

**Number of books and chapters in edited volumes/books published and papers published in national/
international conference proceedings Journal**

Sr. No.	Name of the teacher	Title of the paper/ Title of the book/chapters published	Calendar Year of publication	ISBN number of the proceeding	Name of the publisher
1	Dr. Santosh Bhagwant Wadkar	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
2	Rahul Laxmikant Chitnis	Changing Patients Perception towards Private Hospitals	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
3	Dr. Avinash Manohar Kharat	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
4	Dr. Pravinkumar Bharkumar Lupane	Indian Retail: Yesterday, Today and Tomorrow	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
5	Amit Shivaji Patil	Changing Patients Perception towards Private Hospitals	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
6	Miss. Shital V. Tibe	Indian Retail: Yesterday, Today and Tomorrow	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
7	Avinash Kharat	Challenges and Opportunities of Rural Marketing in India	2017	ISSN 2278-8158	
8	Avinash Kharat	Scope of Rural Marketing for FMCG Companies	2017	ISSN-2277-5730	
9	Santosh Bhagwant Wadkar	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISSN: 2319-7471	E R Publication
10	Rahul Laxmikant Chitnis	Changing Patients Perception towards Private Hospitals	2018	ISSN: 2319-7471,	E R Publication
11	Avinash Manohar Kharat	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISSN: 2319-7471,	E R Publication
12	Amit Shivaji Patil	Changing Patients Perception towards Private Hospitals	2018	ISSN: 2319-7471,	E R Publication
13	Dr. Avinash M. Kharat	Uses of Technology in Logistics and Supply Chain Management	2019	ISSN :2348-7143	RESEARCH JOURNEY

14	Dr. Avinash M. Kharat	Impact of Digital Marketing on Consumer Buying Behaviour	2019	ISSN :2348-7143	RESEARCH JOURNEY
15	Miss. Shital V. Tibe	Uses of Technology in Logistics and Supply Chain Management	2019	ISSN :2348-7143	RESEARCH JOURNEY
16	Miss. Shital V. Tibe	Impact of Digital Marketing on Consumer Buying Behaviour	2019	ISSN :2348-7143	RESEARCH JOURNEY
17	Dr. Avinash M. Kharat	IMPACTS OF PRE AND POST COVID-19 PANDEMIC IN INDIA	2021	ISSN 2582-8568	IRJHIS
18	Amit Shivaji Patil	TO STUDY THE FACTORS AFFECTING ON CONSUMER BUYING BEHAVIOR"	2021	ISSN-2349-5162	JETIR
19	Miss. Shital V. Tibe	UTILITY OF TECHNOLOGY IN LOGISTICS AND SUPPLY CHAIN MANAGEMENT"	2021	ISSN-2349-5162	JETIR
20	Dr. Avinash Kharat	Effectiveness of Distribution Channels of FMCG	2020	ISBN-978-81-944210-1-6	Sai Publication (Shirdi)
21	Dr. Santosh Bhagwant Wadkar	Marketing Management	2020	ISBN-978-93-5480-072-6	Thakur Publication Pvt. Ltd
22	Dr. Santosh Bhagwant Wadkar	Human Resource Development	2020	ISBN-978-93-5480-190-7	Thakur Publication Pvt. Ltd



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OPPORTUNITIES AND CHALLENGES FOR MARKETING OF FRUITS AND VEGETABLES IN SANGLI AND KOLHAPUR DISTRICTS

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ABSTRACT

At present the fruits and vegetables are produced by the farmers who are not much literate or having the scientific knowledge of crop production. Number of primary marketing units yet they have not done much in collection, grading, marketing etc. There is an absence of proper marketing channels as well as direct intervention of the government. Hence, producers as well as consumers are at worst position. Lack of proper marketing management, cold storage facilities, proper physical communication facilities, and also due to low level of literacy, dispersed markets, least care of state and central governments creates the problems. The present study has highlighted the present practices of production and marketing of vegetables and fruits in Sangli and Kolhapur Districts

KEYWORD: *Marketing and Production of fruits and vegetables, Marketing Channel.*

I. INTRODUCTION

Agriculture has always remained the backbone of the Indian Economy and despite concentrated industrialization in the last six decades, agriculture still occupies a place of pride and honor. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and consumer get it for with higher prices. The interest of farmer and consumer is not conducive due to middlemen. The study examines various aspects of fruit and vegetable marketing such as market infrastructure, marketing practices, marketing costs etc. in the wholesale markets in the selected area.

II. OBJECTIVES

- 1) To study the various government policies and schemes for the production and marketing of fruits and vegetables.
- 2) To study the present demand parameters of fruits and vegetables.





- 3) To analyze opportunities and challenges for marketing of fruits and vegetables.
- 4) To suggest the measures for fair remunerative prices to producers and affordable prices to consumers.

III. ANALYSIS AND INTERPRETATION OF DATA

Table No. 1 Opinion about external factors for fixation of price of produce

Sr. No.	Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Demand	19 (05%)	53 (13%)	85 (21%)	115 (29%)	128 (32%)	400 (100%)
2	Season	29 (07%)	42 (11%)	70 (18%)	103 (26%)	156 (39%)	400 (100%)
3	Government Policies	24 (06%)	28 (07%)	87 (22%)	142 (36%)	119 (30%)	400 (100%)
4	Transportation	20 (05%)	82 (21%)	95 (24%)	98 (25%)	105 (26%)	400 (100%)
5	Technology	62 (16%)	68 (17%)	78 (20%)	94 (24%)	98 (25%)	400 (100%)

Table No. 1 give information about various external factors considered for fixing the price. There were various factors considered. 32% of the producers are strongly agree, 29% are agree, 21% are neutral, 13% are disagree and remaining 05% are strongly disagree about demand decides the price. 39% of the producers are strongly agree, 26% are agree, 18% are neutral, 11% are disagree and remaining 0% are strongly disagree about season decides the price. 36% of the producers are agree, 30% are strongly agree, 22% are neutral, 07% are disagree and remaining 06% are strongly disagree about government policies decides the price. 26% of the producers are strongly agree, 25% are agree, 24% are neutral, 21% are disagree and remaining 05% are strongly disagree about transportation decides the price. 25% of the producers are strongly agree, 24% are agree, 20% are neutral, 17% are disagree and remaining 16% are strongly disagree about technology decides the price.

It is also clear that at the time of production and selling the producers have to give attention on these factors. If they give full attention towards these factors then it helps them in getting more price and it reduces loss. If they plan according to these factors then it will help them in production as well as in selling functions. Due to improvement in technology it is possible to provide fresh products year around, so it also affects on price.

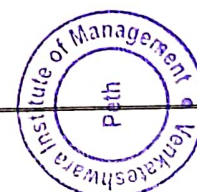
The role of government is very important. The prices of fruits and vegetables are mostly decided by bargaining power. From the government side there are no rules and regulations for price fixation of produce therefore there are many variations in the prices of fruits and vegetables.



Table No. 2 Knowledge/ use of marketing practices

Sr. No.	Particulars	Not at all	a little	Rather	Much	Very much	Total
1	Grading	103 (26%)	176 (44%)	94 (24%)	23 (06%)	04 (01%)	400 (100%)
2	Segmentation	154 (39%)	145 (36%)	51 (13%)	42 (01%)	08 (02%)	400 (100%)
3	Target to customer	126 (32%)	98 (25%)	154 (39%)	15 (04%)	07 (02%)	400 (100%)
4	Positioning	321 (80%)	52 (13%)	23 (06%)	02 (01%)	02 (01%)	400 (100%)
5	Branding	286 (72%)	56 (14%)	40 (10%)	12 (03%)	06 (02%)	400 (100%)
6	Advertising	321 (80%)	56 (14%)	23 (06%)	0 (0%)	0 (0%)	400 (100%)
7	Self sell	241 (60%)	90 (23%)	21 (05%)	32 (08%)	16 (04%)	400 (100%)
8	Competitors Policy	245 (61%)	59 (15%)	56 (14%)	28 (07%)	12 (03%)	400 (100%)
9	Sell at lean marketing period	300 (75%)	27 (07%)	20 (05%)	28 (07%)	25 (06%)	400 (100%)
10	Market Research	345 (86%)	30 (08%)	10 (03%)	08 (02%)	07 (02%)	400 (100%)

Table No. 2. Give information about knowledge of marketing to the producers. It is observed that in case of grading 44% of the producers said that they have a little knowledge, 24% said not at all, 24% said rather, 06% said much knowledge and remaining 01% said that they have very much knowledge about grading. In case of segmentation 39% of the producers don't have knowledge about segmentation, 36% have little knowledge, 13% said rather, 02% have very much knowledge and only 01% has much knowledge about segmentation. In case of target to customer, 39% of the producer said rather, 32% said not at all, 25% said a little, 04% said much and



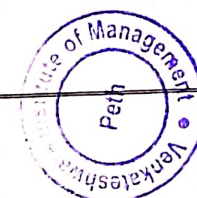


02% said very much. 80% of the producers don't have knowledge about positioning, 13% have a little knowledge, 06% said rather, & 02% said much and very much knowledge about positioning. In case of branding, 72% of the producer said that they don't have knowledge about branding, 14% said a little, 10% said rather, 12% said much and remaining 02% said very much knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little, 06% said rather and no one said much and very much knowledge about advertising. In case of self sell 60% of the producer don't use self sale practices, 23% a little use, 08% said much use, 05% said rather and remaining 04% said very much use of self sell. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge, 14% said rather, 07% said much and 03% said very much knowledge about competitors policy. 75% said that not at all, 07% said much and a little each, 06% said very much and remaining 05% said rather use the technique like sell at lean marketing period. And in case of market research 86% of the producers don't know about market research, 08% have a little knowledge, 10% have rather and 02% have much and very much knowledge about market research each.

From the above analysis it is clear that, the producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. So, it is necessary to make awareness about these practices in producers mind.

IV.FINDINGS

1. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
2. It is found that 57% of the respondents provide transportation facility to producers; and 25% provide credit facility. The lack of transportation and unavailability of credit facility are the main problems of producers. The middlemen take the advantages of these problems and provide transportation and loan facilities and purchase products at low prices.
3. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
4. It is found that there are several reasons of losses. 75% of respondents said that the main reason is perishable nature of produce; 58% of them said low market d; 40% gave other reasons like bad





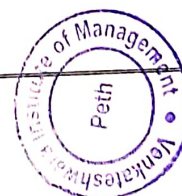
weather, natural calamities; 25% said loading/unloading; 22% said that improper product handling; and the remaining 17% said that transportation is the main reasons behind losses.

V.SUGGESTIONS

1. It is suggested that the government should control on the artificial shortage made by fertilizer stockiest. After shortage they sell these fertilizers at higher prices. Stockiest follows partiality between well known farmers and common farmers. There should be strict watch on distribution pattern of fertilizers.
2. It is suggested that to overcome the problems of exploitation of middlemen it is necessary to provide market for produce through co-operative societies and their role should be increased. Due to the negligible performance of Co-operative societies the number of middlemen has increased. These effects directly on customer. The involvement of politicians in co-operative sale-purchase union has defeated the purpose of Co-operative sale-purchase union. To avoid this there should be an amendment in the byelaws of co-operative Fruits & Vegetables sale-purchase union that the office bearers of such union should actually produce atleast 05 Guntas of Fruits or Vegetables. Only active members should be allowed to contest elections. In addition to this there should be control on middlemen through government rules and regulations. There should be the involvement of producers in the activities like trading, provide information to other producers. Further the government should fix digital TV display in each and every villages to inform about market rate, weather etc. Pricing policy and practices should be designed and implemented in uniform way.
3. It is suggested that the government should take some steps for the improvement of transportation facility. Government should give concession on products while transporting by State Transport (ST) then the producer will get more profit. Again Agricultural Produce Market Committees (APMC) should make arrangement of picking the products from farm and supply it in market then more number of farmers may change their selling method and will increase self sell the produce in the market on their own responsibility as well as profit. In village Nandani from Shirol taluka of Kolhapur district there is a cooperative marketing sangh named 'Nandani Fruits and Vegetables Growers Co operative Sangh Ltd., Nandani' which takes care of production and marketing of fruits and vegetables. They collect the products from farm and sell the products in the market and gives the money to farmers. In short, they act as a mediator between farmer and market.

VI.CONCLUSION

1. The interference of middlemen is the main problem of producers. Middlemen exploit the producers as well consumers. The producers get the less prices for their products when they sold to middlemen. The negligible performance of Co-operative societies increases the number of middlemen in the study area. It





is necessary to increase the role of co-operative societies. In addition to that there should be control on middlemen through government rules and regulations.

2. The middlemen take the advantage to exploit the producers as well as consumers. They get almost double margins for sale the products. The government should appoint special officers to check unfair trade practices, exploitation of the farmer by middlemen. It is necessary to promote, and perhaps even enforce through rules or laws by the government. As a result the producer will get more prices to their products and the consumer will get same products at remunerative prices. To tackle these problems government should provide financial assistance, create awareness among the farmers about various subsidy schemes available to encourage them, take initiative for creating the storage facility at taluka levels and provide it with minimum charges to farmers and give subsidy to build up storage facility, etc.

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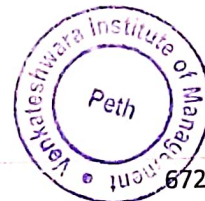
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CHANGING PATIENTS PERCEPTION TOWARDS PRIVATE HOSPITALS

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ABSTRACT

This article begins by defining the perception of the patients. It then proceeds to describe and discuss patient perception about various basic facilities as well as other facilities such as- Emergency services, Reliability, Responsiveness, Assurance, and Empathy. The article explains that the overall conditions prevailing in the study area with respect to medical services are not conducive to the quality and affordable medical care in the interest of patients. Private hospitals are clearly demonstrated both the laxity of the concerned authorities and unconcern of the medical profession for proper standards and quality of care for treatment of patients.

Keywords: - *Emergency services, Reliability, Responsiveness, Assurance, Empathy*

I. INTRODUCTION

Patient's perception is an important component of relationship with the patient. Perceptions vary from person to person. Different people perceive different things about the same situation. But more than that, we assign different meanings to what we perceive and the meanings might change for a certain person. One might change one's perspective or simply make things mean something else. The concept of patient perception does not only relate to individual patient in private hospitals.

II. OBJECTIVES

- To know services provided by Private Hospitals
- To study the changing pattern of perception of patient towards private hospitals.

1. Scope:

Geographical Scope:-

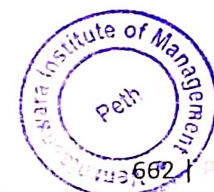
Geographical Scope is limited to Private Hospitals in Islampur City.

Conceptual Scope:-

Conceptual Scope is changing patient's perception towards private hospitals.

1) Limitations:

- Only Private Hospitals are taken from Islampur City for present study.





- Only 100 Patient taken for study.

2. Research Methodology:

- Primary Data (Proportionate Sampling Method)
- Secondary Data (News Papers, Different *NHS* Report)

1.1 BASIC ASPECTS:

Satisfaction: - What is your opinion about following Basic Facilities?

Table No.: - 1.1

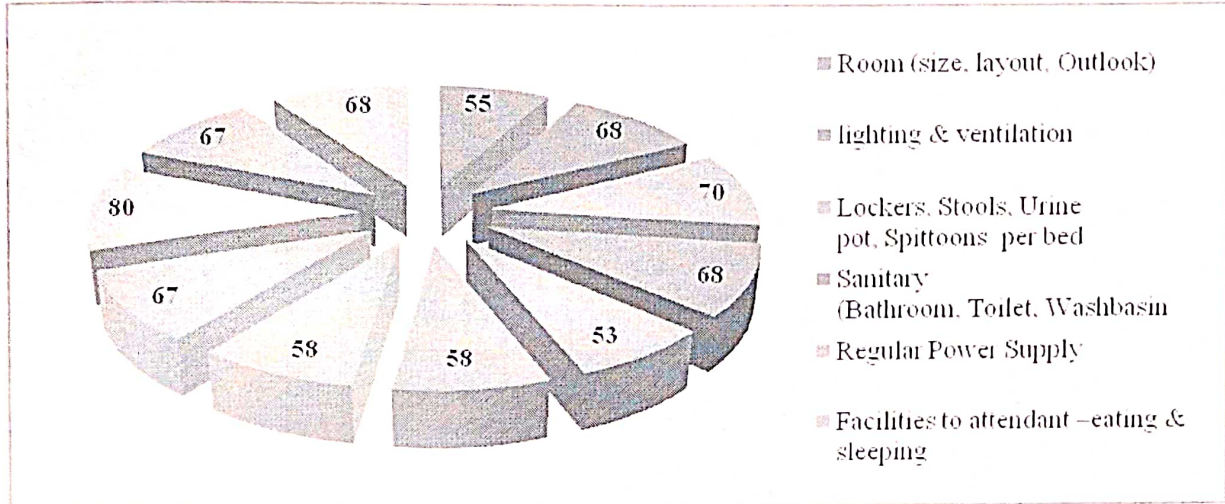
Sr. No	Basic Facilities	Very Good	Good	Average	Poor	Very poor
1	Room (size, layout, Outlook)	30	20	15	15	20
2	lighting & ventilation	40	25	10	10	15
3	Lockers, Stools, Urine pot, Spittoons per bed	35	30	15	10	10
4	Sanitary (Bathroom, Toilet, Washbasin)	30	35	10	9	16
5	Regular Power Supply	30	20	10	30	10
6	Facilities to attendant -eating & sleeping	40	15	10	20	15
7	Regular & Clean Drinking Water	45	10	10	15	20
8	Employee Appearance	40	20	20	15	5
9	Bed and Linen	38	35	20	7	0
10	Canteen	40	20	20	10	10
11	Overall Cleanness	36	25	20	11	8

(Source: Primary Data)





Graph No. 1.1



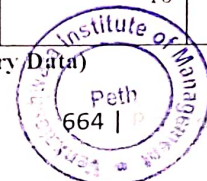
1.2 OTHER ASPECTS

Satisfaction: - What is your opinion about following other facilities?

Table No.:- 1.2

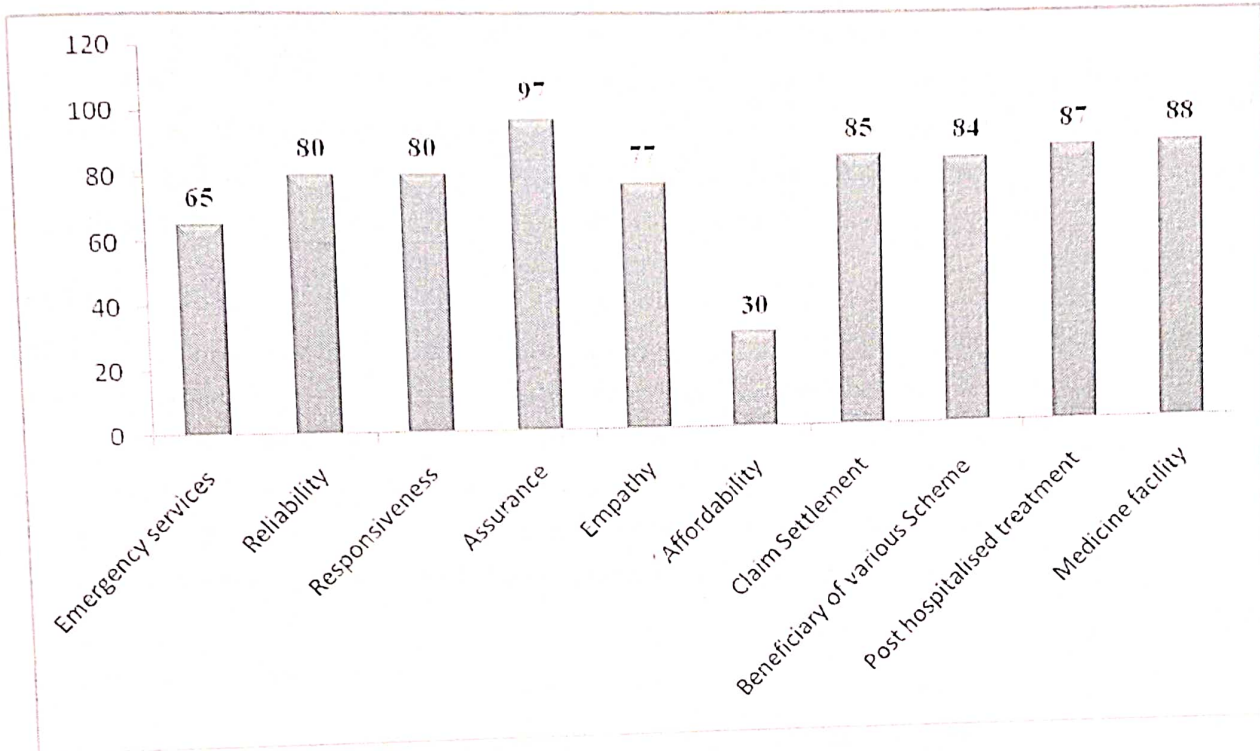
Sr. No	Variable	Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Emergency services	30	20	15	35	0
2	Reliability	30	30	20	10	10
3	Responsiveness	45	25	10	15	5
4	Assurance	42	35	20	3	0
5	Empathy	39	28	10	13	10
6	Affordability	5	15	10	45	25
7	Claim Settlement	40	25	20	10	5
8	Beneficiary of various Scheme	43	21	20	12	4
9	Post hospitalised treatment	38	29	20	10	3
10	Medicine facility	48	15	25	10	2

(Source: Primary Data)





Graph No. 1.2



III.FINDINGS

It is found that basic facilities like-lighting and ventilation, facilities to attendant and employee appearance are very good i.e. 40%. It is also found that basic facilities provided by the private hospitals are good. Without providing these basic facilities, the private hospitals are not survived in the cut-thought competition. So they are provided basic facilities better than better.

It is found that other facilities like medicine facility (48%), responsiveness (45%), and claim settlement (40%) are also provided by the private hospitals in the good manner. Researcher has also observed those patients are satisfied with services like Reliability, Emergency services, Responsiveness, Assurance, Empathy, Claim Settlement, Beneficiary of various Schemes, Post hospitalized treatment, Medicine facility.

IV.SUGGESTIONS

It is suggested that private hospitals should minimize their rates so as to affordable for common man.

It is suggested that all private hospital should accepted schemes like-MJPJAY Scheme - Rajiv Gandhi Jeevandayee Arogya Yojana for survival of poor patient.





V.CONCLUSION

It is concluded that, the physical infrastructure and the resources made available necessary for providing quality medical services are grossly adequate in almost all Private hospitals. To sum-up, the finding are self explanatory and reflects the existing reality in the study area with respect to medical services making it clear that there are smooth functioning of the private hospitals.

The overall conditions prevailing in the study area with respect to medical services are conducive to the quality and affordable medical care in the interest of patients. There are efficient hospitals in the study area.

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Indian Retail: Yesterday, Today and Tomorrow

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ABSTRACT

Retail is the final stage of any economic activity. Retail means the interface between the producer and the individual consumer buying for personal consumption. It is also the timely delivery of goods and services demanded by consumers at prices that are competitive and affordable. Retail has played a major role in the world's economy. Retail industry has contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic industries in the world today. The origins of retail are as old as trade itself. The traditional format of kirana shops changed in modern and organized formats like super-markets, departmental stores, hypermarkets, shopping malls. From the age-old kirana shops or mom-and-pop stores, traditional retail in India gave way to modern retail formats. Now, with several changes in retailing as per time, now it becomes e-tailing or the sale of products across media such as the Internet, telephone and television, has emerged as an idea whose time has come. The research is paper tried to study the changes in retail business according to time and also to know the factors behind the changes in retailing.

Key Words: modern format, oldest form, online marketing, retail

I. INTRODUCTION

The trading of goods has always been a part of traditional societies. A major historical reason underlying an importance of retailing is that, its contribution to the economy has much more visible in the modern era than it was in the past. In recent times the buying and selling of goods and products has become a much more formalized and brand- dominated activity. In the past it has been acknowledged as a subject area and now it described the academic study of retailing as 'the Cinderella of the Social Sciences'. The word 'retail' was regularly used as a small shops which was started near by house. But in the globe the word 'retail' is used as an emerging new trend of marketing.

Retail is the final stage of any economic activity. Retail has played a major role in world over in increasing productivity across the board especially in consumer oriented. Consumer is the prime factor for changing attitude of retailing. The retail market is becoming more segmented with focusing on the needs of particular groups. For this it results the development of retail environment is more complex and vital. Retail industry has contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic industries in the world today.





Retail is the buying and selling of goods and services. It is also the timely delivery of goods and services demanded by consumers at prices that are competitive and affordable. Retailing involves a direct interface between seller and customer buying for personal consumption. Retailing is the co-ordination of business activities from end to end- right from design stage of a product or offering, to its delivery and post-delivery service to the customer. Today, the retailing is contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic sectors in the world.

II.OBJECTIVES

- 1) To know the present status of retail sector.
- 2) To study the changes of Indian retail sector.



III.RESEARCH METHODOLOGY

The research is paper tried to study the changes in retail business according to time and also to know the factors behind the changes in retailing. This paper is based on descriptive type research and is based on secondary data. Researcher has discussed with various retailers about the changes in retail sector. There are various segments in retail business. But researcher has focused only changes in kirana business or Fast Moving Consumer Goods (FMCG) sector.

In 1365, the word '*retail*' is come from the old French word '*tailor*' in terms of tailoring. It means 'to cut a piece off, clip, pare, and divide or to break bulk'. It was first recorded as noun with the meaning of a "sale in small quantities in 1433 from the Middle French retail, "piece cut off, spread, scrap, and pairing". Retail means the interface between the producer and the individual consumer buying for personal consumption. This excludes direct interface between the manufacturer and institutional buyers such as the wholesalers, Government and other bulk customers. Retailing is the last link that connects the individual consumer with the manufacturing and distribution chain. A retailer is involved in the act of selling goods to the individual consumer at a margin of profit.

Retail has played a major role in the world's economy. Retail is the second-largest industry in the United States both in number of establishments and number of employees. The retail industry employs more than 22 million Americans and generates more than \$399 trillion in retail sale annually. The Retail sales of the United Kingdom (UK) account for 1/5 of its total economy. The retail sector generates almost 8% of the Gross Domestic Product of the UK. Over 3.0 million people were employed by the retail industry. Coming to Europe, retail turnover in the EU is approximately Euros 4000 billion and the sector average growth looks to be following an upward pattern. The impact can be best seen in countries like Mexico, Thailand and more recently China. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector.



Indian Retail: Yesterday- Traditional Retail

The origins of retail are as old as trade itself. Barter was the oldest form of trade. The early peddler with his trinkets had to go from tribe to tribe and from village to village either on foot or by donkey as fast moving transport vehicles was not available. In the orient, the camel was used and long caravans loaded with only luxury goods like spices, silks etc. During the time of Roman Empire, shops became numerous in Rome and other cities of the empire. Numerous small shops were set up within veritable shopping centers.

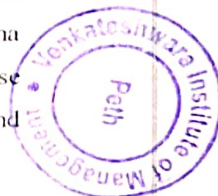
In India, The Rig Vedic period, there are some direct hints to show the state of self- sufficiency of wealth in the early Aryan community. Before the rise of caste system in the Indian society, every family sufficiently produced for their food, clothes, equipment, etc. by adopting occupations relating to agriculture and industry. The origin of markets can be traced to surplus production by farmers. Roads and carts came into existence in the wake of these developments. Boats along the rivers and coasts also came to be employed for the purpose.

Retailing refers to the traditional forms of low-cost retailing such as local kirana shops. Technically an unorganized retail outlet is defined as an outlet run locally by the owner or caretaker of a kirana shop with lacks technical and accounting knowledge. This is unorganized sector. These kirana shops are one of the easiest ways to generate self employment. It does not require high investment in land and capital. Such kirana shops are their own set of management systems and principles. They are efficiently serving the customers by providing them the required merchandise and the service. In towns/villages and urban areas, most of the kirana shops have been running for more than one generation. These are family owned shops run by the owners themselves. They offer a variety of merchandise. As a result the customers are not very willing to switch from their existing kirana shop. Kirana shops sells to customers' cereals, grains, pulses and cooking oils as per their demand. Mostly these kirana shops are run by people commonly referred as 'Baniya', who lack professional education, experience and exposure.

Indian Retail: Today- Organized Retail

The traditional format of kirana shops changed in modern and organized formats like super-markets, departmental stores, hypermarkets, shopping malls. Organized retail is nothing but a retail place where all the items are separated and got under one roof. This retailing provides large number of brands available and different types of products at one place. It deals with multiple formats, which is typically a multi-owner chain of stores or distribution centers run by professional management. Today, organized retailing has become an experience characterized by comfort, style and speed. It is something that offers a customer more control, convenience and choice along with an experience.

Modern retailing has entered into India as is observed in the form of sprawling shopping centers, multi-storied malls and the huge complexes that offer shopping, entertainment and food all under one roof. The Indian retail industry has experienced growth of 10.6% between 2010 and 2012 and is expected to increase to USD 750-850 billion by 2015. With the emergence of the big players, the traditional kirana shops have also transformed themselves in different ways. A number of kirana shops have expanded in size allowing self-service and provide





customers with deeper and wider assortments. These transformed kirana shops are now providing facilities like credit, replacement and home delivery. ⁽¹⁾

Indian Retail: Tomorrow- Non-Store Retailing

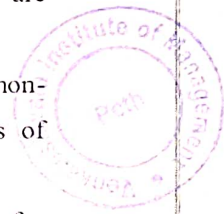
The Indian retail landscape is among the most complex across the globe, but it offers immense potential for the enterprising business person. From the age-old kirana shops or mom-and-pop stores, traditional retail in India gave way to modern retail formats, which elevated customer experience to new levels. Now, with several changes in retailing as per time, now it becomes e-tailing or the sale of products across media such as the Internet, telephone and television, has emerged as an idea whose time has come.

Non-store retailing units such as multi level marketing and teleshopping. On the other side, with the advancement of IT and communication, electronic-retailing became a reality to create a platform to the sellers to sell their products through television channels and internet for which payments can be made through online payments or e-banking. Non-store retailing adopts a direct relationship with the consumer. It can be classified as direct personal contact and direct response marketing.

Direct selling involves making a personal contact with the end consumer, at his home or place of work such as cosmetics, jewelry, home appliances, educational materials, nutritional products, etc. This type of retailing follows the party plan or the multi level network. They display and demonstrate on inviting to customers act like master distributors appointing their customers on commission basis. For example, Eureka Forbes, Amway are some well-known companies involved in direct selling.

In Direct Response Marketing, the customer becomes aware of the products/services offered through a non-personal medium like mail, catalogues, phones, television or the internet. It includes various forms of communication with the consumers like:

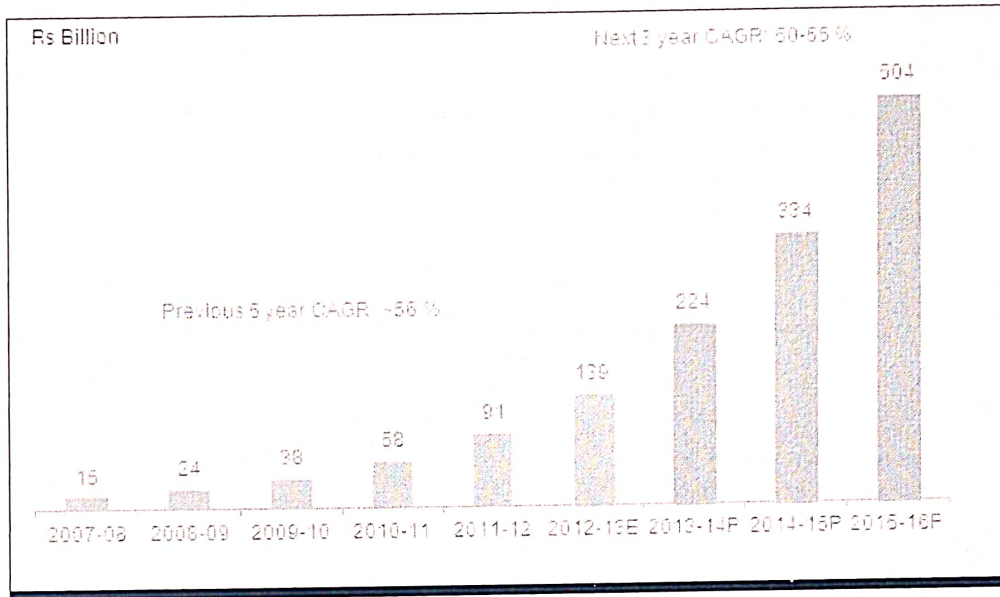
- a) Mail Order Retailing: this form of retailing eliminates personal selling and store operations. Appropriate for specific products, the key is using customer database to develop target catalogs that appeal to narrow target markets.
- b) Television Shopping: In this form of retailing, the product is advertised on television and details about the product features, price, and guarantee/ warranty are explained. Phone numbers are provided for different cities where the products can be ordered and to get them home delivered. For example, the Tele-brands programme, which usually presents the fitness and health related products.
- c) Telemarketing: Telemarketing is the process of communicating with customers through the telephone, to promote products or services. The executive contacts customers at a time that is convenient to them. Most companies give their toll-free numbers for customers to respond. For example, various offers are tells by mobile companies to the customers.
- d) On-line Retailing: This also known as *e- shopping*. Online retailing defines those companies who are in the primary business of providing web platform(s) and website(s) through which individuals, using a computer or smartphone, can purchase a product or service. This format allows the customer to evaluate and purchase from





the comfort of his home through the web sites using internet. The products are delivered to customers' homes with a strong supply chain and delivery mechanism. After checking the product and then paid the amount.

Table No. 1: Online retail market size and growth



Source: CRISIL Research

India's online retail industry has grown at a rapid pace in the last 5 years from around Rs 15 billion revenues in 2007-08 to Rs 139 billion in 2012-13. It is translating into a compounded annual growth rate (CAGR) of over 56 per cent. The 9-fold growth came on the back of increasing internet penetration and changing lifestyles. It was primarily driven by books, electronics and apparel.

It expects the flexible trend to sustain in the medium term, and estimates the market will grow at a healthy 50-55 per cent CAGR to Rs 504 billion by 2015-16. The entry of new players is in basic segments such as grocery (Wal-Mart, Big Bazaar etc.) jewellery and furniture. In terms of size, India's online retail industry is very small compared with both organized & unorganized retail in the country. This speaks volumes of its potential. Today's share of online retail in the overall retail (organized & unorganized) is just over one per cent. It will expect their revenues to more than double to around 18 per cent of organized retail by 2016 from around 8 per cent in 2013. The share of online retailing is 9-10% in the US and UK, and around 4-5% in China.

IV. CONCLUSION

The Indian retail has undergone a drastic change in last few years. The whole idea of shopping has changed in terms of the format and the buying behavior of the consumers. The Indian retail industry is expected to grow by 25% annually pertaining to a number of reasons such as increase in the purchasing power and disposable income of the people, changing lifestyles of the consumers, favourable demographic patterns and increased development

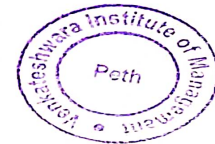




of retail infrastructure. The Indian retail sector provides employment to around 8% of the total Indian population. With the boom in the Indian economy in last few years, a number of organized players have entered the market on big scale. India has become a highly preferred destination for international players owing to diverse demography and thus presenting opportunity for everyone. Though the current scenario is not very great owing to the global slowdown, the long-term retail outlook still remains very strong. A large, young and increasingly brand and fashion conscious population has spurred the growth of Indian retail. "Retail growth of 14 to 15 percent per year is expected. The increasing income levels, new products, standard of living, competition in the market and increasing consumption patterns have contributed for the demand creation of these varied stores.

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Challenges and Opportunities of Rural Marketing in India

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Abstract

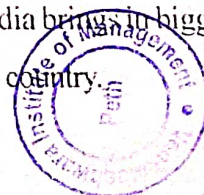
In its broadest sense articles is necessary to make the students of business school familiar with the industrial environment prevailing in the world. To be competitive and work aggressive, students need to know the policies, procedures and the trends going on in the present industrial world. The purpose and objective of this articles is to find out the Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems.

Key words: rural marketing, Challenges of Rural Marketing, Opportunities of Rural Marketing.

1) Introduction

In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of green revolution, the rural areas have started consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy has emerged which is called rural marketing. The concept of rural marketing in India economy has always played an influential role in the lives of people.

Globalization, liberalization and privatization have transformed the Indian economy into a vibrant, rapidly growing consumer market. As a result the markets are flooded with different kinds of goods and services, substantially effecting and changing the purchasing pattern of the consumers. The rural markets, which were earlier ignored by most of the big international market players, are now being seen as a land of great business opportunity. As the disposable income of the masses is growing, more and more corporate houses are entering into the rural markets with their new goods and products. Due to this reason, the marketing for rural consumers is becoming more complex. The rural market in India brings in bigger revenues in the country, as the rural regions comprise of the maximum consumers in this country.



India's vast rural market offers a huge potential for a marketer facing stiff competition in the urban markets. The rural market environment is very different from the familiar surroundings of the urban market. Rural consumers have customs and behaviors that the marketers may find difficult to contend with. The rural markets in India have grown size, range and sophistication in recent times. Under the changing Socio-economic scenario, the rural markets have great potentialities in India and offer bright prospects and attraction to the companies. In fact, the rural markets are green pastures for companies today, as they are growing faster as compared to the urban markets. With their huge size and demand base, they offer great opportunities to the marketers. More than three-fourths of country's consumers reside in rural areas and more than half of the national income is generated by them. Due to the global economic downturn, the companies are few facing slower urban sales, prompting them to make a rush towards rural India.

2) Research Objectives

- To know Structure of rural marketing in India.
- To know challenges of rural marketing in India.
- To know Opportunities in rural marketing in India.

3) Research Instruments

The Secondary data will be collected through Internet, books and the materials published in journals.

4) Challenges in Rural Markets

Rural marketing has already arrived in the world of business and is one of the single largest segments of activity. Rural markets are most heterogeneous in nature. Unlike their urban counterparts, where the demand of goods and services are highly concentrated in nature, rural markets tend to be spread out across the country. It's the rural segment of market that contributes more profit than its urban counterpart. Consequently, though many rural markets look good on paper, in reality they are quite expensive to serve. Hence it is very difficult for the marketers to provide service to each and every rural market in a better way.

While it is easier for an organization to market their products and services to urban markets and the top of the pyramid, the challenge faced by them is tapping the rural market potential. Marketing to the urban audience is easier due to their acceptance of media and its various forms that are present in urban areas. Thus they are more susceptible to products that are marketed there. The major challenges faced in rural markets are listed below: -

a) Heterogeneity in rural consumers – The vast rural population with heterogeneous markets spread across in different states poses great difficulty for the marketers. Not only this, the population density is greatly varied in rural regions. Therefore a densely populated country provides ample opportunity for

marketing a variety of latest goods and services on one hand whereas on the other, it poses a great challenge as to what are the kinds of goods and services to be served. On the top of it, the heterogeneity of the population creates problem of segmentation. So it becomes very difficult for marketer to serve the same product with similar price and promotion combination to different people.

b) Difficulty in distribution – Even though, there is a large chunk of consumers living in these remote areas waiting to get served but still most of the times, the efforts to serve them in a proper manner proves futile. An effective distribution system requires village-level shopkeeper, Mandal/Taluka-level wholesaler or preferred dealer, distributor or stockiest at district level and company-owned depot or consignment distribution at state level. The presence of too many tiers in the distribution system increases the cost of distribution.

c) Inadequate infrastructure facilities (road, rail, etc.) – Transportation is essential for movement of products from urban production centers to remote villages. Hence, it becomes a vital point for consideration in formulating strategies for rural marketing. The infrastructure is so poor that many a times, even access to remote areas possess a great challenge. Almost half of the total villages in India, for example, are not connected by road at all. Even though the initiative by the Government of India of building roads is well appreciated but then the task is quite. Most of these villages are connected only by kachha roads. And these roads create a huge problem during monsoon season.

d) Low literacy Level – One can easily ascertain the fact that most of the people living in rural parts of India do not have proper access to education, so the literacy level in these regions is very low.

e) Seasonal Demand of products – Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main source of income in most of the rural areas. Agriculture to a large extent depends upon monsoon and, therefore, the demand or buying capacity is not stable or regular.

f) Inadequate Media Coverage – The reach of formal media is low in rural households. Media have lots of problem in rural areas. Television is a good source to communicate the message to rural people. But due to non-availability of power as well as television sets, majority of rural population cannot get the benefits of various media. So there is a possibility that the rural customer remains ignorant of the new product being launched in the market.

g) Packaging and Pricing – The problem of pricing and packaging for rural customers has to be taken into consideration. As we are well aware of the fact that there exist very large difference in income levels between the rural customers and their urban counterparts, so the marketers have to look for a possible price reduction in majority of the products. Moreover, the low purchasing power of the rural customer makes it very difficult for them to purchase the products as they are sold in urban markets.



h) Language Barrier – As the rural market is heterogeneous, so is the culture of these customers. The languages spoken by them are different. Hence it becomes very difficult for the marketers to advertise their products in one universally spoken language.

i) Inadequate purchasing power and lack of bank finance – As the income of rural customer is very less as compare to their counterparts in the urban areas, there arise great difficulty in purchasing expensive products like Television, Bikes, Refrigerator, DVD Players, etc. for the rural customers. Adding to their grievances, the banks do not support them by providing them loans for purchasing these products.

j) Cultural Factors – Culture is a system of shared values, beliefs and perceptions that influence the behavior of consumers. There are different groups based on religion, caste, occupation, income, age, education and politics and each group exerts influence on the behavior of people in villages.

k) Buying Decisions – Rural consumers are cautious in buying products and their decisions are slow and delayed. They like to give a trial and only after being personally satisfied, do they buy the product.

l) Skilled local talent is hard to find in rural regions – Companies also find that their trained, seasoned staff members are very reluctant to relocate to rural areas. This proves to be one of the major challenges.

m) Warehousing - In the rural areas, there are no facilities for public as well as private warehousing unlike in urban areas. Therefore, marketers face a huge problem of storage of their goods.

5) Opportunities in Rural Markets

Whilst on one hand, there are many challenges in rural marketing, but certainly there also exists infinite opportunities. The rural market is fascinating and challenging at the same time. The marketers have to find out new ways of dealing with the rural customers. As already mentioned, the urban marketers are fully saturated, so the easiest and the simplest option available with the marketer are to look towards the rural prospects. These rural people are eagerly waiting to be served. Here are some of the points which the marketers could utilize for marketing their products in rural areas.

a) Huge untapped Potential – As more than 70% of the total India's population dwells rural areas, the huge population itself speaks of its potential. The rural market offers a great chance for different branded goods as well as services for large number of customers. Penetration levels for many products are low in rural areas. The market has been growing at 3-4% per annum adding more than one million new customers every year.

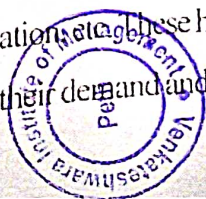
b) **Impact of globalization** – Globalization had a great impact on target groups like farmers, youth and women. Farmers, today keep in touch with the latest information and maximize both ends. On youth its impact is on knowledge and information and while on women it still depends on the socio-economic aspect.

c) **Effectiveness of communication** – An important tool to reach out to rural audience is through effective communication. The rural audience has matured enough to understand the communication developed for the urban markets, especially with reference to FMCG products. Television has been a major effective communication system for rural mass and, as a result, companies should identify themselves with their advertisements.

d) **Rising rural prosperity and purchasing power** – The agricultural development programs of the government have helped to increase income in the agricultural sector. These in turn have created greater purchasing power in rural markets. Moreover, today rural income generates not only from agricultural section but also from other sections. There is a sizeable salaried class in rural areas. Rural demand in a FMCG products, consumer durables, automobile and retail is growing at a faster pace than anticipated due to rise in its consumption patterns.

e) **Change in rural consumer behavior** – With the economic development of rural areas, disposable income of rural people has gone up. Moreover, with the presence of internet and direct- to- home television connectivity in rural areas, these people have started gaining knowledge about the different brands that are available in urban markets. They are slowly realizing the importance of established brands and have started purchasing these brands. Rural people are now purchasing branded soaps, toothpowder, paste, tobacco products, radio, TV, bicycles, motorcycles, cooking utensils, wrist watch, razor blades, detergents and so on. The rural consumers have become choosy and they have started weighing better options in purchasing products, particularly branded ones. It is a boon to the companies that rural people amidst deficiency spend so lavishly on weddings, ceremonies, rituals and festivals. Mainly through more exposure to urban products and services due to media, literacy, migration, etc., demand for urban type products, aspiration for better quality of life as product become affordable.

f) **Improvement in infrastructure and rural connectivity** – The governments too have realized the importance of huge untapped potential and they are now on the path of making huge investments in rural infrastructure. In India, the eleventh five year plan government has specific focus on the inclusive growth of the infrastructure. Several schemes have been launched in last couple of years related to rural housing in the country. These have considerably improved the living standards of rural population and have led to increase in their demand and consumption for the automotive and consumer products.



durable goods such as mobile, television, etc. moreover, improvement of rural infrastructure and greater connectivity with far flung rural areas can stop migration of rural youths. Not only this, agriculture related activities will also get a lullip.

g) I.T. Penetration in rural India – Today's rural children and youth grow up in environment where they have information access to education opportunities, exam results, career counseling, job opportunities, government schemes and services, health and legal services, worldwide news and information, land records, mandi prices, weather forecasts, bank loans, live hood options. If television had change the language of brand communication in rural India, affordable internet connectivity through various types of communication hubs had a great impact on the minds of the rural youth. As the electronic ethos and IT culture moves into rural India, the possibilities of change are becoming visible.

h) Favorable government policies – As a part of the process of planned economic development, the government has been making concerted efforts towards rural development. The massive investment in the rural India has generated new employment, new income and new purchasing power. In the recent years, as a part of new farming policies, high support prices are offered for agricultural products. Various measures like tax exemption in rural areas, subsidy, concessions, incentives, assistances, literacy drive in rural areas has rural areas have bought in rapid development of rural markets.

i) Credit facilities through banks – With co-operative banks taking the lead in the rural areas, every village has access to short, medium, long- term loans from these banks. The credit facilities extended by public sector banks through rural financing scheme like Kissan Credit Cards help the farmers to buy seeds, fertilizers and consumer durable goods on installments. The introduction of the micro finance proved to be great help to the people living in hinterlands.

j) Intense Competition in urban markets- Intensified competition in urban markets is leading in costs and thereby reducing market share. The rural markets are therefore becoming increasingly attractive in comparison to urban markets. The automobile and FMCG market brings this out clearly. Hero Honda motorcycles, Parle, Britannia, brook bond and Maruti Cars, ILL products or Wipro products find ready acceptance in rural markets as compared to urban markets where there is a proliferation of brands.

6) Conclusion

Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The rural customers are usually daily wage earners and they don't have monthly

incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams. In advertising local languages can be used to attract more and more viewers.

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7

Scope of Rural Marketing for FMCG Companies

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Abstract

In its broadest sense articles is necessary to make the students of business school familiar with the industrial environment prevailing in the world. To be competitive and work aggressive, students need to know the policies, procedures and the trends going on in the present industrial world. The purpose and objective of this articles is to find out the Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market to the FMCG companies because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The objective of this article to know share of FMCG companies in rural markets with their growth prospects in rural market.

Key words: rural marketing, FMCG Companies, Share of FMCG companies in rural markets, Growth Prospects, Market size of FMCG companies, Indian FMCG market

1) Introduction

The rural market of India is fascinating and challenging at the same time. It offers large scope on account of its sheer size. And, it is growing steadily. Even a modest growth pushes up the sales of a product substantially, in view of the huge base. It is attractive from yet another angle. Whereas the urban market is highly competitive, the rural market is relatively quiet. In fact, for certain products, it is totally virgin market. Simultaneously, the market also poses several problems and hurdles. The firms have to encounter them squarely and put in a great deal of effort, if they have to get a sizeable share of the market. Efforts to capture the market with due thought and focus on the constraints with streamlined strategies to overcome the same will tend to define the path ahead for rural marketing in India. A Hindi poet has rightly said, "Bharat mata ki vanasini" which means Mother India lives in her villages. According to the 1991 census, India's population was 850 million, of which 75 percent lived in villages. This is average statistics. There are states like J.P., M.P., Rajasthan, Kerala, Bihar and Orissa where the rural population varies from 80 to 90 percent. The spread of population in 4,200 cities and towns is to the extent of 25 percent, and of the remaining 75 percent is in 5, 76,000 villages. This sheer base defines the volume and scope of rural marketing.

Marketing in India has for a long time meant urban marketing. But now rural marketing is being widely researched and discussed. If market potential is considered, the rural market is big with approximately

70 percent of the population still residing in rural areas and with 40 percent the Gross National Product emanating from agriculture.

The following transactions, (which broadly outline the landscape of rural marketing), can be categorized as follows: Marketing of agricultural inputs like fertilizers, pesticides, farm machinery etc; Marketing of products made in urban centers and sold to rural areas like soap, toothpaste, television sets, etc.

2) Research Design

- Overview of Strategies Adopted By Big, FMCG Companies.
- Various Opportunities for the FMCG Companies.
- Comparative Data Analysis, for Different FMCG Companies Share in Rural Market.

3) Research Instruments

The Secondary data will be collected through Internet, books and the materials published in journals.

4) Scope of the Study

The Indian rural market with its vast size and demand base offers great opportunities to marketers. Two-thirds of countries consumers live in rural areas and almost half of the national income is generated here. It is only natural that rural markets form an important part of the total market of India. Our nation is classified in around 450 districts, and approximately 630000 villages which can be sorted in different parameters such as literacy levels, accessibility, income levels, penetration, distances from nearest towns, etc.

The success of a brand in the Indian rural market is as unpredictable as rain. It has always been difficult to gauge the rural market. Many brands, which should have been successful, have failed miserably. More often than not, people attribute rural market success to luck. Therefore, marketers need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern.

While the rural market certainly offers a big attraction to marketers, it would be naive to think that any company can easily enter the market and walk away with sizable share. Actually the market bristles with variety of problems. The main problems in rural marketing are:

- Physical Distribution
- Channel Management
- Promotion and Marketing Communication

The problems of physical distribution and channel management adversely affect the cost as well as the cost aspect. The existent market structure consists of primary rural market and retail outlet. The structure involves stock points in feeder towns to service these retail outlets at the village levels. But it becomes difficult maintaining the required service level in the delivery of the product at retail level.

One of the ways could be using company delivery vans which can serve two purposes- it can take the products to the customers in every nook and corner of the market and it also enables the firm to establish direct contact with them and thereby facilitate sales promotion. However, only the bigwigs can adopt this channel.



5) FMCG Consumption

Many Products, the rural markets has overtaken the urban in growth rate:-
A survey by NCAER shows that the rural market is growing faster than the urban market several

products. These include packaged tea, detergent powder, washing shop, and detergent cake. Growth of motorcycle too has been more in the rural market than the urban market. According to NCAER survey, Rural India's market for consumer durables is estimated at Rs. 4500 crore, with an annual growth rate 8 per cent.

Table No. 1- Ownership of Durables by Rural Consumers

Product	No. of owner per 100 households
Bicycles	53
Fan (ceiling)	19
Fan (table)	13
TV(B&W)	16
Pressure cooker	13
Wristwatch(mechanical)	76
Radio/Transistors	42

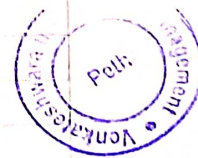
(Source: Economic Times)

It can be seen from above table that now every other rural household has a bicycle, every third households has a fan, every sixth has a black and white televisions set, and every seventh a pressure cooker. Also, nearly 80 per cent of rural holds own a mechanical wrist watch and 42 per cent a radio/transistor. Rural India now purchase a third of the color television sets, a fourth of the mixers/ grinders and fifth of the refrigerators sold in the country.

Table No. 2-Extent of Rural Sales by Selected Companies

Company	Rural Sales (% share)
HLL	50
COLGATE	50
GODREJ	33
CADBURY	25
SMITHKLINE BEECHAM	25
HEINZ	20
GLAXO	25
CIPLA	18
RANBAXY	17
HERO HONDA	40
KINETIC	30

(Source: Economic Times)



6) Scope of the FMCG Sector

The Indian FMCG sector with a market size of US\$13.1 billion is the fourth largest sector in the economy. A well-established distribution network, intense competition between the organized and unorganized segments characterizes the sector. FMCG Sector is expected to grow by over 60% by 2010. That will translate into an annual growth of 10% over a 5-year period. It has been estimated that FMCG sector will rise from around Rs 56,500 crores in 2005 to Rs 92,100 crores in 2010. Hair care, household care, male grooming, female hygiene, and the chocolates and confectionery categories are estimated to be the fastest growing segments, says an HSBC report.

7) Growth Prospects

With the presence of 12.2% of the world population in the villages of India, the Indian rural FMCG market is something no one can overlook. Increased focus on farm sector will boost rural incomes, hence providing better growth prospects to the FMCG companies. Better infrastructure facilities will improve their supply chain. FMCG sector is also likely to benefit from growing demand in the market. Because of the low per capita consumption for almost all the products in the country, FMCG companies have immense possibilities for growth. And if the companies are able to change the mind-set of the consumers, i.e. if they are able to take the consumers to branded products and offer new generation products, they would be able to generate higher growth in the near future. It is expected that the rural income will rise in 2007, boosting purchasing power in the countryside. However, the demand in urban areas would be the key growth driver over the long term. Also, increase in the urban population, along with increase in income levels and the availability of new categories, would help the urban areas maintain their position in terms of consumption. At present, urban India accounts for 66% of total FMCG consumption, with rural India accounting for the remaining 34%. However, rural India accounts for more than 40% consumption in major FMCG categories such as personal care, fabric care, and hot beverages. In urban areas, home and personal care category, including skin care, household care and feminine hygiene, will keep growing at relatively attractive rates.

8) Market Overview

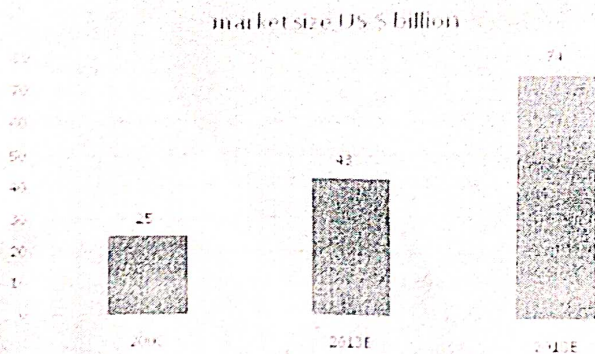


Figure No.1- Market Size of FMCG Companies

(Sources: ?GST, FDI capax, multiple MCG turn-over in 10 yrs.: Survey, Business Standard, July 9, 2009; Economic Survey 2009-2010)

The Indian FMCG sector, with a market size of US\$ 25 billion (2007-08 retail sales), constitutes 2.15 per cent of India's GDP. A well-established distribution

network spread across six million retail outlets (including two million in 5,160 towns and four million in 627,000 villages), low penetration levels, low operating costs and competition between the organized and unorganized segments are key characteristics of this sector. With the widespread distribution reach, FMCG companies are expected to earn US\$ 18 billion from rural areas in 2010.

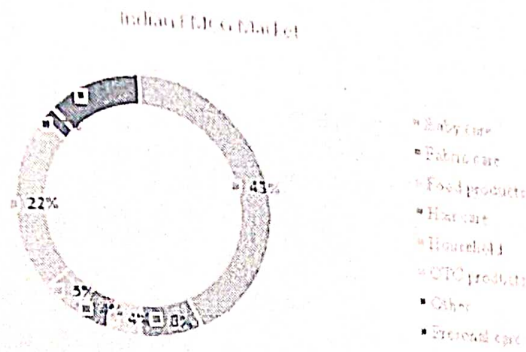


Figure No. 2-Indian FMCG Market

(Source: Dabur India Ltd; 5th Motilal Oswal Global Investor Conference, August 2009.)

Food products is the largest consumption category in India, accounting for nearly 21 per cent of the country's GDP. Some of the leading players in this segment include Britannia Industries Ltd, Dabur India Ltd,

GlaxoSmithKline Consumer Healthcare India Ltd and Gujarat Cooperative Milk Marketing Federation (GCMMF).

Table No. 3- Market Share of FMCG Companies in A Few Categories

Market share of companies in a few FMCG categories (as on Mar'13)				
Hair oil	Marico (42%)	Dabur (15%)	Bajaj (8%)	Emami (5%)
Shampoo	HUL (46%)	P&G (21%)	Cavin (10%)	Care Dabur (6%)
Oral care	Colgate (50%)	HUL (23%)	Dabur (13%)	-
Skin care	HUL (59%)	Dabur (7%)	Emami (7%)	Loreal (6%)
Fruit juice	Dabur (52%)	Pepsico (35%)	-	-

(Source: research report: Indian FMCG Industry July 30, 2013)

Above table shows that market share of FMCG companies in FMCG items like hair oil, Shampoo, Oral care, Skin care, Fruit juice. Overall contribution of HUL company is large than the other FMCG companies HUL contributed 46% in shampoo, 23% in oral care items, 59% in skin care items.



Table No. 4-Extent of Rural Sales by Select Industries

Company	Rural Sales
AUDIO	40%
REFRIGATORS	24%
CTVs	22%
PHARMA	20%
CEMENT	10-20%
PAINTS	10-12%
WASHING MACHINES	9%

(Source: Economic times)

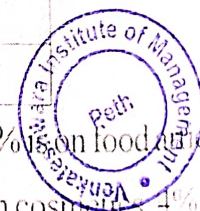
The above table shows that the extents of rural sales by select companies/Industries. Many companies/ Industries have already taken to the rural market in a big way.

It can be shown from above table that in the FMCG Category, half of the revenue of HINDUSTAN LEVER and Colgate's come from the rural market. In the case of another companies too, the countryside accounts for a substantial part (25-30) per cent of the total sales. It can also be seen that about One-Fifth of Pharma sales occur in rural India. Kinetic sells about 30 per cent of its scooters.

Organizations like Hindustan Lever Ltd., Nirma Chemical Works, Colgate Palmolive, Parle foods and Malhotra Marketing have carved inroads into the heart of rural markets. Various categories of products have been able to spread their tentacles deep into the rural market and achieved significant recognition in the country households.

Company	House hold penetration
HLL	86%
Nirma chemical works	56%
Colgate Palmolive	33%
Parle Foods	31%
Category	% volume of local brands/unbranded
Washing cakes/bars	86%
Tea	55%
Salt	33%

Of the expenditure on consumer goods in rural household, approximately, 44% is on food articles such as biscuits, tea, coffee and salt, 20% on toiletries, 13% on washing material, 10% on cosmetics, 4% on OTC products and 9% on other consumables. A number of category products have established themselves firmly in the rural households. It is evident that in the villages low-priced brands are well accepted and one might feel



that a larger proportion of the purchases made in rural market can be attributed to local/ unbranded players. Surprisingly, however, the unbranded/local component contributes to a substantial portion of the volume of only a few of the highly penetrated categories.

Category	Category Penetration	Brand with highest penetration
Toilet Soap	91%	Lifebuoy
Washing cakes/Bars	88%	Wheel
Edible oil	84%	Double Iran Mustard
Tea	77%	Lipton Tazza
Washing powder / liquid	70%	Nirma
Salt	64%	Tata Salt
Biscuits	61%	Parle G

9) Finding

- 1) Researcher found that nearly 80 per cent of rural holds own a mechanical wrist watch and 42% radio/transistor.
- 2) Researcher found that half of the revenue of HINDUSTAN LEVER and Colgate's come from the rural market.
- 3) Researcher found that the expenditure on consumer goods in rural household, approximately, 44% is on food articles such as biscuits, tea, coffee and salt, 20% on toiletries, 13% on Washing material, 10% on cosmetics, 4% on OTC products and 9% on other consumables.
- 4) Researcher found that unbranded/local component contributes to a substantial portion of the Volume of only a few of the highly penetrated categories.
- 5) Researcher found that in the villages low-priced brands are well accepted and one might feel that a larger proportion of the purchases made in rural market can be attributed to local/ unbranded player.

10) Suggestions

- 1) Advertisements on rural media like radio, press media have been increased.
- 2) Physical Distribution channel must be made strong.
- 3) Awareness about the product must be increased among the peoples.
- 4) Profit-margin percentage of the product for the retailers should be increased.
- 5) The rural customers are usually daily wage earners and they don't have monthly incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams
- 6) In advertising local languages can be used to attract more and more viewers.

11) Conclusion

Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus a time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The rural customers are usually daily wage earners and they don't have monthly incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams. In advertising local languages can be used to attract more and more viewers.

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Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts

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ABSTRACT

At present the fruits and vegetables are produced by the farmers who are not much literate or having the scientific knowledge of crop production. Number of primary marketing units yet they have not done much in collection, grading, marketing etc. There is an absence of proper marketing channels as well as direct intervention of the government. Hence, producers as well as consumers are at worst position. Lack of proper marketing management, cold storage facilities, proper physical communication facilities, and also due to low level of literacy, dispersed markets, least care of state and central governments creates the problems. The present study has highlighted the present practices of production and marketing of vegetables and fruits in Sangli and Kolhapur Districts.

Keyword: Marketing and Production of fruits and vegetables, Marketing Channel.

I. INTRODUCTION

Agriculture has always remained the backbone of the Indian Economy and despite concentrated industrialization in the last six decades, agriculture still occupies a place of pride and honor. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and consumer get it for with higher prices. The interest of farmer and consumer is not conducive due to middlemen. The study examines various aspects of fruit and vegetable marketing such as market infrastructure, marketing practices, marketing costs etc. in the wholesale markets in the selected area.

II. OBJECTIVES

- 1) To study the various government policies and schemes for the production and marketing of fruits and vegetables.
- 2) To study the present demand parameters of fruits and vegetables.
- 3) To analyze opportunities and challenges for marketing of fruits and vegetables.
- 4) To suggest the measures for fair remunerative prices to producers and affordable prices to consumers.

III. ANALYSIS AND INTERPRETATION OF DATA

Table No. 1 Opinion about external factors for fixation of price of produce

Sr. No.	Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Demand	19 (05%)	53 (13%)	85 (21%)	115 (29%)	128 (32%)	400 (100%)
2	Season	29 (07%)	42 (11%)	70 (18%)	103 (26%)	156 (39%)	400 (100%)
3	Government Policies	24 (06%)	28 (07%)	87 (22%)	142 (36%)	119 (30%)	400 (100%)
4	Transportation	20 (05%)	82 (21%)	95 (24%)	98 (25%)	105 (26%)	400 (100%)

5	Technology	62 (16%)	68 (17%)	78 (20%)	94 (24%)	98 (25%)	400 (100%)
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Table No. 1 give information about various external factors considered for fixing the price. There were various factors considered. 32% of the producers are strongly agree, 29% are agree, 21% are neutral, 13% are disagree and remaining 05% are strongly disagree about demand decides the price. 39% of the producers are strongly agree, 26% are agree, 18% are neutral, 11% are disagree and remaining 0% are strongly disagree about season decides the price. 36% of the producers are agree, 30% are strongly agree, 22% are neutral, 07% are disagree and remaining 06% are strongly disagree about government policies decides the price. 26% of the producers are strongly agree, 25% are agree, 24% are neutral, 21% are disagree and remaining 05% are strongly disagree about transportation decides the price. 25% of the producers are strongly agree, 24% are agree, 20% are neutral, 17% are disagree and remaining 16% are strongly disagree about technology decides the price.

It is also clear that at the time of production and selling the producers have to give attention on these factors. If they give full attention towards these factors then it helps them in getting more price and it reduces loss. If they plan according to these factors then it will help them in production as well as in selling functions. Due to improvement in technology it is possible to provide fresh products year around, so it also affects on price.

The role of government is very important. The prices of fruits and vegetables are mostly decided by bargaining power. From the government side there are no rules and regulations for price fixation of produce therefore there are many variations in the prices of fruits and vegetables.

Table No. 2 Knowledge/ use of marketing practices

Sr. No.	Particulars	Not at all	a little	Rather	Much	Very much	Total
1	Grading	103 (26%)	176 (44%)	94 (24%)	23 (06%)	04 (01%)	400 (100%)
2	Segmentation	154 (39%)	145 (36%)	51 (13%)	42 (10%)	08 (02%)	400 (100%)
3	Target to customer	126 (32%)	98 (25%)	154 (39%)	15 (04%)	07 (02%)	400 (100%)
4	Positioning	321 (80%)	52 (13%)	23 (06%)	02 (01%)	02 (01%)	400 (100%)
5	Branding	286 (72%)	56 (14%)	40 (10%)	12 (03%)	06 (02%)	400 (100%)
6	Advertising	321 (80%)	56 (14%)	23 (06%)	0 (0%)	0 (0%)	400 (100%)
7	Self sell	241 (60%)	90 (23%)	21 (05%)	32 (08%)	16 (04%)	400 (100%)
8	Competitors Policy	245 (61%)	59 (15%)	56 (14%)	28 (07%)	12 (03%)	400 (100%)
9	Sell at lean marketing period	300 (75%)	27 (07%)	20 (05%)	28 (07%)	25 (06%)	400 (100%)
10	Market Research	345 (86%)	30 (08%)	10 (03%)	08 (02%)	07 (02%)	400 (100%)

Table No. 2. Give information about knowledge of marketing to the producers. It is observed that in case of grading 44% of the producers said that they have a little knowledge, 24% said not at all, 24% said rather, 06% said much knowledge and remaining 01% said that they have very much knowledge about grading. In case of segmentation 39% of the producers don't have knowledge about segmentation, 36% have little knowledge, 13% said rather, 02% have very much knowledge and only 01% has much knowledge about segmentation. In case of target to customer, 39% of the producer said rather, 32% said not at all, 25% said a little, 04% said much and 02% said very much. 80% of the producers don't have knowledge about positioning, 13% have a little knowledge, 06% said rather, & 02% said much and very much knowledge about positioning. In case of branding, 72% of the producer said that they don't have knowledge about branding, 14% said a little, 10% said rather, 12% said much and remaining 02% said very much

knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little, 06% said rather and no one said much and very much knowledge about advertising. In case of self sell 60% of the producer don't use self sale practices, 23% a little use, 08% said much use, 05% said rather and remaining 04% said very much use of self sell. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge, 14% said rather, 07% said much and 03% said very much knowledge about competitors policy. 75% said that not at all, 07% said much and a little each, 06% said very much and remaining 05% said rather use the technique like sell at lean marketing period. And in case of market research 86% of the producers don't know about market research, 08% have a little knowledge, 10% have rather and 02% have much and very much knowledge about market research each.

From the above analysis it is clear that, the producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. So, it is necessary to make awareness about these practices in producers mind.

IV. FINDINGS

1. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
2. It is found that 57% of the respondents provide transportation facility to producers, and 25% provide credit facility. The lack of transportation and unavailability of credit facility are the main problems of producers. The middlemen take the advantages of these problems and provide transportation and loan facilities and purchase products at low prices.
3. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
4. It is found that there are several reasons of losses. 75% of respondents said that the main reason is perishable nature of produce; 58% of them said low market d; 40% gave other reasons like bad weather, natural calamities; 25% said loading/unloading; 22% said that improper product handling; and the remaining 17% said that transportation is the main reasons behind losses.

V. SUGGESTIONS

1. It is suggested that the government should control on the artificial shortage made by fertilizer stockiest. After shortage they sell these fertilizers at higher prices. Stockiest follows partiality between well known farmers and common farmers. There should be strict watch on distribution pattern of fertilizers.
2. It is suggested that to overcome the problems of exploitation of middlemen it is necessary to provide market for produce through co-operative societies and their role should be increased. Due to the negligible performance of Co-operative societies the number of middlemen has increased. These effects directly on customer. The involvement of politicians in co-operative sale-purchase union has defeated the purpose of Co-operative sale-purchase union. To avoid this there should be an amendment in the byelaws of co-operative Fruits & Vegetables sale-purchase union that the office bearers of such union should actually produce atleast 05 Guntas of Fruits or Vegetables. Only active members should be allowed to contest elections. There should be the involvement of producers control on middlemen through government rules and regulations. Further the government should fix digital in the activities like trading, provide information to other producers. Further the government should fix digital TV display in each and every villages to inform about market rate, weather etc. Pricing policy and practices should be designed and implemented in uniform way.
3. It is suggested that the government should take some steps for the improvement of transportation facility. Government should give concession on products while transporting by State Transport (ST) then the producer will get more profit. Again Agricultural Produce Market Committees (APMC) should make arrangement of picking the products from farm and supply it in market then more number of farmers may change their selling method and will increase self sell the produce in the market on their own responsibility as well as profit. In village Nandani from Shirol taluka of Kolhapur district there is a cooperative marketing sangh named 'Nandani Fruits and Vegetables Growers Co operative Sangh Ltd., Nandani' which takes care of production and marketing

of fruits and vegetables. They collect the products from farm and sell the products in the market and gives the money to farmers. In short, they act as a mediator between farmer and market.

CONCLUSION

1. The interference of middlemen is the main problem of producers. Middlemen exploit the producers as well consumers. The producers get the less prices for their products when they sold to middlemen. The negligible performance of Co-operative societies increases the number of middlemen in the study area. It is necessary to increase the role of co-operative societies. In addition to that there should be control on middlemen through government rules and regulations.
2. The middlemen take the advantage to exploit the producers as well as consumers. They get almost double margins for sale the products. The government should appoint special officers to check unfair trade practices, exploitation of the farmer by middlemen. It is necessary to promote, and perhaps even enforce through rules or laws by the government. As a result the producer will get more prices to their products and the consumer will get same products at remunerative prices. To tackle these problems government should provide financial assistance, create awareness among the farmers about various subsidy schemes available to encourage them, take initiative for creating the storage facility at taluka levels and provide it with minimum charges to farmers and give subsidy to build up storage facility, etc.

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Changing Patients Perception towards Private Hospitals

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ABSTRACT

This article begins by defining the perception of the patients. It then proceeds to describe and discuss patient perception about various basic facilities as well as other facilities such as- Emergency services, Reliability, Responsiveness, Assurance, and Empathy. The article explains that the overall conditions prevailing in the study area with respect to medical services are not conducive to the quality and affordable medical care in the interest of patients. Private hospitals are clearly demonstrated both the laxity of the concerned authorities and unconcern of the medical profession for proper standards and quality of care for treatment of patients.

Keywords: - Emergency services, Reliability, Responsiveness, Assurance, Empathy

I. INTRODUCTION

Patient's perception is an important component of relationship with the patient. Perceptions vary from person to person. Different people perceive different things about the same situation. But more than that, we assign different meanings to what we perceive and the meanings might change for a certain person. One might change one's perspective or simply make things mean something else. The concept of patient perception does not only relate to individual patient in private hospitals.

II. OBJECTIVES

- To know services provided by Private Hospitals.
- To study the changing pattern of perception of patient towards private hospitals.

1. Scope:

Geographical Scope:-

Geographical Scope is limited to Private Hospitals in Islampur City.

Conceptual Scope:-

Conceptual Scope is changing patient's perception towards private hospitals

1) Limitations:

- Only Private Hospitals are taken from Islampur City for present study.
 - Only 100 Patient taken for study.

2. Research Methodology:

- Primary Data (Proportionate Sampling Method)
- Secondary Data (News Papers, Different NHS Report)

1.1BASIC ASPECTS:

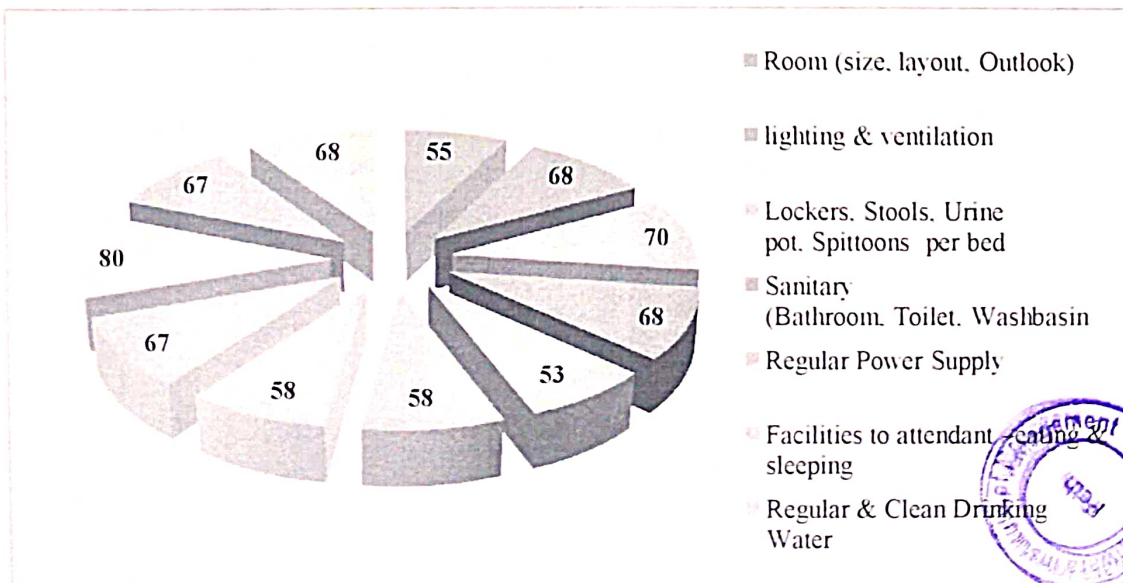
Satisfaction: - What is your opinion about following Basic Facilities?



Table No.: - 1.1

Sr. No	Basic Facilities	Very Good	Good	Average	Poor	Very poor
1	Room (size, layout, Outlook)	30	20	15	15	20
2	lighting & ventilation	40	25	10	10	15
3	Lockers, Stools, Urine pot, Spittoons per bed	35	30	15	10	10
4	Sanitary (Bathroom, Toilet, Washbasin)	30	35	10	9	16
5	Regular Power Supply	30	20	10	30	10
6	Facilities to attendant –eating & sleeping	40	15	10	20	15
7	Regular & Clean Drinking Water	45	10	10	15	20
8	Employee Appearance	40	20	20	15	5
9	Bed and Linen	38	35	20	7	0
10	Canteen	40	20	20	10	10
11	Overall Cleanness	36	25	20	11	8

(Source: Primary Data)



Graph No. 1.1

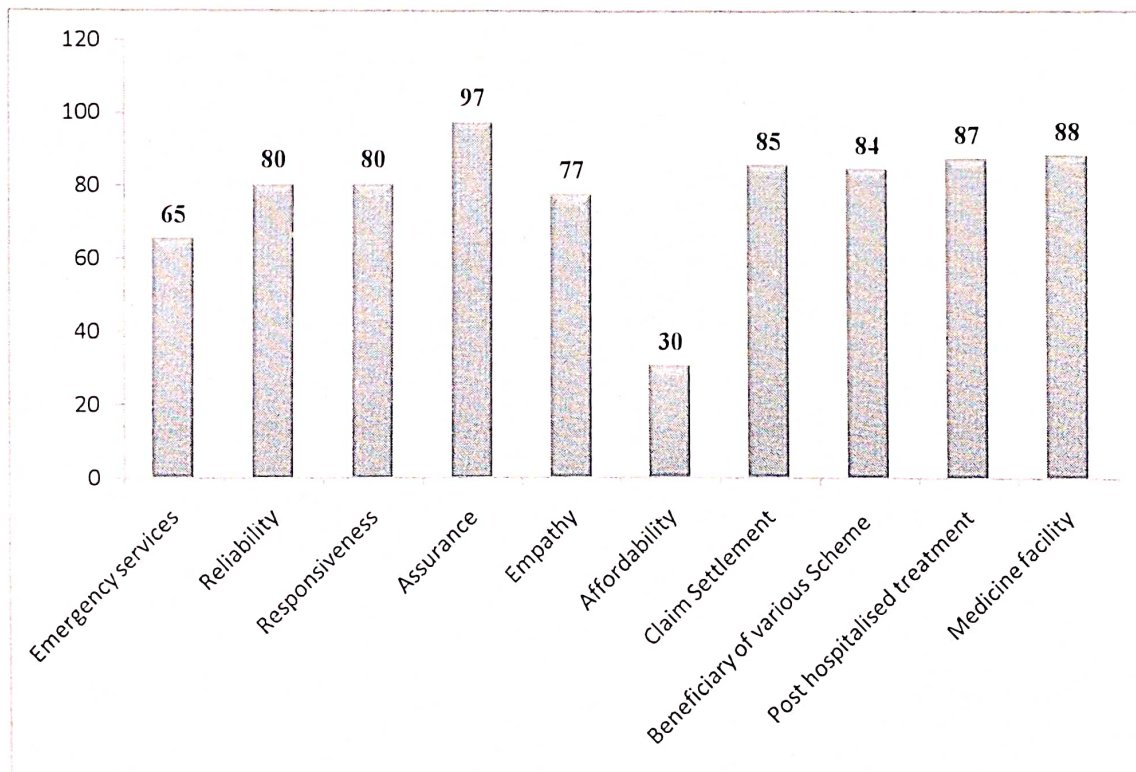
1.2 OTHER ASPECTS

Satisfaction: - What is your opinion about following other facilities?

Table No.:- 1.2

Sr. No	Variable	Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Emergency services	30	20	15	35	0
2	Reliability	30	30	20	10	10
3	Responsiveness	45	25	10	15	5
4	Assurance	42	35	20	3	0
5	Empathy	39	28	10	13	10
6	Affordability	5	15	10	45	25
7	Claim Settlement	40	25	20	10	5
8	Beneficiary of various Scheme	43	21	20	12	4
9	Post hospitalised treatment	38	29	20	10	3
10	Medicine facility	48	15	25	10	2

(Source: Primary Data)



Graph No. 1.2

III. FINDINGS

It is found that basic facilities like-lighting and ventilation, facilities to attendant and employee appearance are very good i.e. 40%. It is also found that basic facilities provided by the private hospitals are good. Without providing these basic facilities, the private hospitals are not survived in the cut-thought competition. So they are provided basic facilities better than better.

It is found that other facilities like medicine facility (48%), responsiveness (45%), and claim settlement (40%) are also provided by the private hospitals in the good manner. Researcher has also observed those patients are satisfied with services like Reliability, Emergency services, Responsiveness, Assurance, Empathy, Claim Settlement, Beneficiary of various Schemes; Post hospitalized treatment, Medicine facility.

IV. SUGGESTIONS

It is suggested that private hospitals should minimize their rates so as to affordable for common man.

It is suggested that all private hospital should accepted schemes like-MJPJAY Scheme - Rajiv Gandhi Jeevandayee Arogya Yojana for survival of poor patient.

CONCLUSION

It is concluded that, the physical infrastructure and the resources made available necessary for providing quality medical services are grossly adequate in almost all Private hospitals. To sum-up, the finding are self explanatory and reflects the existing reality in the study area with respect to medical services making it clear that there are smooth functioning of the private hospitals.

The overall conditions prevailing in the study area with respect to medical services are conducive to the quality and affordable medical care in the interest of patients. There are efficient hospitals in the study area.

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Uses of Technology in Logistics and Supply Chain Management

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Abstract:-

The word logistics has its origin from Greek word "logistike" which means the art of calculating. However, the modern interpretation of the term logistics has its origin in the military, where it was used to describe the activities related to the procurement of ammunitions, and essential supplies for troops located at the front. Logistics not only includes activities related to the physical movements of the goods but also manages relationship with suppliers and customers. The main objective of the paper is to determine the various technology used in logistics and supply chain management including information technology, communication technology and automatic identification technology.

The creator basically centers on the auxiliary information for gathering information identifying with different innovation utilized in logistics and store network the board. The creator reaches determination that Technology is a vehicle to upgrade store network intensity and execution by improving the general viability and productivity of logistics framework. In addition different advancements in innovation have made the undertaking simpler and quicker other than being less arduous.

Keywords: logistic management, SCM, Technology, Innovation

Introduction :

The council of logistic management defines logistics as "that part of supply chain process that plans, implements, and controls the efficient, effective, forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customer requirement". In ordinary language the same can be defined as right product, at the right place, in right time, and in right condition. However supply chain consists of all stages that are required to satisfy the customer request. It starts from supplier passes through manufacturer, distribution, and retailer and finally reaches the customer. The supply chain management is the oversight of materials, information and finances as they move in the process from supplier to manufacturer to wholesaler to retailer to customer. The emerging new technologies are creating strategic opportunities for the organizations to build competitive advantages in various functional areas of management including logistics and supply chain management. However the degree of success depends on the selection of the right technology for the application, availability of proper organizational infrastructure, culture and management





policies. In logistics, information, communication and automation technologies has substantially increased speed of identification, data gathering, processing, analysis and transmission, with high level of accuracy and reliability. Technology is a means to enhance business competitiveness and performance. It plays a major role in success of supply chain by enhancing the overall effectiveness and efficiency of the logistics system. In logistics many new technologies are used in developed country while in India adoption process is very slow. However due to liberalization of the Indian economy the competitive pressure is building up and the only option to face the competition in to go in for technology enabled operations.

The latest technologies being used in logistics and supply chain management are segregated into

- Automatic Identification Technology
- Communication Technology
- Information Technology

Objectives

1. To determine the various technology used in logistics and supply chain management.
2. To discuss the impact of technology on logistics and supply chain management.
3. To assess technology used in logistics and supply chain management

Automatic Identification Technology

Programmed Identification (Auto ID) is the term used to depict the immediate passage of information or data in the PC framework, programmable rationale controllers or any microchip controlled gadget without working a console. These innovations incorporate Bar Coding, Radio Frequency Identification (RFID) and Voice Recognition. Auto ID can be utilized for following the compartments, bundles, containers or a truck conveying the products on time bound dispatches to the clients. The advantages of Auto ID incorporate precision, cost sparing, speed and accommodation of information stockpiling and preparing of data.

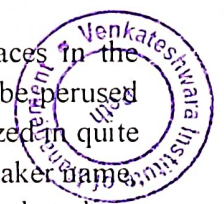
The significant Automatic Identification technologies in use are –

- **Bar Coding**

Bar coding is a succession of parallel lines of various thicknesses with spaces in the middle. These bars are only the things of data in the arranged structure, which can be perceived with the assistance of a scanner. Verifiably standardized identifications was first utilized in quite a while in USA in 1952. The data imprinted in scanner tag incorporate, nation code, maker name, item subtleties, date of production, material substance etc. These subtleties are required at client end for stock administration. The standardized identifications are utilized in assorted enterprises, for example, retail, pharmaceutical, customer merchandise, hardware, cars and so forth.

The bar coding offers the following advantages.

- Ease in identification of inventory items during storage, retrieval, pickup, inspection and dispatch.
- Reduce paper work and processing time leading
- Reduce human error
- Increases logistics system productivity through speed, accuracy and reliability.





Impact of Bar code technology on operations of logistics and supply chain management

- **Procurement Operation**

The parts and segments brought from providers are allocated standardized identifications, which contain data on thing name, clump number, date of production, request no, sequential no and so on. The data in scanner tag helps in recognizing and following the segment. In the stockroom, when the merchandise enter through a transport, they are additionally checked by the hand held scanner or scanner fixed nearby the transport. The data decoded by the scanner is promptly signed in the focal PC which assists genuine with timing update of stock records.

- **Processing**

During the request handling the standardized tag will help in keeping distinguishing proof of things dependent on their date of section into the distribution center or store. This will ease material stockpiling, retrieval and dispatch in FIFO (First in First out) stock administration framework.

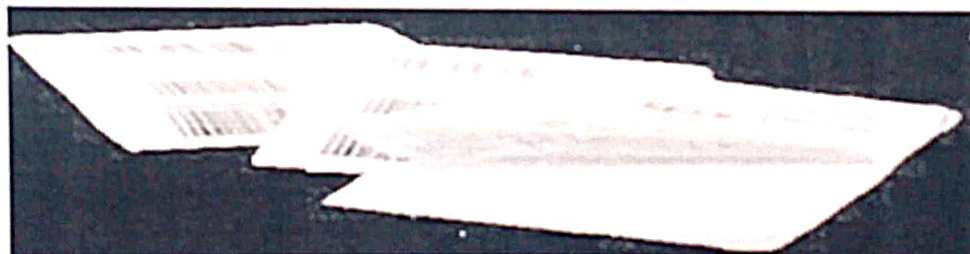
- **Production Operation**

During the generation procedure the distinguishing proof of in-process and completed things become simpler because of bar coding. The different washes at various phases of creation can be effectively followed.

- **Distribution Operation**

During dispersion, standardized identification helps in distinguishing and following the travel of completed products to the clients.

Barcode

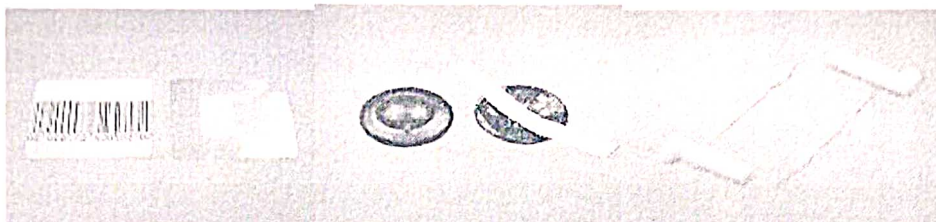


- **Radio Frequency Identification (RFID)**

RFID is an Automatic Identification and Data Capture (AIDC) innovation. RFID first showed up in following and access applications during 1980. RFID-based frameworks take into consideration non-contact perusing and are successful in assembling and other antagonistic condition where scanner tags couldn't endure. These are utilized as an option to Barcodes to convey the stock information through radio waves. RFID remotely trades data between labeled articles.

An RFID system is compromised of the following components as mentioned below

- One or more tags called Radio Frequency Tags (RFTs), which includes a semiconductor chip and antenna
- One or more read/write devices also called readers
- Two or more antennas one on the tag and one on the reader
- Application software and the host computer system



RFTs

The reader is connected to the central computer. Radio Frequency Tags (RFTs) are a piece of silicon chip to store data in the microcircuit. The RFTs are programmable with erasable memory. Data is stored in coded form and communicated to the reader through waves. The basic principle of tag is that antenna emits the radio signals. RFTs are very useful to accompany truck shipments. The tag will contain information on consignor, consignee, inventory items, quantity and value, what time the item travelled certain zone; even the temperature etc. The reader receives the tag signal with its antenna, decodes it and transfers the data to the host computer system. RFTs can be attached to virtually anything-from a semi-tractor, to a pallet, containers etc. RFTs will avoid paperwork and can be helpful in custom posts. In the warehouse, the barcodes can be applied to the individual inventory items while RFTs can be applied to pallets, containers etc. These will allow the staff to directly communicate to the warehouse computer.

RFID has significant impact on logistics and supply chain of many sectors

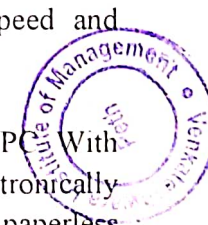
- RFID helps Indian exporters to global retailers like WAL-MART get better and more visibility into movement of their goods within the supply chain and thus become more competitive.
- Improve the ability of manufacturers to better manage the inventory levels.
- Improve the complex distribution system for the Defense operation.
- Improve the complex tracking and distribution operations of the Indian Postal services.
- Improve the tracking, logistics and planning operations of Indian Railways, state public transport agencies
- Implement automatic toll collection on vast network of highways.

1. Communication Technology

The communication, either oral or composed has an exceptionally vital job in business achievement. Coming up next is the couple of rising interchanges advances, which are empowering agents to better client support driving than intensity through the speed and exactness in communication.

- **Electronic Data Interchange (EDI)**

EDI innovation is utilized for move of business records from one PC to other PC. With EDI the business records, for example, solicitations, checks, and challahs are sent electronically starting with one association then onto the next. Actually EDI is a drive towards paperless archive move or exchanges. The contrast between the email message and EDI message is that, E-mail is formed and translated physically, while EDI message is made utilizing one programming and deciphered by other programming. Email information isn't organized while EDI information or message is structured. EDI message has lawful remaining in the courtroom.





The benefits of using EDI technology in logistics and supply chain management involves

- Faster transactions- real time document transfer in the supply chain.
- Just-in-Time manufacturing technique can be adopted.
- Reduction in transaction cost due to paperless operations
- Reduction in order cycle time and inventory that will help to improve the competitiveness of the customers.
- Improve the corporate trading relationships between parties in the supply chain and creating barriers for competitors.

- **Very Small Aperture Terminal (VSAT)**

The satellite communication stations are assuming a significant job progressively information assortment and its trade, which is crucial for client care. To follow and follow the products bearer, a dish radio wire is fixed on the vehicle. This permits the communication between driver, dispatcher and proctor. The genuine – time collaboration helps in having the exceptional data on the area of truck and the conveyance position.

Model – Wal-Mart the retail goliath of USA is utilizing this framework for controlling the stock development.

- **GEOGRAPHICAL POSITIONING SYSTEM (GPS)**

The GPS is progressively exact framework utilized in created nations wherein a vehicle could be followed precisely with the assistance of Geo Stationary Satellites to the exactness of one meter as far as scope and longitude. When the situation of the vehicle is known, it very well may be transmitted to consigner or agent through the transmission organizes for example cell phones or web.

- **Geographical Information System (GIS)**

GIS are the product instruments for representation of uncommon area of any element on earth which is put away in databases identifying with geology .This could be regarding physical maps of the outside of earth, design of internal surface of earth or a format of lanes or roads. GIS in joining with GPS is utilized in calculated activity for following and following of the relegation area to the degree of street or road specifically city.

- **Web Based Tracking**

Logistics specialist organizations working in India are expanding the administrations of online following of relegations to their customers. AFL, Fed-Ex, Blue Dart and others are giving the status report of the relegation to their customers. The customers can download this report by associating through the Internet. This data helps in arranging the dispatch plan and furthermore making catch up with customers for installment assortments.

- **Automated Guided Vehicle System (AGVS)**

The framework utilizes attractive or optical direction framework. The attractive framework utilizes stimulated wire laid on the distribution center floor for directing the material taking care of gear. In AGVS administrator is disposed of. The new age AVGS are guided with video and don't pursue the fixed way. AGVS can play out all the material taking care of activity with no human contribution. Robot combined with AGVS is utilized to get precise material prerequisite for a client request.





- **Information Directed System (IDS)**

In this an incorporated PC controls the material taking care of gear. The communication between the gear and the PC is through radio recurrence. The necessary development are sustained into PC and it appoints the occupations to the individual types of gear thinking about its most extreme stacking limit and taking care of speed. IDS can perform assortment of complex material taking care of employments, for example, different request picking or numerous vehicle stacking by a similar material taking care of hardware prompting upgrade in stockroom profitability and adaptability in dealing with assortment of occupations.



- **Information Technology (IT)**

IT comprises of equipment and programming that catches investigations and gives data any place it is required. Since the supply chain management the executives is characterized as system of associations, these associations can't shape a system except if they are associated through IT coming about into straightforwardness in the production network and adjusting the store network exercises towards client. Model – The accomplishment of store network of DELL was because of IT, where web was utilized to gather request from client straightforwardly and imparted the data to the providers with the goal that they can gauge better, and supply to the prerequisite. The IT devices utilized in coordination's and supply chain management the board are-

- **Enterprise Resource Planning (ERP)**

ERP is coordinated programming, enveloping all the business tasks and realize critical change in the manner individual's work. ERP is a business arrangement that delivers to certain recognized business issues. ERP is pricey and complex exercise which requires adequate measure of arranging. In India major ERP being used is SAP, Oracle which has been created by outside organizations to suit the business condition winning in those nations. Be that as it may, some Indian organizations like Ramco Systems created ERP to suit Indian business condition.

Example - The companies like Hindustan Lever, Colgate and Nestle have implemented ERP in their supply chain system resulting in minimum inventory of raw material and finished goods and benefit in terms of cost reduction

- **Distribution Requirement Planning(DRP)**

It is another IT apparatus and furthermore a complex arranging approach that thinks about different dispersion stages and the attributes of the dissemination framework. The completed merchandise stock necessity is controlled by DRP considering the client request at various appropriation focuses situated in various markets. DRP helps in solidifying the shipments to different areas spread over the huge geological territory, and in this manner help in decreasing cargo cost. DRP improves stock deceivability in the production network coming about into decrease in stock level and distribution center space prerequisite.

- **Automated Inventory Tracking System (Aits)**

The AITS is an IT apparatus that gives ongoing status of the stock degrees of the considerable number of things at retail locations, feeder and mother distribution centers. For



renewal of things sold, data is passed on legitimately to the provider after the thing stock level is checked at feeder and mother distribution centers. The provider starts the activity to recharge the stock thing relying upon the thing take-off rate at retail locations, its security stock, stock in travel and so forth consequently advancing the stock in the store network.

Conclusion :

"Technology" is vehicle to upgrade production network aggressiveness and execution by improving the general adequacy and proficiency of coordination's framework. Subsequently picking the correct innovation for different coordination's exercises or sub-forms is pivotal to any business to increase upper hand in the present focused market. Model – A cycle producer must perceive how it can incorporate the littlest part supplier specifically, a brake shoe provider and furthermore the seller at the country focus, so as to improve generation run and hold the client as opposed to losing to the contender. Today combination in the supply chain management is conceivable because of accessible innovation prompting effectiveness in the store network just if the production network accomplices embrace the correct technique.

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Impact of Digital Marketing on Consumer Buying Behaviour

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Abstract:

Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and the services towards the marketplace. The supreme purpose of the digital marketing is concerned with consumers and allows the consumers to intermingle with the product by virtue of digital media. This paper concentrates on the magnitude of digital promotion for both consumers and marketers. This paper covers difference between traditional marketing and digital marketing. We scrutinize the result of digital marketing on the base of firm's sales. 200 respondents opinion are collected to get the clear picture about the present study.

Keywords: Digital marketing, Promotion, Consistent, Interact, Consumer behavior

Introduction

Digital Marketing is the term used for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach the viewers, turn them into consumers, and retain them. The customer also can ask queries or make suggestions about the business products and services.

Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries.

Objectives Of The Study

1. To recognize the usefulness of digital marketing in the competitive market.
2. To study the impact of digital marketing on consumers purchase.
3. To know the modes of digital marketing.

Methodology Applied

- **Primary Data:** The research is done through observation and collection of data through questionnaires.
- **Secondary Data:** Secondary data is collected from journals, books and magazines to develop the theory.
- **Sample Size:** The sample size is determined as 200 respondent's opinion from the consumers who presently purchasing products with a help of digital marketing.





Traditional Marketing V/S Digital Marketing:

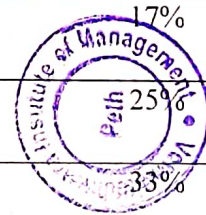
Table 1: Traditional Marketing V/S Digital Marketing

TRADITIONAL MARKETING	MODERN MARKETING
Communication is unidirectional. Means, a business communicates about its products or services with a group of people.	Communication is bidirectional. The customer also can ask queries or make suggestions business products and services.
Medium of communication is generally phone calls, letters, and Emails	Medium of communication is mostly through social media websites, chat, and Email.
Campaigning takes more time for Designing, preparing, and launching.	There is always a fast way to Develop an online campaign and carry out changes along its development. With digital tools, campaigning is easier.
It is carried out for a specific audience throughout from generating campaign ideas up to selling a product or a service.	The content is available for General public. It is then made to reach the specific audience by employing search engine techniques.
It is conventional way of Marketing, best for reaching local audience.	It is best for reaching global audience.
It is difficult to measure the Effectiveness of a campaign.	It is easier to measure the effectiveness of a campaign through analytics

Results And Discussions:

Table 2: Profile of the Online Buyers

	Category	No. of Respondents	Percentage of Respondents
Gender	Male	130	65%
	Female	70	35%
	Total	200	100%
Age	Below 18 years	34	17%
	19-30 years	50	25%
	31-45 years	66	33%
	Above 45 years	50	25%





	Total	200	100%
Profession	House Wife	22	11%
	Employee	110	55%
	Business	46	23%
	Students	16	08%
	Any other	06	03%
	Total	200	100%
Monthly Family Income (in Rs.)	Below 10000	42	21%
	10001-15000	90	45%
	15001-30000	50	25%
	Above 30000	18	09%
	Total	200	100%

Table 3: Awareness of Online Shoppers

Particulars	No. of Respondents	Percentage of Respondents
Having knowledge about online shopping	200	100%
Not having knowledge about online shopping	-	-
Total	200	100%

Table 4 Availability of Online Information about Product

Particulars	No. of Respondents	Percentage of Respondents
Excellent	80	40%
Good	64	32%
Average	48	24%
Poor	08	04%
Total	200	100%



Table 5: Reasons for Choosing Online Shopping

Particulars	No. of Respondents	Percentage of Respondents
Wide variety of Products	70	35%
Easy buying Procedures	40	20%
Lower Prices	50	25%
Various Modes of Payments	20	10%
Others	20	10%
Total	200	100%

Table 6: Frequency of Online Purchasing

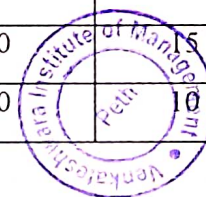
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Purchase once Annually	32	16%
2 - 5 Purchases Annually	88	44%
6-10 Purchases Annually	44	22%
11 Purchases and above Annually	36	18%
Total	200	100%

Table 7: Which mode of digital marketing impact more on consumers buying behavior

Particulars	No. of Respondents	Percentage of Respondents
Social Media Marketing	102	51%
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Website	40	20%
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Table 8: Which determinant of digital marketing affect more on consumer buying behavior

FACTORS	MOST PREFER	ONLY PREFER	AVERAGE	OPREFER AGAINST	LEAST PREFER
Marketing Scheme	90	60	20	20	10
Comfort Zone	120	40	15	25	0
Safety	110	50	20	10	10
Used Advertising Method	100	40	30		15
Ability to Compare Prices	100	50	20		10





Findings:

1. It is found that Consumers are satisfied through purchasing digital marketing.
2. It is found that People find it safe mode of online purchase.
3. It is observed that Ratio of male consumers is very high in online shopping that is 65%. And Ratio of female consumers is very low in online shopping that is 35%.
4. It is observed that Employees of various companies are purchasing more than others through online shopping that is 55%.
5. It is found that Income of respondents mainly falls in the range of Rs. 10,001 to Rs. 15,000 that is 45%.
6. It is observed that Awareness about online shopping is 100% among the respondents.
7. It is found that 40% of respondents feel that availability of online information about Product & Services is outstanding.
8. It is observed that most numbers of respondents that is 35% feels that online shopping has wide variety of products; others feel that they can have an easy buying procedure, products with lower price, a variety mode of payments etc.
9. It is found that 44% of the respondents purchase the products 2 to 5 times annually.
10. It is found that 51% consumers are purchasing the online products due to social media marketing. While 15% consumers are purchasing the online products due to email marketing as well as 20% consumers are purchasing the online products due to website of the organization. Remaining 08% consumers are purchasing the online products due to affiliate marketing and 06% consumers are purchasing the online products due to other marketing.
11. It is found that 60% consumers are preferred that they are purchasing the online products due to comfort zone. 55% consumers are preferred that they are purchasing the online products because of safety. 50% consumers are giving most prefer to used advertising method and ability to compare price. 45% consumers are most preferred to marketing scheme while they are purchasing the goods through online.

Suggestions:

1. It is suggested that there should be improve technical advancement in promotion of digital marketing Websites.
2. Provide a transparent and good service to the consumer before and after online purchase.
3. Creating awareness among the people about digital marketing.
4. There must be complete description need to provide about the product to the online shoppers.

Conclusion:

Digital advertising has end up being critical part of approach of numerous organizations. Right now, still for modest business owner close by have a very cheap and equipped technique by utilizing computerized showcasing to advertise their items or administrations in the general public. It has no limitations. Organization can use any gadgets, for example, tablets, advanced mobile phones, TV, PCs, media, online life, email and parcel other to help organization and its items and administrations. Computerized advertising may accomplish something more in the event that it considers purchaser wants as a pinnacle need.



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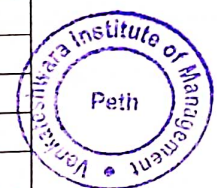




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5. It is found that Income of respondents mainly falls in the range of Rs. 10,001 to Rs. 15,000 that is 45%.
6. It is observed that Awareness about online shopping is 100% among the respondents.
7. It is found that 40% of respondents feel that availability of online information about Product & Services is outstanding.
8. It is observed that most numbers of respondents that is 35% feels that online shopping has wide variety of products; others feel that they can have an easy buying procedure, products with lower price, a variety mode of payments etc.
9. It is found that 44% of the respondents purchase the products 2 to 5 times annually.
10. It is found that 51% consumers are purchasing the online products due to social media marketing. While 15% consumers are purchasing the online products due to email marketing as well as 20% consumers are purchasing the online products due to website of the organization. Remaining 08% consumers are purchasing the online products due to affiliate marketing and 06% consumers are purchasing the online products due to other marketing.
11. It is found that 60% consumers are preferred that they are purchasing the online products due to comfort zone. 55% consumers are preferred that they are purchasing the online products because of safety. 50% consumers are giving most prefer to used advertising method and ability to compare price. 45% consumers are most preferred to marketing scheme while they are purchasing the goods through online.

Suggestions:

1. It is suggested that there should be improve technical advancement in promotion of digital marketing Websites.
2. Provide a transparent and good service to the consumer before and after online purchase.
3. Creating awareness among the people about digital marketing.
4. There must be complete description need to provide about the product to the online shoppers.

Conclusion:

Digital advertising has end up being critical part of approach of numerous organizations. Right now, still for modest business owner close by have a very cheap and equipped technique by utilizing computerized showcasing to advertise their items or administrations in the general public. It has no limitations. Organization can use any gadgets, for example, tablets, advanced mobile phones, TV, PCs, media, online life, email and parcel other to help organization and its items and administrations. Computerized advertising may accomplish something more in the event that it considers purchaser wants as a pinnacle need.





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IMPACTS OF PRE AND POST COVID-19 PANDEMIC IN INDIA

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Abstract:

Widespread isn't likely to wind down within the adjacent future, preventive activities are prerequisite to forestall disease spread, spare individuals lives conjointly to spare the financial abundance. During this audit, supported the display information and accessible writing, we've got illustrated the various angles of pre-and post-COVID-19 impacts over the social and financial stages round the world. Additionally, the prove based information are summarized with reference to threats, social impacts, logical overhauls, ethical flow, push and adjusting within the pre- and post-COVID-19 circumstances.

Keywords: Human services, Monetary (economy) impacts, Social impacts

Introduction:

The current 2019 Coronavirus Pandemic (COVID19) began in Wuhan, Hubei Province, China in December 2019. The outbreak of the COVID19 pandemic has mainly affected human health and is seriously considered to be one in every of the explanations for the rise within the number of deaths across the country. Additionally to issues that affect people generally, the epidemic has also caused heartbreaking financial and political emergencies in affected countries. Progress.

1. Effect of Covid-19 outbreak:

COVID19 has affected people's daily lives and has put the world economy in trouble. This pandemic has also affected the social lives of individuals everywhere the globe. As per the WHO report, this infection has accelerated in nearly 213 countries round the world and has shown serious

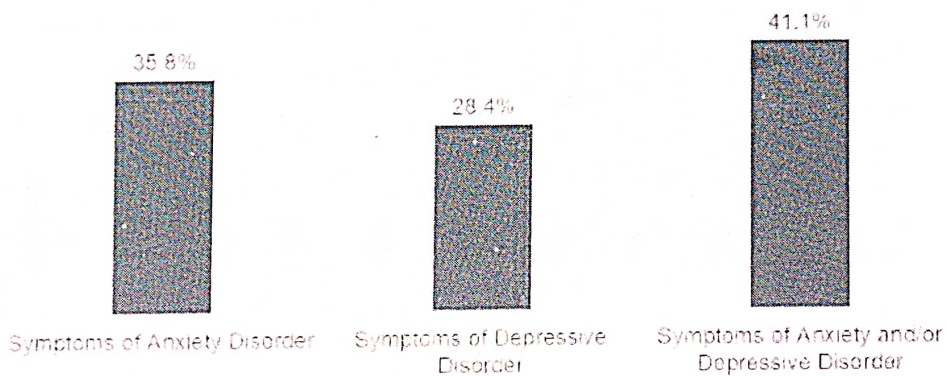
consequences. Regarding the country's economy and health system. Many countries have locked down their facilities, services, educational institutions, industrial sectors, daily markets, etc. to forestall the spread of those infections. The business and commercial sectors are severely laid low with this infection. . It also discusses some important health, economic and social life impacts and challenges.

The direct and direct potential impact of COVID19 has led to thousands of deaths and a big increase in medical expenses; however, as mentioned above, the likelihood of the price being exaggerated is extremely high. Die next year may be a very stable curve, which changes once a year. The direct and direct potential impact of COVID19, additionally because the significant increase in medical costs, has caused thousands of deaths. The cost is probably going to be exaggerated

2.1 Human Services (Healthcare) Impacts:

The long-term consequences of COVID19 are already obvious: the psychological damage caused by the fear and grief caused by the virus, continued isolation, and also the associated financial condition. Additionally, since the start of June, all women's anxiety and depression have increased. It set a record high from July 16 to 21, with geographic area, Asia, black, and multi-ethnic communities experiencing the biggest increase.

Share of Adults Reporting Symptoms of Anxiety or Depressive Disorder During the COVID-19 Pandemic



Note: For this study, we only have information on levels of depressive disorder that were reported more than 14 days before every day.
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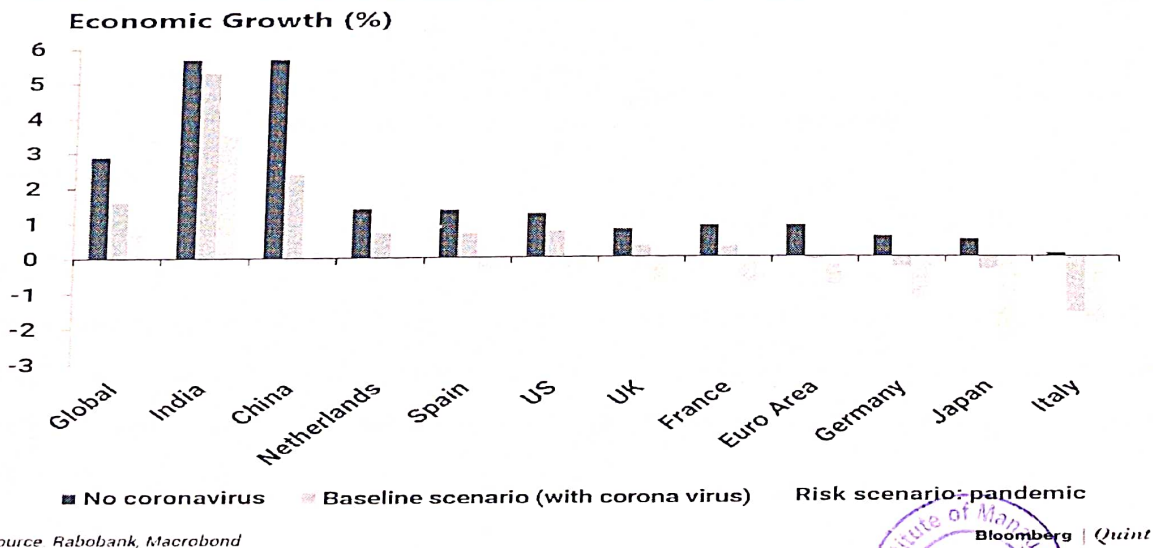
1. it's difficult to spot, isolate and treat suspicious or infected patients.
2. Medical staff and clinical staff are overloaded.
3. Patients affected by or diagnosed with other diseases are littered with ignorance.
4. The amount of pharmacies in medical supply stores has decreased.
5. Need for higher security.



2.2 Monetary (Economy) Impacts:

The economic effect from the pandemic has disproportionately affected some industrial sectors and population groups, and there's a risk of prolonged labour dislocations as a result., unemployment levels that haven't been seen since the nice Depression of the 1930s Workers are evaluating their career choices and work patterns in some circumstances, which could indicate a post-pandemic economy with more diverse labour arrangements and a changed metropolitan environment. Additionally to the prices of greater poverty, lives upended, careers wrecked, and heightened social unrest, the human costs in terms of lives lost will have a long-term impact on global economic process. Concurring to some projections, 95 million individuals may have fallen into extraordinary destitution by 2020, with 80 million more undernourished than your time recently the widespread. Moreover, some projections appear Agreeing to gauges, the worldwide financial lull will cause worldwide commerce to diminish by 9.0 percent or marginally less in 2020wreaking havoc on trade-dependent poor and emerging nations specifically. In industrialised economies, where vaccinations are with a return to pre-pandemic levels of activity, the economic impact of the pandemic is projected to be reduced. As results of the worldwide economic slump, estimates suggest that global commerce will fall by 9.0 percent or slightly less in 2020, wreaking havoc on trade-dependent developing and emerging nations specifically.

Global Economic Impact Of COVID-19



In industrialised economies, where vaccinations are enabling a return to pre-pandemic levels of activity, the pandemic's economic impact is projected to be reduced.

- The buildup of basic products has delayed and decreased.

- Discontinue flexible and varied meals.
- Loss of domestic and world trade.
- Low income within the world market

2.2 Social Impacts:

Swarm uneasiness and trepidation to pre-pandemic behavior were normalized thanks to the infection and consequent lockdowns round the world. Moreover, social change and other stressors have happen in aversion to be comfortable sharing the identical physical space with strangers. In February 2021, Saturday Night Live jabbed fun at "post-COVID dating" after a year of segregation envisioning the "abnormal characteristics and behaviors we've picked up. The impact on personal gatherings has been sturdy as medical experts have suggested, and native authorities usually mandated stay-at-home orders to stop gatherings of any size, not simply the larger events that were at the beginning restricted. Such get-togethers is additionally supplanted by video chat, or in an exceedingly few cases with offbeat tries to need care of social removing with exercises sort of a overhang sing-along for a concert or a "birthday parade" for a celebration Replacements for gatherings are seen as important to psychological state throughout the crisis.

The service department has not found the way to manage your acceptable support.

- Rejected or postponed within the field of international or national sports.
- The tourism industry has been severely affected.
- All public holidays are prohibited.
- Unnecessary arrests of individuals.
- Distance from family, friends and relatives.
- Close cafes, restaurants, shops, entertainment centers, gyms, etc.

3. Conclusion:

This paper may be a summarized work which gives few encounters from the previous reported works related to the issues within the social and financial divisions which will offer assistance common prosperity specialists calm the impact of the current widespread. In specific, we inspected inquire about on peril perception, social setting, science correspondence, altering person and total interface, activity, push and adapting related with the pre-and post-pandemic conditions due to COVID-19.

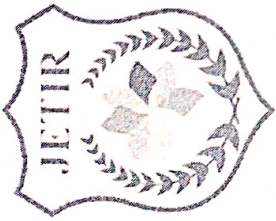
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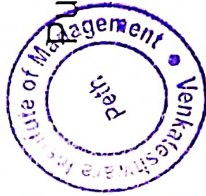
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“TO STUDY THE FACTORS AFFECTING ON CONSUMER BUYING BEHAVIOR”

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ABSTRACT

This study on the retail industry, attempts to rigorously analyze the factors which influence the consumers to move towards the organized retailing from unorganized retailing. The study also helps the retailers by revealing the facts regarding the most prioritized attributes of the retail stores which attract the consumers towards them. It is also to be noted that in the next level of cities, only departmental stores and supermarkets alone given more priority in organized formats. This study will help the retailers to make an analysis of them and understand where they stand, and in order to move forward in what areas they must focus. It also helps them by providing consumers' expectations towards the organized formats so that they can make appropriate arrangements.

KEY WORDS: influence, retailing, consumer behavior, family, motivation

INTRODUCTION:

The retail sector is expanding and modernizing rapidly in line with India's economic growth. It offers significant employment opportunities in all urban areas. This study on the retail industry, attempts to rigorously analyze the factors which influence the consumers to move towards the organized retailing from unorganized retailing. Retailing is defined as "all the activities involved in selling goods or services directly to final consumers for personal, non-business use." Retailing consists of the final activity and steps needed to place merchandise made elsewhere into the hands of the consumer or to provide services to the consumer. Retailing consists of the sale of goods or merchandise, from a fixed location such as a department store or kiosk, in small or individual lots for direct consumption by the purchaser. Retailing may include subordinated

services, such as delivery. Purchasers may be individuals or businesses. In commerce, a retailer buys goods or products in large quantities from manufacturers or importers, either directly or through a wholesaler, and then sells smaller quantities to the end-user. Retail establishments are often called shops or stores. Retailers are at the end of the supply chain. Manufacturing marketers see the process of retailing as a necessary part of their overall distribution strategy. Retail industry is divided into organized and unorganized sectors. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local Karana shops, owner manned general stores, paan / beedi shops, convenience stores, hand cart and pavement vendors, etc. The study also helps the retailers by revealing the facts regarding the most prioritized attributes of the retail stores which attract the consumers towards them.

NEED OF THE STUDY:

There is a need to study shifting preferences of consumers towards various retail formats. Whether there is any relation between the demographic profile of the consumers and preferred retail format and does income besides other family attributes play a role in selection of the retail formats are some of the questions require a probe in. The problems faced by consumers shopping from organized as well as unorganized retail outlets also need a thorough study.

OBJECTIVE OF THE STUDY:

1) To study the present retail scenario with respect to the share of unorganized retailing.

OVERVIEW OF GLOBAL RETAIL INDUSTRY

Retail has played a major role in world over in increasing productivity across a wide range of consumer goods and services. The impact can be best seen in countries like U.S.A., U.K., Mexico, Thailand and more recently china and India also. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector. Retail is the second-largest industry in the United States both in number of establishments and number of employees. It is also one of the largest worldwide. The retail industry employs more than 22 million Americans and generates more than \$3 trillion in retail sale annually. Retailing is a U.S. \$7 trillion sector. Wal-Mart is the world's largest retailer.

INDIAN RETAIL INDUSTRY

Several authorities and surveys conducted by different agencies have given current as well future projections of retail trade in India. Currently, India is one of the fastest growing economies in the world and by 2030. India would be one of the Top 5 economies in terms of GDP. The India retail market is estimated at US\$ 470 Bn in 2011, accounting for ~35% of GDP and is expected to grow to US\$ 675 Bn by 2016 @ CAGR of 7.5%

FACTORS INFLUENCING CONSUMER BUYING BEHAVIOUR:

1. Internal or Psychological factors
2. Social factors



3. Cultural factors
4. Economic factors
5. Personal factors.

1. Internal or Psychological factors :-

The buying behaviour of consumers is influenced by a number of internal or psychological factors. The most important ones are Motivation and Perception.

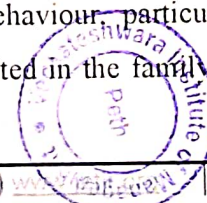
a) **Motivation** - In the words of William J Stanton, "A motive can be defined as a drive or an urge for which an individual seeks satisfaction. It becomes a buying motive when the individual seeks satisfaction through the purchase of something". A motive is an inner urge (or need) that moves a person to take purchase action to satisfy two kinds of wants viz. core wants and secondary wants. So, motivation is the force that activates goal-oriented behaviour. Motivation acts as a driving force that impels an individual to take action to satisfy his needs. So it becomes one of the internal factors influencing consumer behaviour. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to drive the person to act. There can be of types of needs:

b) **Perception** - Human beings have considerably more than five senses. Apart from the basic five (touch, taste, smell, sight, hearing) there are senses of direction, the sense of balance, a clear knowledge of which way is down, and so forth. Each sense is feeding information to the brain constantly, and the amount of information being collected would seriously overload the system if one took it all in. The brain therefore selects from the environment around the individual and cuts out the extraneous noise. Therefore the information entering the brain does not provide a complete view of the world around you. When the individual constructs a world-view, she then assembles the remaining information to map what is happening in the outside world. Any gaps (and there will, of course, be plenty of these) will be filled in with imagination and experience. The cognitive map is therefore not a 'photograph'; it is a construct of the imagination.

2. Social factors –

Man is a social animal. Hence, our behaviour patterns, likes and dislikes are influenced by the people around us to a great extent. We always seek confirmation from the people around us and seldom do things that are not socially acceptable. The social factors influencing consumer behaviour are a) Family, b) Reference Groups.

a) **Family**-There are two types of families in the buyer's life viz. nuclear family and Joint family. Nuclear family is that where the family size is small and individuals have higher liberty to take decisions whereas in joint families, the family size is large and group decision-making gets more preference than individual. Family members can strongly influence the buyer behaviour, particularly in the Indian contest. The tastes, likes, dislike, life styles etc of the members are rooted in the family buying behavior.



b) **Reference group** -A group is two or more persons who share a set of norms and whose relationship makes their behaviour interdependent. A reference group is a group of people with whom an individual associates. It is a group of people who strongly influence a person's attitudes values and behaviour directly or indirectly. Reference groups fall into many possible grouping, which are not necessarily to be exhaustive (i.e. non over-lapping).

3. Cultural factors

It is observed that human behaviour is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behaviour patterns as the result of socialization both within the family and a series of other key institutions. From this we develop a set of values, which determine and drive behavioral patterns to a very large extent. This broad set of values is then influenced by the subcultures like nationality groups, religious groups, racial groups and geographical areas, all of which exhibit degrees of difference in ethnic taste, cultural preferences, taboos, attitudes and lifestyle.

4. Economic Factors -

Consumer behaviour is influenced largely by economic factors. Economic factors that influence consumer behaviour are a) Personal Income, b) Family income,

a) **Personal Income** The personal income of a person is determinant of his buying behaviour. The gross personal income of a person consists of disposable income and discretionary income. The disposable personal income refers to the actual income (i.e. money balance) remaining at the disposal of a person after deducting taxes and compulsorily deductible items from the gross income. An increase in the disposable income leads to an increase in the expenditure on various items. A fall in the disposable income, on the other hand, leads to a fall in the expenditure on various items.

b) **Family income** -Family income refers to the aggregate income of all the members of a family. Family income influences the buying behaviour of the family. The surplus family income, remaining after the expenditure on the basic needs of the family, is made available for buying shopping goods, durables and luxuries.

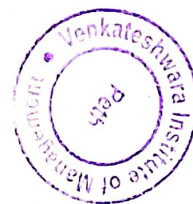
CONCLUSION:

From this study it was observed that due to change life style, increase awareness of quality products as well as disposable income most of the customers switching to organized retail store form unorganized retail store but at present time unorganized retail also captured a high market share in India. many customer thinks that they local Kirana store is the one of the most important factor for their day to day life, they cannot visit organized retail store frequently so we can say that organized retailers have huge opportunities in Indian market but they must open more outlets so that customer visit frequently. At present time some organized retailer's i.e. on door, Best price etc also provide home delivery and online order facilities which is comfortable for customers. For a successful consumer oriented market service provider should work as psychologist to procure

consumers. By keeping in mind affecting factors things can be made favorable and goal of consumer satisfaction can be achieved. Study of consumer buying behaviour is gate way to success in market.

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“UTILITY OF TECHNOLOGY IN LOGISTICS AND SUPPLY CHAIN MANAGEMENT”

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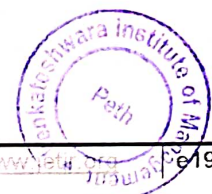
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ABSTRACT:-

The word logistics has its origin from Greek word “logistike” which means the art of calculating. However, the modern interpretation of the term logistics has its origin in the military, where it was used to describe the activities related to the procurement of ammunitions, and essential supplies for troops located at the front. Logistics not only includes activities related to the physical movements of the goods but also manages relationship with suppliers and customers. The main objective of the paper is to determine the various technology used in logistics and supply chain management including information technology, communication technology and automatic identification technology.

The creator basically centers on the auxiliary information for gathering information identifying with different innovation utilized in logistics and store network the board. The creator reaches determination that Technology is a vehicle to upgrade store network intensity and execution by improving the general viability and productivity of logistics framework. In addition different advancements in innovation have made the undertaking simpler and quicker other than being less arduous.

Keywords: logistic management, SCM, Technology, Innovation



1. INTRODUCTION

The council of logistic management defines logistics as “that part of supply chain process that plans, implements, and controls the efficient, effective, forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customer requirement”. In ordinary language the same can be defined as right product, at the right place, in right time, and in right condition. However supply chain consists of all stages that are required to satisfy the customer request. It starts from supplier passes through manufacturer, distribution, and retailer and finally reaches the customer. The supply chain management is the oversight of materials, information and finances as they move in the process from supplier to manufacturer to wholesaler to retailer to customer. The emerging new technologies are creating strategic opportunities for the organizations to build competitive advantages in various functional areas of management including logistics and supply chain management. However the degree of success depends on the selection of the right technology for the application, availability of proper organizational infrastructure, culture and management policies. In logistics, information, communication and automation technologies has substantially increased speed of identification, data gathering, processing, analysis and transmission, with high level of accuracy and reliability. Technology is a means to enhance business competitiveness and performance. It plays a major role in success of supply chain by enhancing the overall effectiveness and efficiency of the logistics system. In logistics many new technologies are used in developed country while in India adoption process is very slow. However due to liberalization of the Indian economy the competitive pressure is building up and the only option to face the competition in to go in for technology enabled operations.

The latest technologies being used in logistics and supply chain management are segregated into

- Automatic Identification Technology
- Communication Technology
- Information Technology

2. OBJECTIVES

1. To determine the various technology used in logistics and supply chain management.
2. To discuss the impact of technology on logistics and supply chain management.
3. To assess technology used in logistics and supply chain management

AUTOMATIC IDENTIFICATION TECHNOLOGY

Programmed Identification (Auto ID) is the term used to depict the immediate passage of information or data in the PC framework, programmable rationale controllers or any microchip controlled gadget without working a console. These innovations incorporate Bar Coding, Radio Frequency Identification (RFID) and Voice Recognition. Auto ID can be utilized for following the compartments, bundles, containers or a truck conveying the products on time bound dispatches to the clients. The

advantages of Auto ID incorporate precision, cost sparing, speed and accommodation of information stockpiling and preparing of data.

The significant Automatic Identification technologies in use are –

- **BAR CODING**

Bar coding is a succession of parallel lines of various thicknesses with spaces in the middle. These bars are only the things of data in the arranged structure, which can be perused with the assistance of a scanner. Verifiably standardized identifications was first utilized in quite a while in USA in 1952. The data imprinted in scanner tag incorporate, nation code, maker name, item subtleties, date of production, material substance etc. These subtleties are required at client end for stock administration. The standardized identifications are utilized in assorted enterprises, for example, retail, pharmaceutical, customer merchandise, hardware, cars and so forth.

The bar coding offers the following advantages.

- Ease in identification of inventory items during storage, retrieval, pickup, inspection and dispatch.
- Reduce paper work and processing time leading
- Reduce human error
- Increases logistics system productivity through speed, accuracy and reliability.

Impact of Bar code technology on operations of logistics and supply chain management

- **PROCUREMENT OPERATION**

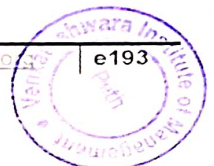
The parts and segments brought from providers are allocated standardized identifications, which contain data on thing name, clump number, date of production, request no, sequential no and so on. The data in scanner tag helps in recognizing and following the segment. In the stockroom, when the merchandise enter through a transport, they are additionally checked by the hand held scanner or scanner fixed nearby the transport. The data decoded by the scanner is promptly signed in the focal PC which assists genuine with timing update of stock records.

- **PROCESSING**

During the request handling the standardized tag will help in keeping distinguishing proof of things dependent on their date of section into the distribution center or store. This will ease material stockpiling, retrieval and dispatch in FIFO (First in First out) stock administration framework.

- **PRODUCTION OPERATION**

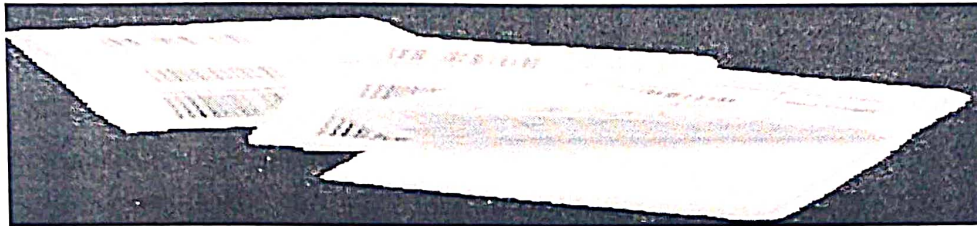
During the generation procedure the distinguishing proof of in-process and completed things become simpler because of bar coding. The different washes at various phases of creation can be effectively followed.



- **DISTRIBUTION OPERATION**

During dispersion, standardized identification helps in distinguishing and following the travel of completed products to the clients.

BARCODE



- **RADIO FREQUENCY IDENTIFICATION (RFID)**

RFID is an Automatic Identification and Data Capture (AIDC) innovation. RFID first showed up in following and access applications during 1980. RFID-based frameworks takes into consideration non-contact perusing and are successful in assembling and other antagonistic condition where scanner tags couldn't endure. These are utilized as an option to Barcodes to convey the stock information through radio waves. RFID remotely trades data between labeled articles.

An RFID system is compromised of the following components as mentioned below.

- One or more tags called Radio Frequency Tags (RFTs), which includes a semiconductor chip and antenna.
- One or more read/write devices also called readers.
- Two or more antennas one on the tag and one on the reader.
- Application software and the host computer system.



RFTs

The reader is connected to the central computer. Radio Frequency Tags (RFTs) are a piece of silicon chip to store data in the microcircuit. The RFTs are programmable with erasable memory. Data is stored in coded form and communicated to the reader through waves. The basic principle of tag is that antenna emits the radio signals. RFTs are very useful to accompany truck shipments. The tag will contain information on consignor, consignee, inventory items, quantity and value, what time the item travelled

certain zone; even the temperature etc. The reader receives the tag signal with its antenna, decodes it and transfers the data to the host computer system. RFTs can be attached to virtually anything-from a semi-tractor, to a pallet, containers etc. RFTs will avoid paperwork and can be helpful in custom posts. In the warehouse, the barcodes can be applied to the individual inventory items while RFTs can be applied to pallets, containers etc. These will allow the staff to directly communicate to the warehouse computer.

RFID has significant impact on logistics and supply chain of many sectors

- RFID helps Indian exporters to global retailers like WAL-MART get better and more visibility into movement of their goods within the supply chain and thus become more competitive.
- Improve the ability of manufacturers to better manage the inventory levels.
- Improve the complex distribution system for the Defense operation.
- Improve the complex tracking and distribution operations of the Indian Postal services.
- Improve the tracking, logistics and planning operations of Indian Railways, state public transport agencies
- Implement automatic toll collection on vast network of highways.

3. COMMUNICATION TECHNOLOGY

The communication, either oral or composed has an exceptionally vital job in business achievement. Coming up next is the couple of rising interchanges advances, which are empowering agents to better client support driving than intensity through the speed and exactness in communication.

- **ELECTRONIC DATA INTERCHANGE (EDI)**

EDI innovation is utilized for move of business records from one PC to other PC. With EDI the business records, for example. solicitations, checks, and challahs are sent electronically starting with one association then onto the next. Actually EDI is a drive towards paperless archive move or exchanges. The contrast between the email message and EDI message is that. E-mail is formed and translated physically, while EDI message is made utilizing one programming and deciphered by other programming. Email information isn't organized while EDI information or message is structured. EDI message has lawful remaining in the courtroom.

The benefits of using EDI technology in logistics and supply chain management involves

- Faster transactions- real time document transfer in the supply chain.
- Just-in-Time manufacturing technique can be adopted.
- Reduction in transaction cost due to paperless operations

- Reduction in order cycle time and inventory that will help to improve the competitiveness of the customers.
- Improve the corporate trading relationships between parties in the supply chain and creating barriers for competitors.

- **VERY SMALL APERTURE TERMINAL (VSAT)**

The satellite communication stations are assuming a significant job progressively information assortment and its trade, which is crucial for client care. To follow and follow the products bearer, a dish radio wire is fixed on the vehicle. This permits the communication between driver, dispatcher and proctor. The genuine – time collaboration helps in having the exceptional data on the area of truck and the conveyance position.

Model – Wal-Mart the retail goliath of USA is utilizing this framework for controlling the stock development.



- **GEOGRAPHICAL POSITIONING SYSTEM (GPS)**

The GPS is progressively exact framework utilized in created nations wherein a vehicle could be followed precisely with the assistance of Geo Stationary Satellites to the exactness of one meter as far as scope and longitude. When the situation of the vehicle is known, it very well may be transmitted to consigner or agent through the transmission organizes for example cell phones or web.

- **GEOGRAPHICAL INFORMATION SYSTEM (GIS)**

GIS are the product instruments for representation of uncommon area of any element on earth which is put away in databases identifying with geology. This could be regarding physical maps of the outside of earth, design of internal surface of earth or a format of lanes or roads. GIS in joining with GPS is utilized in calculated activity for following and following of the relegation area to the degree of street or road specifically city.

- **WEB BASED TRACKING**

Logistics specialist organizations working in India are expanding the administrations of online following of relegations to their customers. AFL, Fed-Ex, Blue Dart and others are giving the status report of the relegation to their customers. The customers can download this report by associating through the Internet. This data helps in arranging the dispatch plan and furthermore making catch up with customers for installment assortments.

- **AUTOMATED GUIDED VEHICLE SYSTEM (AGVS)**

The framework utilizes attractive or optical direction framework. The attractive framework utilizes stimulated wire laid on the distribution center floor for directing the material taking care of gear. In AGVS administrator is disposed of. The new age AVGS are guided with video and don't pursue the fixed way. AGVS can play out all the material taking care of activity with no human contribution. Robot combined with AGVS is utilized to get precise material prerequisite for a client request.

- **INFORMATION DIRECTED SYSTEM (IDS)**

In this an incorporated PC controls the material taking care of gear. The communication between the gear and the PC is through radio recurrence. The necessary development are sustained into PC and it appoints the occupations to the individual types of gear thinking about its most extreme stacking limit and taking care of speed. IDS can perform assortment of complex material taking care of employments, for example, different request picking or numerous vehicle stacking by a similar material taking care of hardware prompting upgrade in stockroom profitability and adaptability in dealing with assortment of occupations.



- **INFORMATION TECHNOLOGY (IT)**

IT comprises of equipment and programming that catches investigations and gives data any place it is required. Since the supply chain management the executives is characterized as system of associations, these associations can't shape a system except if they are associated through IT coming about into straightforwardness in the production network and adjusting the store network exercises towards client. Model – The accomplishment of store network of DELL was because of IT, where web was utilized to gather request from client straightforwardly and imparted the data to the providers with the goal that they can gauge better, and supply to the prerequisite. The IT devices utilized in coordination's and supply chain management the board are-

- **ENTERPRISE RESOURCE PLANNING (ERP)**

ERP is coordinated programming, enveloping all the business tasks and realize critical change in the manner individual's work. ERP is a business arrangement that delivers to certain recognized business issues. ERP is pricey and complex exercise which requires adequate measure of arranging. In India major ERP being used is SAP, Oracle which has been created by outside organizations to suit the business condition winning in those nations. Be that as it may, some Indian organizations like Ramco Systems created ERP to suit Indian business condition.

Example - The companies like Hindustan Lever, Colgate and Nestle have implemented ERP in their supply chain system resulting in minimum inventory of raw material and finished goods and benefit in terms of cost reduction

- **DISTRIBUTION REQUIREMENT PLANNING(DRP)**

It is another IT apparatus and furthermore a complex arranging approach that thinks about different dispersion stages and the attributes of the dissemination framework. The completed merchandise stock necessity is controlled by DRP considering the client request at various appropriation focuses situated in various markets. DRP helps in solidifying the shipments to different areas spread over the huge geological territory, and in this manner help in decreasing cargo cost. DRP improves stock deceptibility in the production network coming about into decrease in stock level and distribution center space prerequisite.

- **AUTOMATED INVENTORY TRACKING SYSTEM (AITS)**

The AITS is an IT apparatus that gives ongoing status of the stock degrees of the considerable number of things at retail locations, feeder and mother distribution centers. For renewal of things sold, data is passed on legitimately to the provider after the thing stock level is checked at feeder and mother distribution centers. The provider starts the activity to recharge the stock thing relying upon the thing take-off rate at retail locations, its security stock, stock in travel and so forth consequently advancing the stock in the store network.

4. CONCLUSION

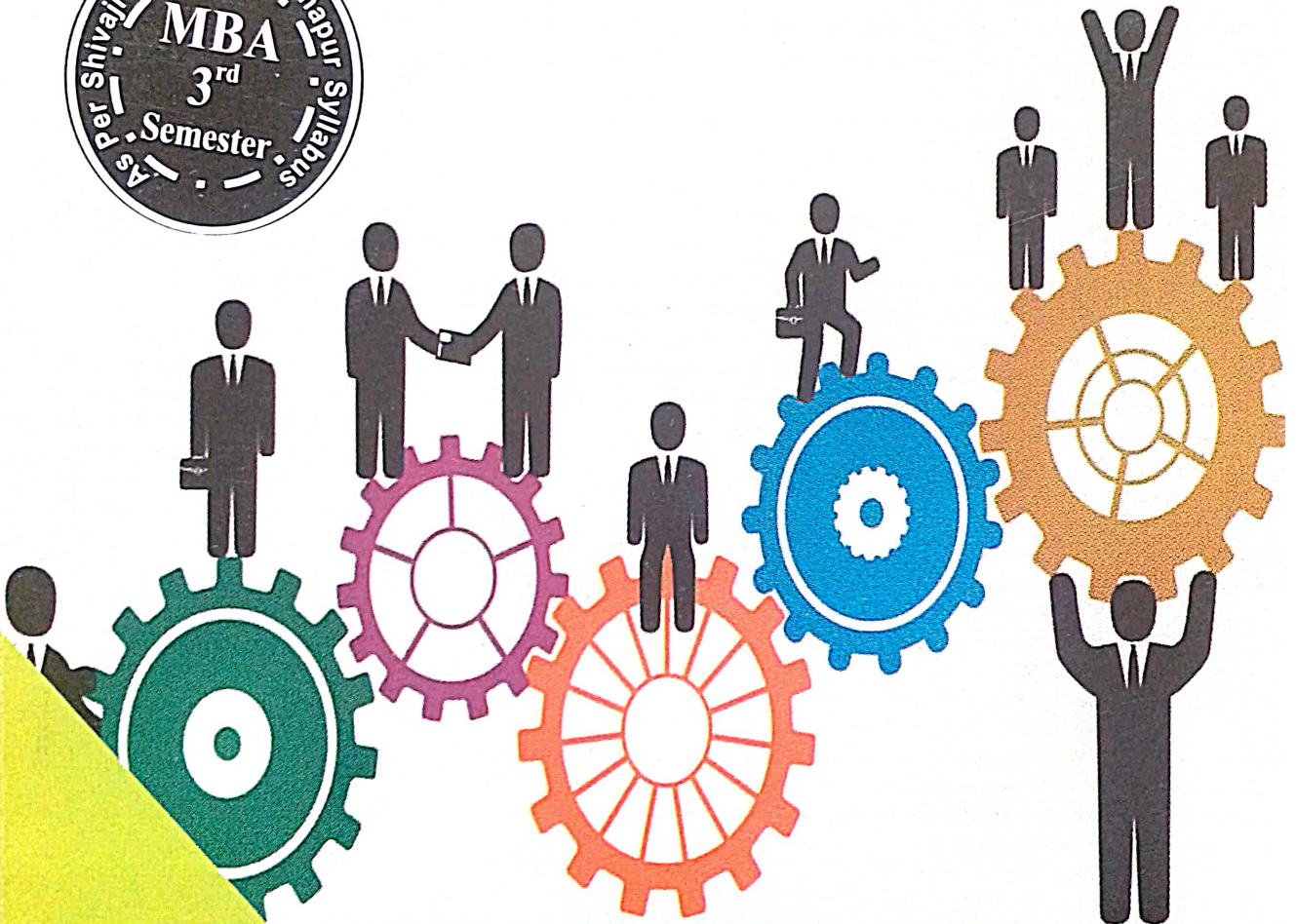
"Technology" is vehicle to upgrade production network aggressiveness and execution by improving the general adequacy and proficiency of coordination's framework. Subsequently picking the correct innovation for different coordination's exercises or sub-forms is pivotal to any business to increase upper hand in the present focused market. Model – A cycle producer must perceive how it can incorporate the littlest part supplier specifically, a brake shoe provider and furthermore the seller at the country focus, so as to improve generation run and hold the client as opposed to losing to the contender. Today combination in the supply chain management is conceivable because of accessible innovation prompting effectiveness in the store network just if the production network accomplices embrace the correct technique.

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MBA, THIRD SEMESTER

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- Prof. (Dr.) Paul D Madhale

- Dr. Santosh Bhagwant Wadkar

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to

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- Prof. (Dr.) Paul D. Madhale

"Dedicated to

my Mother Smt. Akkatai,

my Wife Mrs. Chaitali,

my Daughter Sanavi and

my late Brother Mr. Subhash

- Dr. Santosh Bhagwant Wadkar

Preface

The field of human resource development encompasses several aspects of enabling and empowering human resources in organisations. This book of "Human Resource Development" explains the fundamental concepts of HRD in a clear and easy-to-read style. This book has been specifically written for students of MBA, Third Semester, Shri. Venkateshwarra Shikshan Sanstha, Kolhapur. The contents of the book are divided into four units:

First unit throws light on introduction of HRD.

Second unit informs the reader about training and development.

Third unit gives knowledge regarding performance appraisal, appraisal planning & employee engagement.

Fourth unit explains about auditing and evaluating HRD.

We request our precious readers to do a great favour to us by sending their valuable suggestions and critical comments on the book for further improvement in subsequent editions.

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Acknowledgement

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I express my deep sense of gratitude to Shri. Rahul Nanasahel Mahadik (Dada), Secretary Shri. Venkateshwarra Shikshan Sanstha, Peth for their support and for providing me the necessary facilities to carry out the book.

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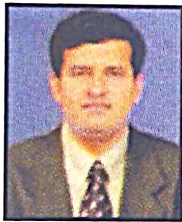
About the Book

This book of *“Human Resource Development”* provides detailed information about the core concepts and implementation of HRD programmes. The content of the book is written in a simple language with detailed information. The text is supported with numerous illustrations to enable practical understanding. This book also contains exercises, model question papers and case studies to assist the students in preparing for the examinations.

About the Author



Dr. Paul D. Madhale is very well experienced in the field of service industry, training and as well as a effective teacher. He has worked in the health service industry for **25 years**, given management training to the health professionals and led the team. He has completed his post-graduation in HRM and Finance and has done Ph.D in Commerce and Management. Last **5 years** he is working as a **Head of the Department of Management, Sanjay Bhokare Group of Institutes, Miraj, Maharashtra**. He is Fellow Member of International Society of Management.



Dr. Santosh Bhagwant Wadkar is currently working as **Associate Professor at Shri. Venkateshwara Shikshan Sanstha's, Venkateshwara Institute of Management, Peth, Tal.-Walwa, Dist-Sangli (MH)**. He has **13 years** of teaching experience. He has worked on different academic and administrative platforms of Institute and Shivaji University, Kolhapur.

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MARKETING MANAGEMENT

MBA, SECOND SEMESTER

According to the New Syllabus of 'Shivaji University' Kolhapur

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to

*my Parents,
Family & Students"*

- Dr. Pravin Shamrao Jadhav

"This book is dedicated

to

*my mother Smt. Akkalai,
my wife Mrs. Chaitali,
my daughter Sanavi and
my late brother Mr. Subhash"*

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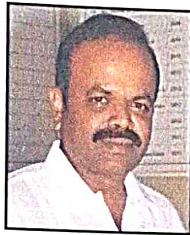
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About the Author



Dr. Pravin Shamrao Jadhav has done his **D.M.E., M.B.A., M.Com., G.D.C.&A., M.Phil., Ph.D.** Currently he is working as **Associate Professor** at **KIT's Institute of Management Education and Research, Kolhapur**. He has **13 years** of teaching experience and 7 years of Industrial Experience. He is also writing a column in Marathi Daily Newspaper Sakal. His area of specialisation is Marketing and Human Resource Management. He has written various research papers and attended various seminars, conferences.



Dr. Santosh Bhagwant Wadkar is currently working as **Associate Professor** at Shri. Venkateshwara Shikshan Sanstha's, Venkateshwara Institute of Management, Peth, Tal.-Walwa, Dist-Sangli (MH). He has **13 years** of teaching experience. He has worked on different academic and administrative platforms of Institute and Shivaji University, Kolhapur.

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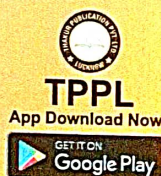
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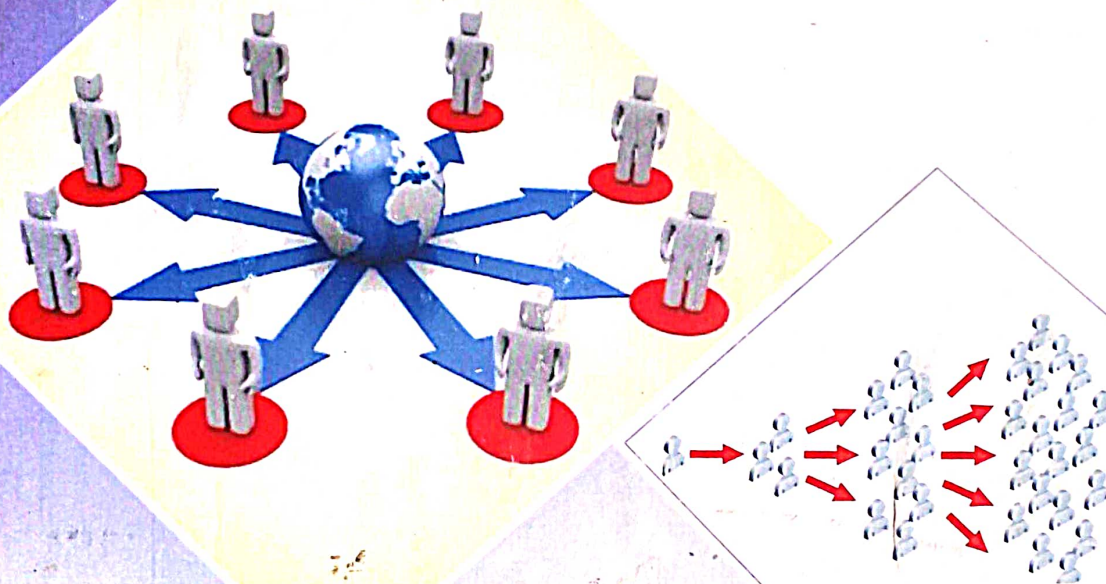
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EFFECTIVENESS OF DISTRIBUTION CHANNELS OF FMCG

STUDY OF RURAL MARKETS



Dr. Avinash M. Kharat

B.Com, B.C.A., PGDBF, M.A.-Economics, M.A.-Psychology
(Counselling), M.Com, NET, M.B.A., NET, Ph.D



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PREFACE

I give us great pleasure in making this book on Effectiveness of Distribution Channels of FMCG: Study of Rural Markets available to the all research students in any field.

This book is written according to the need of research students including various chapter schemes necessary for research.

I do not claim that the book is exhaustive and complete in all aspects. I, therefore earnestly request the readers to make suggestions for the qualitative improvement and contest enrichment of this book.

I am thankful to the publishers for the care they took in the production quality of the book

DR. AVINASH M. KHARAT

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In completion of this book, I owe the greatest sense of gratitude to my distinguished Research Guide **Dr. R. G. Phadtare**, Former Dean, Faculty of Commerce and Management, Shivaji University, Kolhapur assistance have been of immense value to me in carrying out the book.

I express my special gratitude and sincere thanks to **Dr.P. K. Katti**, Director, Venkateshwara Institute of Management, Peth Naka for giving me new resourceful ideas and valuable suggestion.

I would like to record my deep sense of appreciations **Prof. F. G. Nadaf**, **Prof. A. M. Ghadage**, who encouraged me to undertake the research in this book.

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I express my deep sense of gratitude to **Shri. Rahul Mahadik (Dada)**, Secretary, Venkateshwara Shikshan Sanstha, Peth for their support and for providing me the necessary facilities to carry out the book.

Here, I must acknowledge valuable contribution of my parents **Aai Sou. Rajakka**, my believed father **Shri. M. Y. Kharat**, my wife **Rekha**, my sister **Pushpa**, my brother **Shri. Maruti**, his wife **Sou. Supriya**, my nephew **Master Prajwal** and **Shriyash**, my niece **Pratiksha** and **Sanskruiti**.

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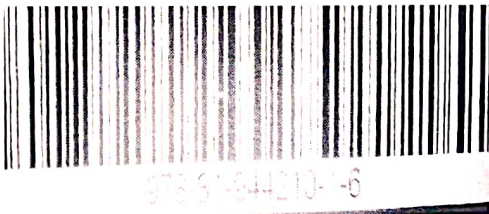
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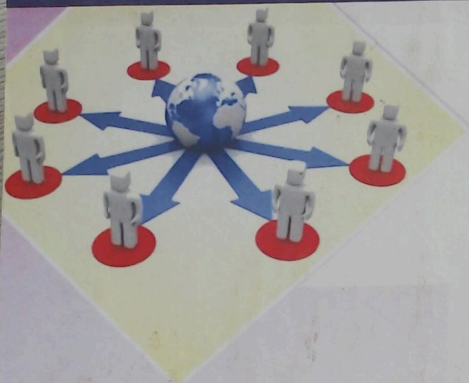
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STUDY OF RURAL MARKETS

CONTENTS:

- Introduction and Research Methodology
- Review of literature and Theoretical Background
- History of the Area
- Data Analysis and Interpretation of Data
- Hypothesis Testing
- Findings
- Suggestion
- Conclusion

This books has been made better equipped to make the learning more systematic. More details are added keeping in mind the need of advanced data analysis in social science research.

This book is intended to serve as a textbook for social science students at all level of students who has having interest in research.

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