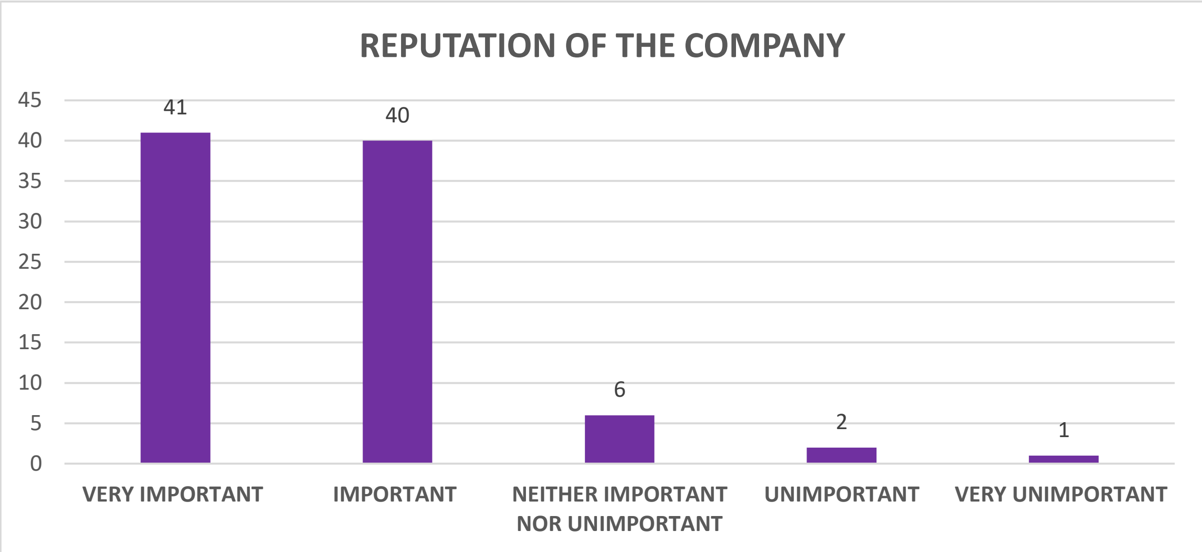
CHART - 9



Source: Primary Data

From the above chart it was identified that delivery time is considered as very important for online shopping by 45% of the respondents.

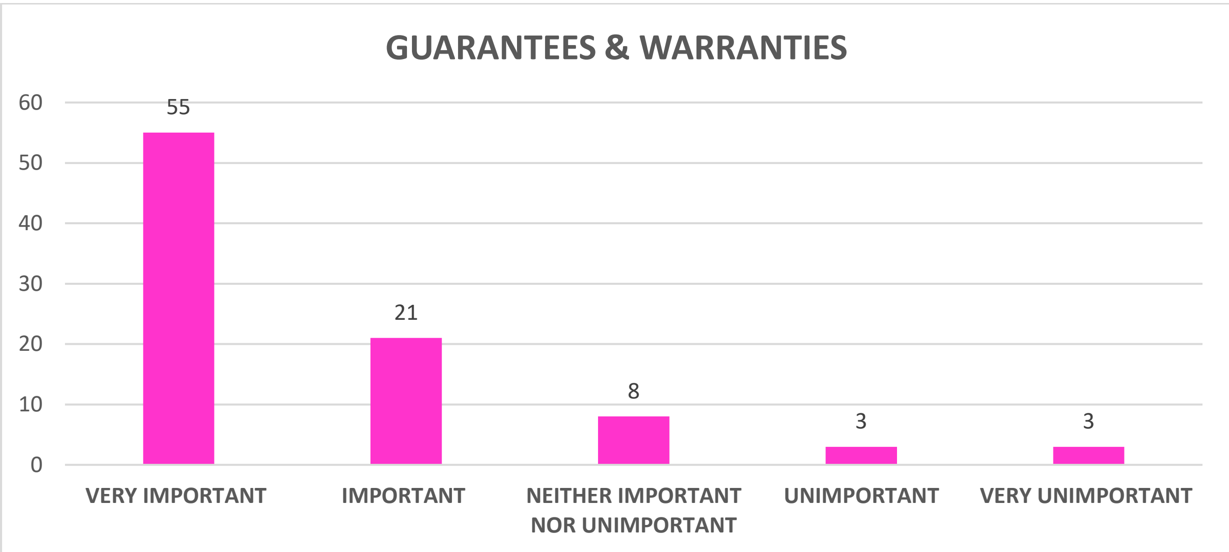
CHART - 10



Source: Primary Data

Majority 41percentnof the respondents opines that reputation of the company is the top motivating factor in online shopping.

CHART - 11



Source: Primary Data

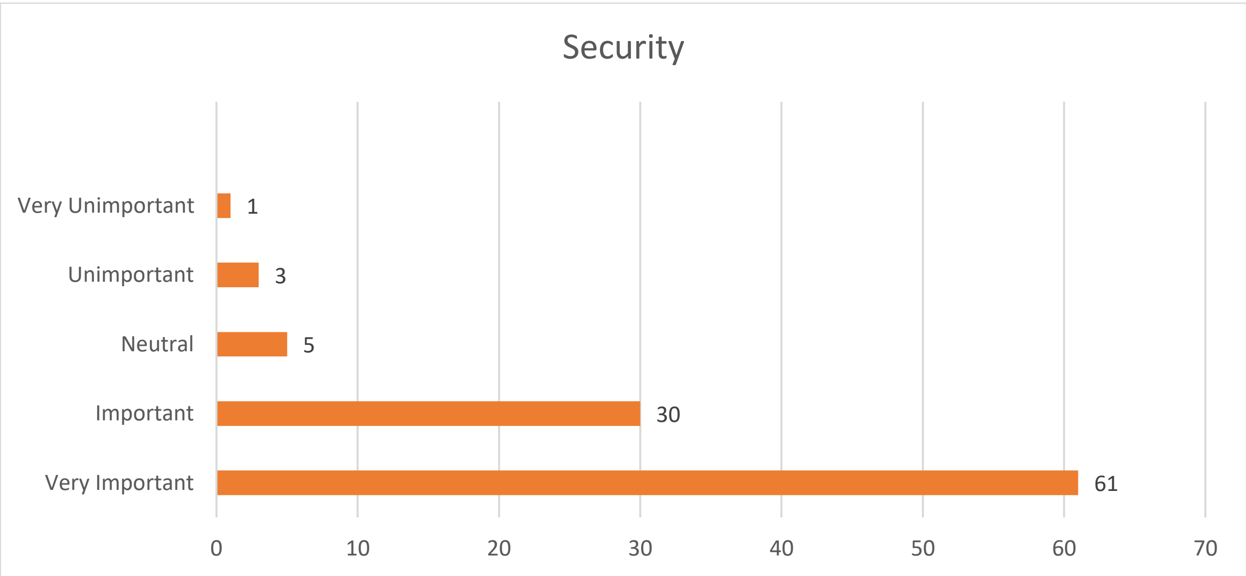
From the above table it is identified that majority 55% of the respondents consider guarantee and warranty as the important factor for online shopping.

CHART - 12

Source: Primary Data

31% of the respondents opined that low prices are the very important factor to do online shopping and other 31% respondents consider that low prices are the only important factors to do online shopping.

CHART - 13



Source: Primary Data

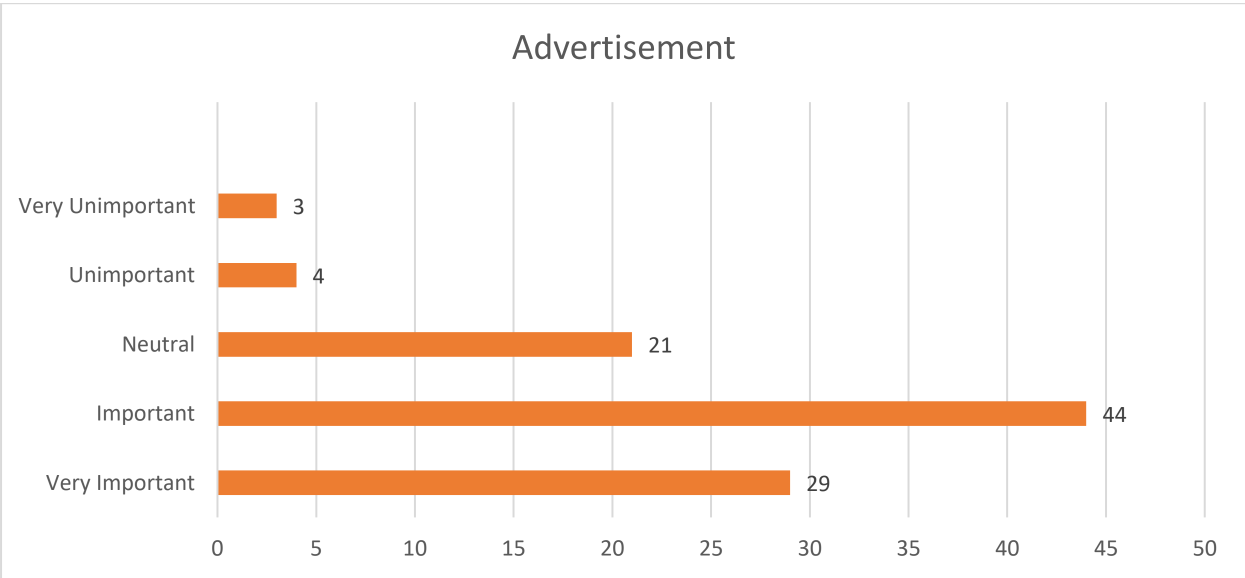
Chart 13 portrays the importance of security while shopping online. Majority 61 percentage of the respondents opined that security is very important factor.

CHART – 14

Source: Primary Data

Data analysis highlights that only 24% respondents consider Special offer & discount as very important factor.

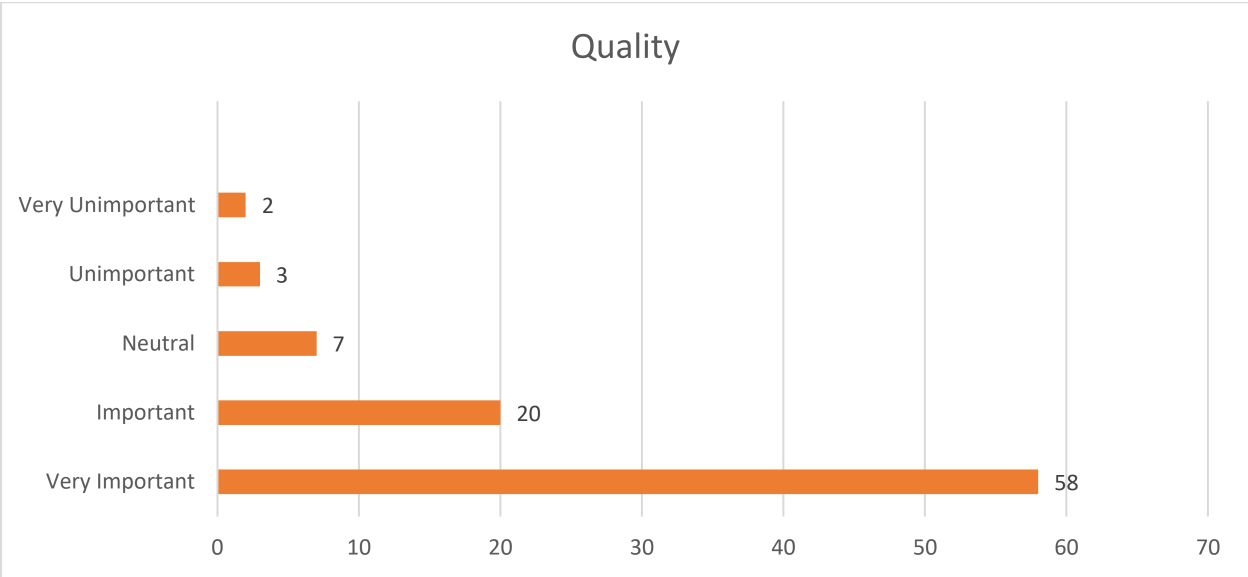
CHART - 15



Source: Primary Data

Opinion of the respondents regarding role of advertisement revealed by chart 15. 29% of the respondents opined that advertisement is very important for online shopping.

CHART - 16



Source: Primary Data

From the above chart it was concluded that respondents Quality while purchase products online.

CONCLUSION

Findings of the research might be valuable to online retailers, just as advertisers and professionals, to perceive and comprehend the highlights of web-based buying conduct to change over easy going on the web guests to purchasers. Moreover, online retailers should plan their sites to empower impulsivity in internet purchasing conduct. Specifically, the potential motivation buys can be expanded by applying some outside trigger signs, for example, deals, advancements, buy thoughts, proposed things, and so forth. Be that as it may, the discoveries ought to be considered in the light of their restrictions. Today web shopping is getting down to business. As we state that the young are in dominant part among online customers. It is so because the adolescent idea that web-based shopping is advantageous and has effective access to more items and data 24 hours every day and 7 days per week.

Survey Report: Females Buying Fabrics Through Online Platforms

This form is exclusively meant for Female respondents only.
All the information provided are confidential

* Indicates required question

1. Age Group * 2 points

Mark only one oval.

- 18 - 25 years
- 26-35 years
- 36-45 years
- 46 + years

2. Occupation * 2 points

Mark only one oval.

- Student
- Working Professional
- Home maker

3. Location * 2 points

Mark only one oval.

- Urban
- Semi- Urban
- Rural

Section 2: Online Fabric Purchasing Behavior

4. How often do you buy fabrics online? * 2 points

Mark only one oval.

- Once a month
- Once in 2-3 months
- Rarely (Only during special occasions)

5. What type of fabrics do you usually purchase online? (Select all that apply) * 2 points

Check all that apply.

- Cotton
- - Silk
- - Synthetic (e.g., Polyester, Nylon)
- - Linen
- - Wool
- - Blended Fabrics

6. What is your preferred platform for buying fabrics online?(Select all that apply) * 2 points

Check all that apply.

- Amazon
- - Flipkart
- - FabIndia
- - Myntra
- - Nykaa Fashion
- - Craftsvilla
- - Instagram/Facebook

7. What is the average amount you spend on fabrics per purchase? * 2 points

Mark only one oval.

- Less than ₹1000
- - ₹1000-₹3000
- - ₹3000-₹5000
- - More than ₹5000

Section 3: Factors Influencing Purchase Decisions

8. Which factors most influence your decision to buy fabrics online?(Select up to 3) * 2 points

Check all that apply.

- [ ] Price
- [ ] - Quality
- [ ] - Variety of options
- [ ] - Brand reputation
- [ ] - Delivery speed
- [ ] - Customer reviews
- [ ] - Convenience
- [ ] - Return/refund policy

9. How do you decide on the type of fabric to buy online? * 2 points

Mark only one oval.

- Based on specific occasion (e.g., weddings, festivals)
- - Based on comfort for daily wear
- - Based on fashion trends

Section 4: Satisfaction and Challenges

10. How satisfied are you with the overall experience of buying fabrics online? * 2 points

Mark only one oval.

- Very satisfied
- - Satisfied
- - Neutral
- - Dissatisfied
- - Very dissatisfied

11. Have you faced any issues while purchasing fabrics online? (Select all that apply) * 2 points

Check all that apply.

- [ ] Quality not as expected
- [ ] - Color variation from the online image
- [ ] - Incorrect fabric measurements
- [ ] - Delayed delivery
- [ ] - Complicated return/refund process

12. *How would you rate the importance of the following factors in your online fabric shopping experience? (1 = Not Important, 5 = Very Important) * 10 points

Mark only one oval per row.

	Detailed product descriptions	- Clear images of fabrics	- Customer reviews and ratings	- Fast delivery	- Easy returns and refunds
1	◯	◯	◯	◯	◯
2	◯	◯	◯	◯	◯
3	◯	◯	◯	◯	◯
4	◯	◯	◯	◯	◯
5	◯	◯	◯	◯	◯

13. Have you ever returned fabrics purchased online? * 2 points

Mark only one oval.

- ◯ Yes
- ◯ - No

14. Would you recommend buying fabrics online to others? * 2 points

Mark only one oval.

- ◯ yes
- ◯ no
- ◯ may be

Section 5: Suggestions and Improvements

15. What improvements would you like to see in online fabric shopping? (Select all that apply) * 2 points

Check all that apply.

- [ ] Better product descriptions and images
- [ ] - More variety of fabrics
- [ ] - Lower prices
- [ ] - Improved customer service
- [ ] - Faster delivery
- [ ] - Simplified return/refund process

16. Any additional comments or suggestions to improve online fabric shopping? * 2 points

____

Thiruthangal Nadar College

Department of Commerce General

A Study On Females Buying Fabrics Through Online Platforms

2023-2024

S.MONISH

III.B.Com General

Reg.No - 312113416

Batch 2021 - 2024

1. Introduction

The e-commerce revolution has significantly impacted the way consumers shop, with online platforms becoming a popular avenue for purchasing a variety of products, including fabrics. For female consumers, the convenience of browsing, comparing, and purchasing fabrics from the comfort of their homes is a key driver of this trend. As the demand for diverse fabric types, patterns, and textures grows, online retailers are responding by offering a vast selection of fabrics suited for everything from everyday wear to special occasions.

The shift to online fabric shopping among females can be attributed to several factors such as busy lifestyles, lack of time for physical store visits, and the ability to access a broader range of fabric options not available in local markets. Whether for tailoring, home decor, or personal projects, buying fabrics online has become an integral part of the shopping experience for many women.

This survey focuses on understanding the motivations, preferences, and challenges faced by female consumers who shop for fabrics online. The findings will provide valuable insights into the decision-making process, the types of fabrics they prefer, their satisfaction with online shopping experiences, and areas where improvements can be made to better serve this growing market segment.

Additionally, with online reviews, easy return policies, and detailed fabric descriptions, female consumers are gaining confidence in purchasing fabrics online. However, challenges like quality discrepancies and delivery delays remain areas of concern, and this survey will help uncover how these factors affect their shopping behavior and overall satisfaction.

2. Objective

The primary objective of the survey was to:

- Identify key factors influencing female consumers to purchase fabrics online.
- Understand the frequency and types of fabrics purchased.
- Analyze satisfaction levels with online fabric purchases.
- Assess challenges faced by women in online fabric shopping.

3. Methodology

- **Sample Size**: 50 female respondents.
- **Geographical Scope**: Urban and semi-urban areas across multiple regions.
- **Age Range**: 18-45 years.
- **Survey Mode**: Online questionnaire distributed through social media platforms and fabric-related online communities.
- **Data Collection Period**: 30 days.

4. Demographics

- **Age Distribution**:
  - 18-25 years: 30%
  - 26-35 years: 40%
  - 36-45 years: 30%
- **Occupation**:
  - Students: 25%
  - Working Professionals: 40%
  - Homemakers: 35%
- **Location**:
  - Urban: 70%
  - Semi-urban: 30%

5. Key Findings

5.1 Frequency of Fabric Purchases

- **Monthly Purchases**: 45% of respondents buy fabrics online at least once a month.
- **Quarterly Purchases**: 35% make purchases every 2-3 months.
- **Occasional Purchases**: 20% buy fabrics online only during special occasions like weddings or festivals.

5.2 Types of Fabrics Purchased

- **Cotton**: 60% of respondents prefer buying cotton fabrics, citing comfort and breathability as key factors.
- **Silk**: 30% purchase silk fabrics for special events and occasions.
- **Synthetic Fabrics**: 20% mentioned buying synthetic fabrics like polyester and nylon for fashion purposes.
- **Others**: Fabrics such as linen, wool, and blends are bought by a smaller percentage of respondents.

5.3 Factors Influencing Purchase Decisions

- **Price**: 75% of respondents consider pricing as the most important factor when buying fabrics online.
- **Quality**: 70% rate fabric quality as a top priority.
- **Variety**: 60% value having access to a wide range of fabric choices.
- **Convenience**: 55% appreciate the convenience of browsing multiple fabric options online without visiting stores.
- **Brand Reputation**: 40% of respondents prefer to purchase fabrics from reputed online sellers and brands.

5.4 Sources of Online Fabric Shopping

- **E-commerce Platforms**: 65% use large e-commerce platforms like Amazon and Flipkart to buy fabrics.
- **Specialty Online Fabric Stores**: 30% prefer shopping from fabric-specific online stores like FabIndia, Nykaa Fashion, and Craftsvilla.
- **Social Media Platforms**: 5% purchase fabrics through Instagram or Facebook sellers.

5.5 Satisfaction Levels

- **Highly Satisfied**: 50% of respondents report being very satisfied with their online fabric shopping experience.
- **Moderately Satisfied**: 35% are somewhat satisfied but feel that improvements are needed in areas like product descriptions and fabric feel.
- **Dissatisfied**: 15% are dissatisfied due to issues like color variation, fabric quality, or delivery delays.

5.6 Challenges Faced

- **Quality Mismatch**: 45% of respondents mentioned that the actual fabric quality did not match the description or images provided online.
- **Size & Measurements**: 30% found it difficult to judge fabric measurements accurately, leading to dissatisfaction.
- **Delayed Deliveries**: 25% reported delays in receiving their fabric orders.
- **Returns and Refunds**: 20% found the return and refund process to be challenging or inconvenient.

6. Conclusion

The survey reveals that females purchasing fabrics online are largely driven by price, quality, and convenience. While the majority are satisfied with their online experiences, challenges such as quality discrepancies, delays, and return difficulties need to be addressed by retailers to improve customer satisfaction.

7. Recommendations

- **Enhanced Product Descriptions**: Online fabric stores should provide detailed product descriptions, high-quality images, and possibly videos to showcase the fabric's texture, color, and weight.
- **Better Measurement Tools**: Platforms could offer interactive measurement tools to help customers choose the right fabric lengths.
- **Improved Customer Support**: Retailers should streamline return and refund processes, ensuring a hassle-free experience for customers.
- **Customer Reviews**: Encouraging customer reviews and ratings will help build trust and assist new buyers in making informed decisions.

By addressing these areas, online retailers can enhance the buying experience and foster long-term loyalty among female fabric shoppers.

Tables & Charts

Table 1.1 - Age Distribution of Respondents

S.no	Years	Percentage
1	18-25 years	30%
2	26-35 years	40%
3	36-45 years	30%

Chart 1.1 - Age Distribution of Respondents

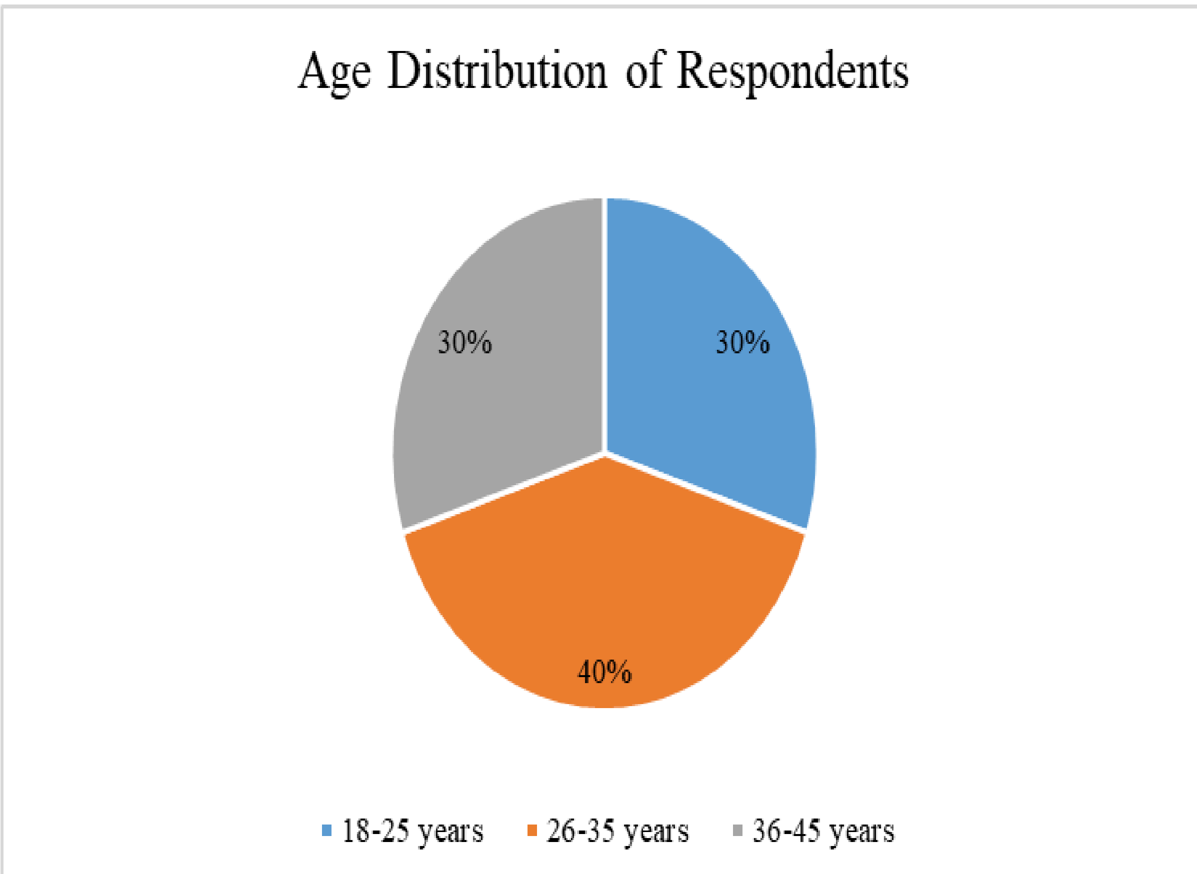


Table 1.2 - Occupation of Respondents

S.no	Category	Percentage
1	Students	25%
2	Working Professionals	40%
3	Home Makers	35%

Chart 1.2 - Occupation of Respondents

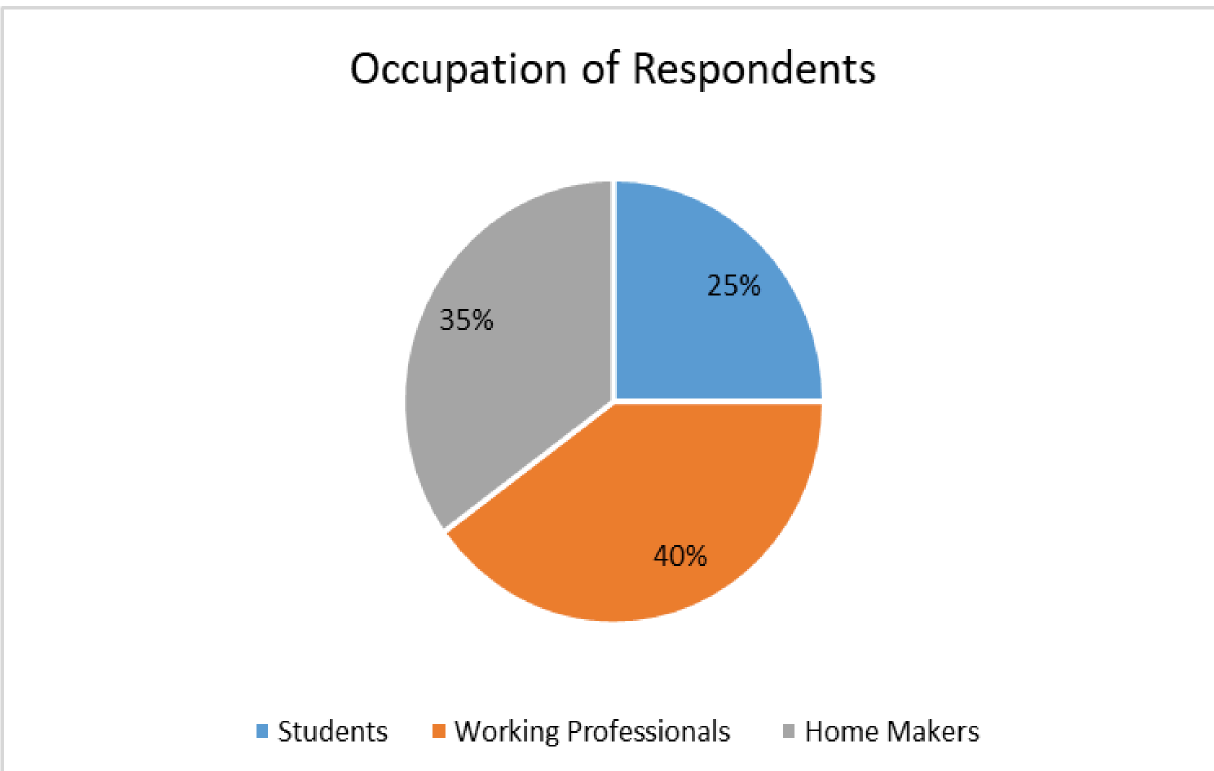


Table 1.3 - Types of Fabrics Purchased

S.no	Category	Percentage
1	Cotton	55%
2	Silk	25%
3	Synthetic	15%
4	Others	5%

Chart 1.3 -Types of Fabrics Purchased

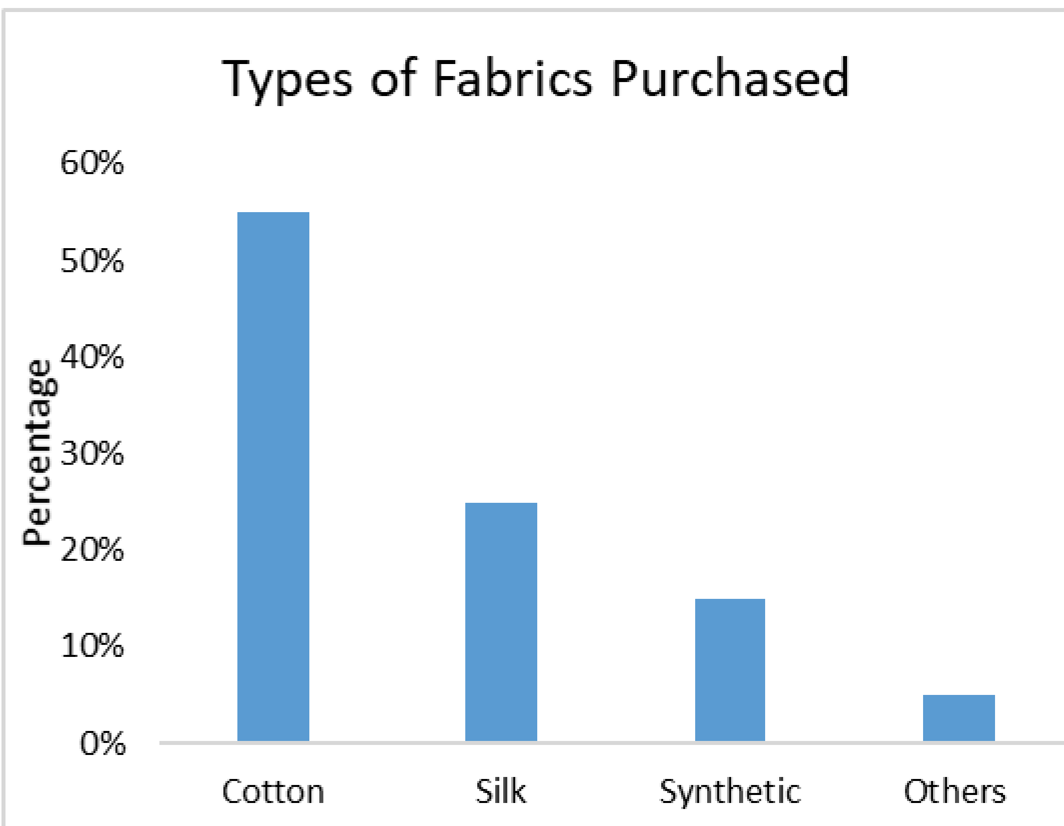


Table 1.4 - -Frequency of Fabrics Purchased

S.no	Period	Percentage
1	Monthly	48%
2	Quarterly	32%
3	Occasional	20%

Chart 1.4 -Frequency of Fabrics Purchased

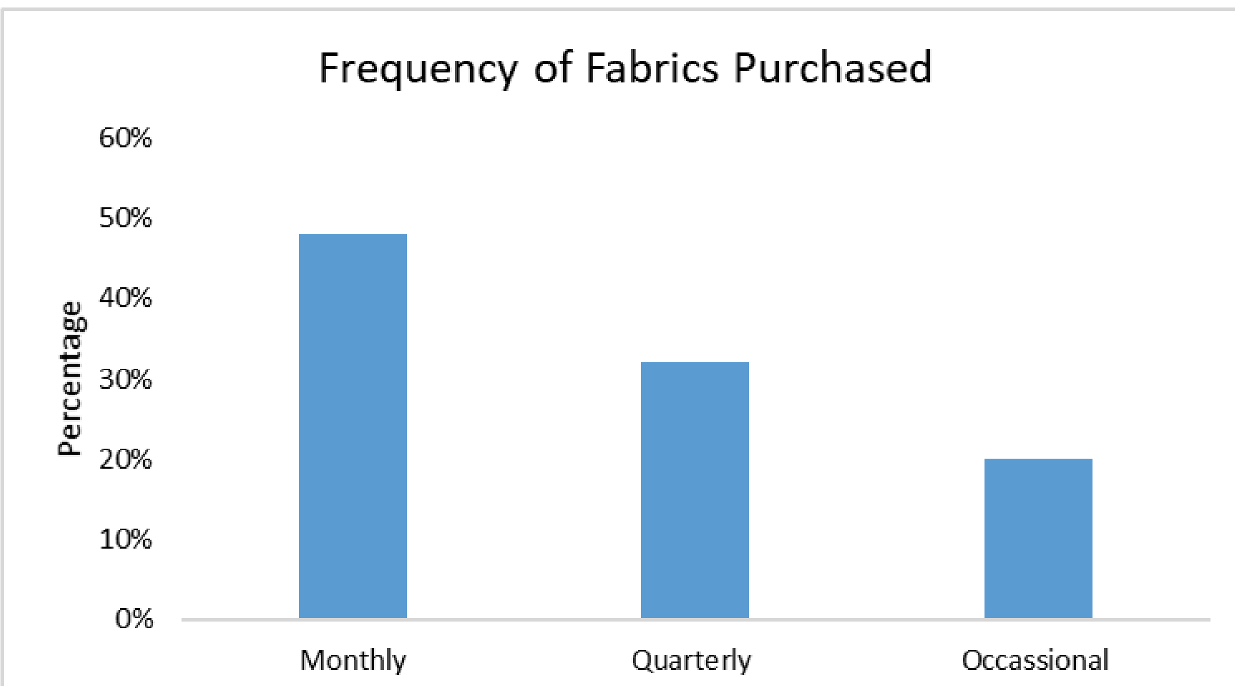


Table 1.5 Satisfaction Level with Online Fabrics

S.no	Category	Percentage
1	Highly Satisfied '	50%
2	Moderately Satisfied	35%
3	Dissatisfied	15%

Chart 1.5 -Satisfaction Level with Online Fabrics