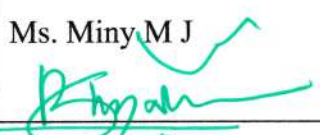


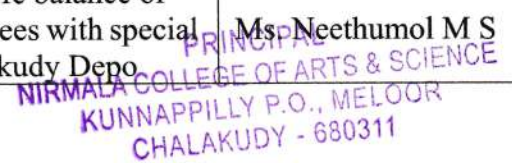
PROJECT



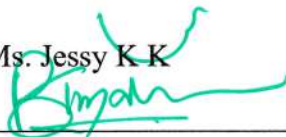
List of students undertaking project during the academic year 2022-23

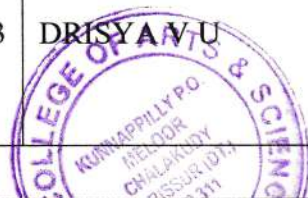
BCom (Bachelor of Commerce)

Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
1	EFAUBCM001	ABHIKRISHNA M V	A study on the attitude of customers towards electric vehicle	Mr. Jaisemon Jacob
2	EFAUBCM002	LINTO SHAJU	A study on consumer satisfaction of Royal Enfield with special reference to Chalakudy Municipality	Ms. Neethumol M S
3	EFAUBCM003	RAHUL SHAJAN	A study on awareness of mobile banking with special reference to Chalakudy Municipality	Ms. Jisha T K
4	EFAUBCM004	SHANIYAS K S	Impact of social media on online shopping among youth in Nirmala College of Arts and Science, Meloor	Ms. Jessy Raphael
5	EFAUBCM005	SIYADH SAGEER	A study on consumer attitude towards green marketing and eco-friendly products	Mr. Jithin M Varghese
6	EFAUBCM006	ANEEGHA A M	A study on problems faced by women entrepreneurs in Irinjalakuda Municipality	Ms. Jessy K K
7	EFAUBCM007	ASHIKA S	A study on evaluation of television advertisement on consumer buying behaviour	Ms. Malavika M R
8	EFAUBCM008	FASNA V H	A study on job satisfaction of private sector employees and problems faced by them during work from home with special reference to Karalam Panchayath	Ms. Malavika M R
9	EFAUBCM009	ROSEMOL SURESH	A study on employees attitude towards defined contributory pension scheme with special reference to Kuzhur Grama Panchayath	Ms. Miny M J 
10	EFAUBCM010	SREEBA M B	A study on consumer perception towards social media advertising	Ms. Annie K T
11	EFAUBCM011	ABHISHEK P S	A study on work life balance of K.S.R.T.C employees with special reference to Chalakudy Depo	Ms. Neethumol M S





Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
12	EFAUBCM012	AJAL ROJAN	A study on saving habit among women workers in Kodakara Grama Panchayath	Ms. Neethumol M S
13	EFAUBCM013	AKHIL P A	A study on customer satisfaction towards health drinks with special reference to Nayaranghadi Panchayath	Ms. Annie K T
14	EFAUBCM014	AMAL T S	A study on consumer buying behaviour towards Amul products with special reference to Kodakara Panchayath	Ms. Vineetha Shibu
15	EFAUBCM015	JESWIN JEEJO	A study on effectiveness of social media influencer marketing in Thrissur	Mr. Blesson Babu
16	EFAUBCM016	KRISHNADAS K S	A study on customer's satisfaction towards Indian Railway online ticket booking system in Kodungallur	Dr Bindu V
17	EFAUBCM017	MUHAMMED BILAL V V	A study on the problem faced by women entrepreneurs in Thrissur District	Ms. Delvin Francis
18	EFAUBCM018	NEERAJ UNNIKRISHNAN	Comparative analysis of traditional marketing and online marketing with special reference to Chalakudy Municipality	Ms. Vineetha Shibu
19	EFAUBCM019	YADHUKRISHNA N S	A study on customer attitude towards merging of SBT into SBI with special reference to Koratty	Dr Bindu V
20	EFAUBCM020	AMINMARIYA T B	A study on customer satisfaction of KFC	Ms. Jisha T K
21	EFAUBCM021	ANSILIN JOY	A study on consumer preference towards Cadbury Dairy milk	Ms. Gigi M R
22	EFAUBCM022	DIYA SATHEESHAN	A study on consumer attitude towards green consumerism at Edavilangu Panchayat, Kodungallur	Ms. Jessy K K 
23	EFAUBCM023	DRISYA V U	A study on the effectiveness of advertisement on consumer brand preference of durable goods with special reference to Amballur Village, Thrissur District	Mr. Jithin M Varghese

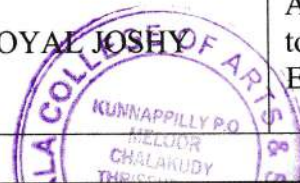


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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
24	EFAUBCM024	FASNA IBRAHIM	A study on effectiveness of social media marketing in Thrissur Municipal Corporation	Ms. Delvin Francis
25	EFAUBCM025	ACHUTHANAND AN K S	A study on working capital management of Hero Motocorp Ltd	Ms. Mini M J
26	EFAUBCM026	AGNAL JOSE	A study on consumers preference towards traditional marketing and e-marketing.	Ms. Annie K T
27	EFAUBCM027	AJIN SAM M	A study on assessment of product and service quality of Fastrack watches	Ms. Annie K T
28	EFAUBCM029	ANZIL JOHNSON	A study on customer satisfaction of online shopping; with special reference to Nirmala College of Arts and Science, Meloor	Ms. Delvin Francis
29	EFAUBCM030	ASHIK BENNY	A study on customer satisfaction towards Lays chips in Kodakara Grama panchayath, Ward 6	Ms. Mini M J
30	EFAUBCM031	ASHIRVAD P S	A study on role of IT in banking with special reference to Chalakudy Municipality	Ms. Gigi M R
31	EFAUBCM032	ASWIN N A	Customer satisfaction on the services provided by Thazhekad service co-operative bank	Ms. Jisha T K
32	EFAUBCM033	ASWIN O A	A study on investment behaviour of college teachers with special reference to Thrissur District.	Dr Bindu V
33	EFAUBCM034	CHANDRADAS P L	A study on student satisfaction towards online class	Mr. Blesson Babu
34	EFAUBCM035	EBIN BABU	A study on the effectiveness of advertisement on consumer buying behaviour with reference to the students in Thrissur District.	Mr. Blesson Babu
35	EFAUBCM036	JERIN JOSHY	A study on customer satisfaction towards Royal Enfield Bike Kodungallur	Mr. Jithin M Varghese
36	EFAUBCM037	JOYAL JOSHY	A study on change in trend towards electric scooters in Ernakulam district	Ms. Mini M J

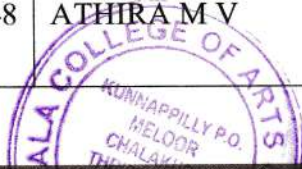


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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
37	EFAUBCM038	LITWIN FRANCIS	Customer satisfaction towards unit linked insurance plans with special reference to Chalakudy Municipality	Ms. Vineetha Shibu
38	EFAUBCM039	PRANAV SAJEEVAN	A study on customer satisfaction towards online shopping with special reference to Chalakudy Municipality	Ms. Jisha T K
39	EFAUBCM040	RIYAS K R	The impact of online product reviews on consumer buying decision special reference to Nattika Panchayath	Ms. Vineetha Shibu
40	EFAUBCM041	ROHITH C A	A study on viewers perception towards OTT film release in the situation of covid – 19 scenario with special reference to 10 th ward of Karukutty Grama Panchayath	Ms. Neethumol M S
41	EFAUBCM042	SALMAN ASHRAF	A study on popularity of different utilities of ATM cards	Ms. Malavika M R
42	EFAUBCM043	SAM MOHAN	A study on attitude of college students towards entrepreneurship with reference to Thrissur District	Dr Bindu V
43	EFAUBCM044	SHAMNAZ P S	A study on customer satisfaction of Royal Enfield with special reference to Thrissur district	Ms. Gigi M R
44	EFAUBCM045	SREEHARI T K	A study on consumer preference and awareness on digital payment system with special reference to Kodungallur municipality	Mr. Blesson Babu
45	EFAUBCM046	AJISHA SUNIL	A study on employees satisfaction of Peoples Dairy Development Project Central Society	Ms. Jessy Raphel
46	EFAUBCM047	ANZA BIJU	A study on impact of online shopping with reference to Kaiparambu Grama Panchayat	Ms. Jisha T K
47	EFAUBCM048	ATHIRA M V	A study on customer satisfaction of banking service with special reference to Irinjalakuda municipality	Ms. Gigi M R

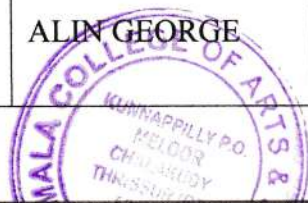


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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
48	EFAUBCM049	DHEEPTHI KRISHNA S	A study on members satisfaction towards co-operative milk society in Kodakara block panchayath	Ms. Jisha T K
49	EFAUBCM050	JASEELA P I	A study on job satisfaction of IT employees through online media in Thrissur District	Ms. Mini M J
50	EFAUBCM051	MILSILA P M	A study on perception of students towards e-learning during COVID-19 pandemic in Nirmala College of Arts and Science, Meloor.	Ms. Annie K T
51	EFAUBCM052	M R ABHINANDANA	A study on influence of sales promotion strategies of E-Commerce on customer satisfaction.	Ms. Annie K T
52	EFAUBCM053	sradha sasadharan	A study on Influence of sales promotion on online buying behaviour of students of Nirmala Institutions	Ms. Jessy Raphel
53	EFAUBCM054	ABEL MARTIN	A study on customer satisfaction among E-Buyer's at Chalakudy	Ms. Jessy K K
54	EFAUBCM055	ABHIRAM VINODKUMAR	A study on customer satisfaction with respect to green marketing and green products in Thrissur	Ms. Jisha T K
55	EFAUBCM056	ADARSH M R	A study on impact of social media on consumer behaviour, with special reference to Annamanada Panchayath	Ms. Jessy Raphel
56	EFAUBCM057	AHAMED SATHAR	A study on customer satisfaction of Himalaya Herbal Products	Ms. Delvin Francis
57	EFAUBCM058	AJMAL V M	A study on purchasing behaviour of mobile phones among women	Ms. Delvin Francis
58	EFAUBCM059	Akash a s	A study on awareness of E-Banking services with special reference to Thrissur District	Mr. Jithin M Varghese
59	EFAUBCM060	ALIN GEORGE	A study on customer satisfaction of Khadi products with special reference to Chalakudy Municipality	Ms. Neethumol M S

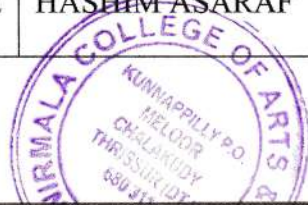


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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
60	EFAUBCM061	ANANTHU VIJESH	A study on impact of implementation of GST among retailers with special reference to Mattathur panchayath	Ms. Gigi M R
61	EFAUBCM062	ANOOJ P RAJ	A study on stress management among employees in banking sector at Kodungallur Municipality	Ms. Jessy K K
62	EFAUBCM063	ANSIL WILSON	A study on the quality of work life of the employees at Thrissur Municipal Corporation	Mr. Jaisemon Jacob
63	EFAUBCM064	ASWIN VARGHESE	A study on customer satisfaction towards E-banking and it's services with special reference to Koratty Town	Ms. Gigi M R
64	EFAUBCM065	ATHUL KRISHNA	A study about online entrepreneurship among youth in Thrissur District.	Ms. Delvin Francis
65	EFAUBCM066	ATHULKRISHNA M..N	A study on mobile banking and it's impact on customer satisfaction in Meloor Grama Panchayath	Ms. Vineetha Shibu
66	EFAUBCM067	AUSTIN SOJAN	A study on the savings and investment behaviour of college teachers in Thrissur district	Ms. Jessy K K
67	EFAUBCM068	CHARLES JOSE	A study on saving habit of college students with special reference to Alagappanagar panchayath	Mr. Jithin M Varghese
68	EFAUBCM069	CHRISTO KURIAN	A study on the savings and investment behaviour of working women at Varandarappilly Panchayath	Mr. Blesson Babu
69	EFAUBCM071	EDISON JOY	A study on work life balance among professional women with special reference to Koratty Panchayath	Ms. Neethumol M S
70	EFAUBCM072	HASHIM ASARAF	A study on brand preference of two wheelers among women in Thrissur district	Ms. Annie K T



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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
71	EFAUBCM073	JISNO GEORGE	A study on customer satisfaction on Honda vehicle with special reference to Honda vehicles Pvt. Ltd, Thrissur	Ms. Neethumol M S
72	EFAUBCM074	JITHIN C J	A study on the attitude of youth towards entrepreneurship at Kuriachira Town	Ms. Jessy K K
73	EFAUBCM075	JOYAL J	A study on impact of stealth marketing on youth with special reference to Chalakudy municipality	Ms. Jisha T K
74	EFAUBCM076	MUHAMMED IBINU	A study of satisfaction on using of online banking apps provided by the SBI bank	Mr. Blesson Babu
75	EFAUBCM077	SARATHKUMAR P	A study on online buying behaviour in fashion and apparel industry of college students	Ms. Malavika M R
76	EFAUBCM078	SREERAG MENON	A study on the analysis of the financial performance of KSE Ltd, Irinjalakuda	Dr Bindu V
77	EFAUBCM079	THOUFEER K N	A study on spending behaviour of students with special reference to Nirmala College, Chalakudy	Ms. Annie K T
78	EFAUBCM080	VYSHAK J RAMESH	A study on financial analysis of Britannia Industries Ltd	Mr. Blesson Babu
79	EFAUBCM081	YADHUKRISHNA M U	A study on problems faced by street vendors in Chalakudy Municipality	Ms. Jessy Raphel
80	EFAUBCM082	ABHIJITH P S	A study on the customer purchasing behavior towards branded apparels in Angamaly Municipality.	Ms. Malavika M R
81	EFAUBCM083	ADHIL K A	Customers attitude towards purchase of electric and non-electric two wheelers at Chalakudy Municipality.	Ms. Mini M J
82	EFAUBCM084	JEFIN JOY	A study on work life balance in Indus Motors Pvt Ltd	Ms. Gigi MR

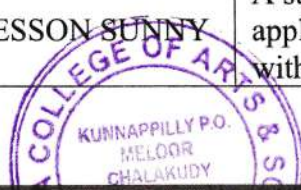


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Sl. No.	Register Number	Name of the Student	Project Title	Project Guide
83	EFAUBCM085	MOHAMMED MUSA WIR	A study on customer's preference towards petrol and diesel cars with special reference to Nirmala College of Arts and Science, Meloor	Mr. Jithin M Varghese
84	EFAUBCM086	MOHAMMED ZAHID	A study on employee welfare schemes at Cheruvathoor agencies Muthuvattoor	Ms. Vineetha Shibu
85	EFAUBCM087	AGNES SHAJU	A study on the awareness about E-banking services among college students in Nirmala College of Arts and Science, Meloor	Ms. Jessy K K
86	EFAUBCM088	ANAKHA E A	A study on customer satisfaction on E-banking services in private sector banks	Ms. Malavika M R
87	EFAUBCM089	GASNA BIJU	A study on customer satisfaction towards PAYTM users in Chalakudy Municipality	Ms. Gigi M R
88	EFAUBCM090	AADITHYA P SURESH	A study on branded products influence in daily use with special reference to Irinjalakuda Municipality.	Ms. Vineetha Shibu
89	EFAUBCM091	ABIJITH K G	A study on customer satisfaction at Reliance Hypermarket, Chalakudy	Ms. Mini M J
90	EFAUBCM092	ADITHYA KRISHNA	A study on impact of social media among youth with special reference to Nirmala College of Arts and Science, Meloor	Ms. Annie K T
91	EFAUBCM093	ASHWIN P RAJESH	A study on the effectiveness of internet advertising on consumer behaviour with special reference to Nirmala college of Arts and Science, Meloor.	Ms. Jessy Raphael
92	EFAUBCM094	ATHUL SHAJI	A study on problems faced by people in online banking with special reference to Chalakudy area	Ms. Gigi M R
93	EFAUBCM095	BLESSON SUNNY	A study on the online payment application system in Chalakudy with reference to Amazon Pay	Dr Bindu V



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94	EFAUBCM096	EDWIN P S	A study on stress among female nurses in private hospitals with special reference to Irinjalakuda region	Ms. Delvin Francis
95	EFAUBCM097	FABIN P R	Study on role of bank customers using Information Technology	Ms. Delvin Francis
96	EFAUBCM098	JOB P J	A study on consumer perception towards green marketing and green products with special reference to Chalakudy Municipality	Mr. Blesson Babu
97	EFAUBCM099	KANNAN SILJAN	A study on the effectiveness of online learning for higher secondary class in Kodassery Panchayath from ward 9 to ward 10	Ms. Gigi M R
98	EFAUBCM100	MUHAMMAD AMEEN	A study on the employees satisfaction on Info Park with special reference to Koratty Branch	Ms. Annie K T
99	EFAUBCM101	SOURAV RAMESH	A study on consumer satisfaction of Yamaha bikes with special reference to Chalakudy	Ms. Jisha T K
100	EFAUBCM102	THARUN GHOSH	A study on customer satisfaction towards green products special reference to Nattika Panchayath	Ms. Neethumol M S
101	EFAUBCM103	UNNI K SAJU	A study on consumer perception towards electric vehicles with special reference to Ernakulam city	Ms. Neethumol M S
102	EFAUBCM105	FAHAD K S	A study on investors perception towards various scheme of LIC with reference to Kayamkulam Municipality	Ms. Jisha T K

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DECLARATION

I, **ABHIKRISHNA M V**, S6 BCOM FINANCE student of **Nirmala College of Arts And Science Meloor** hereby declare that this project report entitled "**A STUDY ON THE ATTITUDE OF CUSTOMERS TOWARDS ELECTRIC VEHICLE**" is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of **BACHELOR of COMMERCE** under the supervision of **Mr. JAISEMON JACOB**, Department of Commerce, **Nirmala College of Arts and Science, Meloor, Chalakudy**, affiliated to **Calicut University**.

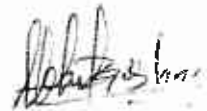
I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similarity of recognition.

PLACE: MELOOR

DATE: 16 - 02 - 2023



Mr. JAISEMON JACOB
(Faculty Guide)



ABHIKRISHNA M V
(REG NO EFAUBCM001)

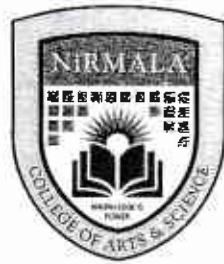

Prof. J. Jayaraman Tabu C. R.

Department of Commerce
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled *A Study ON THE*
ATTITUDE OF CUSTOMERS TOWARDS ELECTRIC VEHICLE
done by *ABHI KRISHNA M.V*
during the semester *VI* is in partial fulfillment of the requirement
for the award of the degree of *BACHELOR OF COMMERCE*
of University of Calicut, Kerala.

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Project Guide

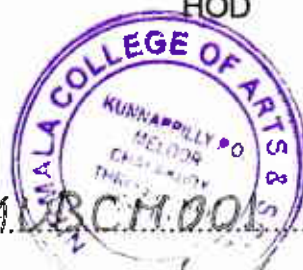
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HOD

[Signature]
Prof. Murugesan Principal

Date: *16/02/2023*

University Hall Ticket No.: *EFANBCH001*

Submitted for the examination held on: *10/04/2023*



[Signature]
Krishnakumar PG
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Manonjari Government College
Polla, 680722, Chalakkudy, Thrissur of Kerala

[Signature]
Internal Examiner



External Examiner

1.1 Introduction

Electric vehicles are vehicles that are either partially or fully powered on electric power. Electric cars are growing in popularity every day. It can be powered by a collector system that uses electricity from outside the vehicle, or it can be self-powered by a battery (sometimes charged by solar panels, or by converting fuel to electricity using fuel cells or a generator). Electric vehicles have minimal operating expenses since they have fewer moving parts to maintain, and they are also very eco-friendly because they consume little or no fossil fuels (petrol or diesel). This vehicle is envisioned as a replacement for today's automobiles. It can be used to address concerns such as pollution, global warming, natural resource depletion, and so on. The electric car concept offers a clear cut solution to the environmental problems of gasoline-powered automobiles. This study is conducted to determine how people feel about electric automobiles. The goal is to reduce vehicular pollution by switching to electric vehicles. The increasing popularity and use of electric vehicles is supported by a number of advantages, including:

(i) Savings:-Electric vehicles can be fuelled at extremely low prices, and many new cars will provide excellent incentives for going green, such as money back from the government.

Electric vehicles might also help you save money in your daily life.

(ii) More Convenient:-Recharging an electric vehicle is simple, and the greatest part is that you won't have to stop at a gas station to do it before hitting the road! An electric vehicle might be charged using a standard household outlet.

(iii) Safe to drive:-Electric vehicles are subjected to the same fitness and testing protocols as gasoline-powered vehicles. Electric cars are safer to drive because they have a lower Centre of gravity, making them more stable on the road.

(iv) No emission:-The most significant benefit of an electric vehicle is its environmental credentials. Electric automobiles are completely environmentally beneficial because their engines are powered by electricity. Because it runs on a clean energy source, it does not produce any toxic gases or smoke into the environment. They are even better than hybrid cars, because hybrids that run on gas emit pollution. You'll be helping to maintain a healthy and environmentally friendly environment.

(v) Low maintenance:-Electric automobiles use electrically driven engines, which eliminates the need for lubrication, everything linked to the combustion engine, and a slew of other maintenance responsibilities that come with a gas engine. As a result, the cost of maintaining

5.3 SUGGESTION

- By increasing the number of charging stations, more people will be interested in purchasing electric vehicles.
- People should place a greater emphasis on electric vehicles in order to reduce pollution and greenhouse gas emissions.
- Companies should concentrate on informing the public about new car electric modes.
- Petrol prices are steadily rising. The problem of rising petrol prices can be addressed with electric vehicles. The government's promotion of electric vehicles will aid the country's future progress.
- Incentives and subsidies should be provided by the government for the purchase of electric vehicles.
- Reduced tax rates can attract buyers to buy electric vehicles to a certain extent.
- By lowering the initial cost of electric vehicles, there will be a growing market in the near future.
- Electric vehicle promotion also aids the government in saying goodbye to crude oil and its high price.

5.4 CONCLUSION

In India, there is a need for energy transition in automobiles due to the depletion of fossil resources and the steady rise in fuel prices. The government has taken steps to reduce pollution levels by promoting electric vehicles and providing purchasing subsidies. The government has relaxed FDI rules in order to promote output. EVs are being introduced in India by a number of new brands. Governments and manufacturers should work together to construct the infrastructure and create a favourable climate for electric vehicles. The respondents are aware of global climate conditions and are ready to change their cost is an important factor while considering the purchase of EV.

If sufficient infrastructure is available, respondents are willing to accept EVs as a future buying option. The initial cost of purchasing, the limited number of charging stations, and the time it takes to recharge the battery are all factors that limit consumer confidence.


DECLARATION

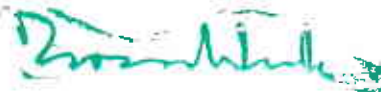
I, LINTO SHAJU , S6 Bcom cooperation student of Nirmala college of arts and Science, Meloor hereby declare that this project report entitled
“A STUDY ON CONSUMER SATISFACTION OF ROYALENFIELD WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. NEETHU ^{MS} MOL Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR DATE: 16/02/2023




Ms. NEETHUMOL ^{MS}
(Faculty guide)



Prof. Murukan Babu C. R.
Professor
Nirmala College of Arts & Science
Meloor, Chalakudy



LINTO SHAJU
(RegNo: EFAUBCM002)

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled... A STUDY ON CONSUMER SATISFACTION OF ROYALENFIELD WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY done by... LIN.T.O.SHAJU..... during the semester... 6th..... is in partial fulfillment of the requirement for the award of the degree of... BACHELOR OF COMMERCE..... of University of Calicut, Kerala.

10/2/23
Project Guide

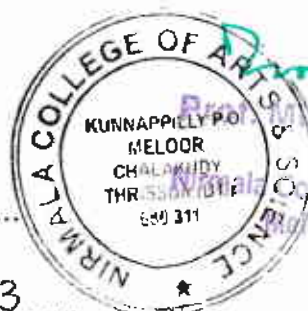
Chidambaram V
HOD

Prin. A. Pradeep
Principal

Date : 16/02/2023

University Hall Ticket No : 10/2/23

Submitted for the examination held on 10/02/2023



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1.1 INTRODUCTION

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services and capabilities. An organizations main focus must be to satisfy its customers and increase its sales, for this it is important to understand the voice of the customer which provides detailed insights as to what their customers want and better tailor their services or products and in turn help the business improve or change its products and services.

Marketing is the process of performing market research, selling products and services to customers and promoting them via advertising to further enhance sales. Marketing as a subject of study is now attracting increasing attention from firms, companies, institutions and even countries.

Customers are the important concept in marketing. It is being hard to please the present day customers. They checkout the competitors with similar or at times, even better offers. Customers are the king and without satisfying their needs none can exist in the corporate competitive world.

Royal Enfield is the makers of the famous bullet brand in India established in 1955. In 1901 1st bike produced. They are one of the oldest and most famous for their power stability and rugged looks. Royal Enfield has been updating their bikes from their first model in order to provide the customers total satisfaction from their bikes and keep up with the market trends. So this study is mainly focused on analyzing the customer satisfaction of Royal Enfield with special reference to Chalakudy Municipality.

1.2 STATEMENT OF THE PROBLEM

As the two wheeler market in India is constantly increasing and changing day by day, it poses new challenges to Royal Enfield to keep up with the market trends. Royal Enfield is a company that started its business in 1948 with its product such as the bullet which has kept a prestigious position in the market till date. In order to do so they have to ensure their products provides to their customers sufficient

5.3 Conclusion

This project helps to know about the customer satisfaction towards 'Royal Enfield bikes'. Majority of the customers are satisfied with the riding comfort and performance of Royal Enfield. The customers of Royal Enfield are satisfied with the product. Most preferred model of Royal Enfield is Classic. Most of the customers are satisfied with the fuel efficiency of Royal Enfield. Majority of the customers are male youths and they use Royal Enfield mainly for daily uses and city touring. Customers are satisfied with the affordability of service charges and timely delivery. Majority of the respondents are satisfied with the overall performance and the do recommend Royal Enfield Bikes to others. From this project it is identified that, most of the customers are satisfied with the Royal Enfield bikes.



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DECLARATION

I, **RAHUL SHAJAN**, S6 B.com Co operation student of **Nirmala College of Arts and Science**, Meloor hereby declare that this project report entitled "**A STUDY ON AWARENESS OF MOBILE BANKING WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.JISHA T K**, Department of commerce, **Nirmala College of Arts and Science**, Meloor, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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RAHUL SHAJAN

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CERTIFICATE

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OF MOBILE BANKING WITH SPECIAL REFERENCE TO CHALAKUDY
MUNICIPALITY
done by RAHUL SHAJAN
during the semester 6th is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

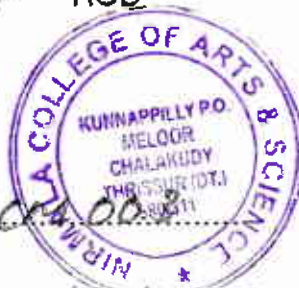
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1.1 INTRODUCTION

Mobile banking is a term used to refer to systems that allow customers of A financial institution to conduct a number of financial transactions through a Mobile device. Mobile banking enables the customer to access the information From his personal mobile and also used to transact money to another client Through the keypad of mobile itself. It is used for checking the balance of Accounts, transaction, payments and credit card application through a mobile Device such as Mobile phone, Personal Digital Assistance.

Mobile banking provides a system for the user to access bank account Details through mobile phones. The system also enables to pay his electronic Bill, telephone bill through mobile as well as pay for some other services which He has availed. The mobile banking system is not just for payment but a user of The system can also transfer money to another account holder through this System. He can receive from his bank or from his business associated or friend Or another person who is connected to the system. Mobile banking may also be Used to help in business as well as financial. The mobile technology banks can Offer a wide range of services to their customers such as doing fund transfer While travelling, receiving online updates of stock price even performing stock Trading while being stock traffic. Mobile devices especially smart phones are the Most promising way to reach the masses. The customers in mobile banking Services are increasing day by day due to the security measures taken by the Banks. More and more numbers of customers are being drawn to the mobile Banking as they have been satisfied due to the measures taken by the banks to Secure the mobile banking transactions.

1.2 STATEMENT OF THE PROBLEM

The main focus of current study is to access the influence of awareness on Customer's attitude towards mobile banking. Mobile banking is a service that Provides the individuals with a platform to carry out financial through a mobile. Even though it's a convenient service for the customers it still has to gain Popularity among the users. There are still bank users who have a mobile but Not making use of the mobile banking services. Customer awareness of mobile Banking has been

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5.2 SUGGESTIONS

- The bank should provide proper awareness about mobile banking.
- The merits and demerits of mobile banking should be revealed to customers
- Proper security services should be provided because that is the main reason for not selecting mobile banking.
- The mobile banking processing should be simplified for easy process.

5.3 CONCLUSION

The study was intended to find out awareness of mobile banking services, various problems while using mobile banking services, reason for performing mobile banking services and to consider the effective factors of mobile banking. Banks directly provide information about mobile banking to the customers. Its convenient adoption increases the attracting level of customers and also the cheapest transaction cost for using mobile banking. Mostly customers get attracted to mobile banking because of technology adopted by the banks. It will make sure to keep a better satisfaction with mobile banking users.



Murukow Datta C. R.

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DECLARATION

I, SHANIYAS.K.S, S6 BCOM CO-OPERATION student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled **IMPACT OF SOCIAL MEDIA ON ON-LINE SHOPPING AMONG YOUTH IN NIRMALA COLLEGE OF ARTS & SCIENCE** ^{MELOOR} is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Ms.JESSY RAHEL A, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similarity of recognition.

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CERTIFICATE

This is to certify that this Project Report entitled IMPACT OF SOCIAL MEDIA ON ONLINE SHOPPING AMONG YOUTH IN NIRMALA COLLEGE OF ARTS & SCIENCE, MELOOR done by SHANIYAS K S during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


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1.1 INTRODUCTION

Electronic commerce has grown at a breakneck pace, leading in increased use of this instrument by dealers. In addition, e-commerce rivalry has increased. As a result, understanding the antecedents of customer acceptance of online purchasing becomes increasingly vital for online businesses. Customer relationship management, which has been regarded as a successful business strategy for success in the electronic market, requires such understanding. The growth of e-commerce was driven by rapid technology adoption led by the increasing use of devices such as smartphones and tablets, and access to the internet through broadband, 3G, 4G, etc. increased online consumer base. English entrepreneur Michael Aldrich invented online shopping in 1979. Online shopping (also known as electronic retail or e-shopping) is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. An online store may also be called an e-web store, e-shop, e-store, internet shop, web-shop, web-store, online store, online storefront, and virtual store. People will engage in a decision-making process when purchasing something. One of the major issues with e-commerce websites is that they do not adequately support customers during this procedure. The marketer can supply better products and services by understanding the customers requirements and worries. In the case of online shopping, the customer can purchase the desired product quickly by making a few clicks from home or at work, saving time and energy despite the greater distance resulting from the internet's vast and limitless market. Furthermore, the internet can assist consumers with limited mobility in their buying.

Since the consumer is not required to visit the trader's location and is not restricted by business hours, he or she can place an order at any time. Such items can also be purchased that are not available in the consumer's immediate vicinity, so expanding the range of goods available, and delivery can be requested not only to the consumer's home, but also to their employment. The offers on the internet can be easily compared, allowing the buyer to purchase the product with the best terms (price, quality, and other reductions) that are adapted to their specific needs.

5.2 Suggestions

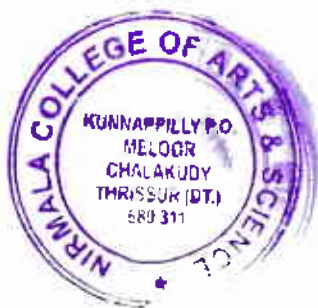
- Ensure good value for money products and implement fair and simple refund, replacement through their sites in-order to make it a trusted website for online purchases and shopping.
- online shopping websites should provide more quality products in a affordable price in-order to increase purchase.
- company's should provide good customer care services and provide consumers genuine and quality products, great offers and product should be value for money .

5.3 Conclusion

The purpose of this study is to analyze the impact of social media on online shopping among youth. The study was undertaken with a specific aim of studying and analyzing effectiveness of social media on online shopping among youth in Kerala with special reference to NCAS Meloor.

According to the research social media has a great role in influencing the behavior of consumers in the virtual environment, particularly on the consumer who is about to make purchase. We could find that this major chunk of population belonging to the age group of 18- 22 are the youth buyers who purchase products such as electronics, apparels, books, home appliances through online. The most important attribute that makes a consumer choose to buy products online are reviews, convenience, price, quality and soon. As per the research consumers often make purchases using social media and the majority of youth had purchased product's 1-2 times in the last 6 months. Majority of the consumers rely upon Instagram and Facebook for online purchase. Even though consumers face various issues, the major portion of youth would like to make purchases online because of

the level of satisfaction received from the products purchased through social media. Consumers do require detailed information about the brands so as to evaluate its strengths and weaknesses this sample amount of information through social media saves their time by allowing them to make the purchase decision quickly in this era of revolutions social media plays a vital role in influencing people to buy various products brands relay on social media very much in-order to reach more consumers and to increase there sale social media is widely accepted and used electronic media which plays a major role in shopping. For many brands social medias are a great platform to sell their products and social media influence people to buy products because of the level of satisfaction they receive from products purchased and good deals and wider audience the purchase from the website increase. Thus social media has a huge impact on online shopping among youth.



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DECLARATION

I, **SIYADH SAGEER**, S6 B.com cooperation student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled **“A STUDY ON CONSUMER ATTITUDE TOWARDS GREEN MARKETING AND ECO FRIENDLY PRODUCTS ”** is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr. JITHIN M VARGHESE**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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SIYADH SAGEER

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CONSUMER ATTITUDE TOWARDS GREEN MARKETING AND
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during the semester.....VI.....is in partial fulfillment of the requirement
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1.1 INTRODUCTION

Green marketing is also termed as environmental marketing or ecological marketing. According to American Marketing Association "marketing of products that are presumed to be environmentally safe is called as Green Marketing". Thus wide range of activities are covered under green marketing, which includes modifying the product, making changes in the production process and packaging, as well as modifying advertising or removing any activity that impacts the environment in negative way Today. The Earth faces more environmental issues than ever before, hence it is imperative for companies to make and market them as environment friendly Green marketing is emerging as a popular promotional strategy owing to increased consumer awareness and concerns.

Green marketing has rose attention due to the environmental deterioration and it becomes a global problem. Nowadays, the American Marketing Association (AMA) divides the definition of green marketing in three aspects as "the marketing of products that are presumed to be environmentally safe" (retailing definition) as the development and marketing of products designed to minimize negative effects on the physical environment or to improve its quality" (social marketing definition) and finally as "the efforts by organizations to produce, promote, package, and reclaim products in a manner that is sensitive or responsive to ecological concerns" (environments definition).

The green movement has been expanding rapidly in the world. With regards to this consumers are taking responsibility and doing the right thing Consumer awareness and motivation continue to drive change in the marketplace, notably through the introduction of more eco-friendly products Compared to consumers in the developed countries, the Indian consumer has much less awareness of global warming issues.

Successful marketing has always been about recognizing trends and positioning products, services and brand a manner that supports buyer intentions. Today, "Green" marketing has moved from a trend to a way of doing business and businesses that sell should recognize (a) the value of going green and (b) incorporating this message into the marketing program and communicating the green concept to their consumers. Green is slowly and steadily becoming the symbolic colour of eco-consciousness in India. The growing consumer awareness about the origin of products and the concern over impending global environmental crisis there are increasing the opportunities to

marketers to convince consumers firms have increasingly introduced GPI (Green Product Innovations) into their Product developments over recent decades. So, if the market for environmentally sustainable products is to become main stream, it is important to look at what factors influence the consumer selection process. Marketing is need of the hour in developing countries like India. India is a big consumer market which attracts every country to make entry in it .

Green marketing seek to go above and beyond traditional marketing by promoting environmental core values in the hope that, consumers will associate there values with their company or brand. Promoting their products as environmental friendly products has a good impact over the consumers as they are more concerned about the environment and are willing to pay extra money for those products. Recently we can see evolution of new segment of customers in the market who are more environmentally concerned and considering it as their responsibility to contribute towards the environment.

1.2 STATEMENT OF THE PROBLEM

In this research consumer attitude towards green marketing and eco friendly products are learned. With increasing environmental consciousness, companies need to understand not only green consumers' behaviour but also the factors that influence green purchases and those factors that act as barriers to green purchases. This will not only help the marketers in Segmenting the market appropriately and developing strategies to meet green consumers needs but also the policy makers in enforcing sustainability in marketing of goods and services.

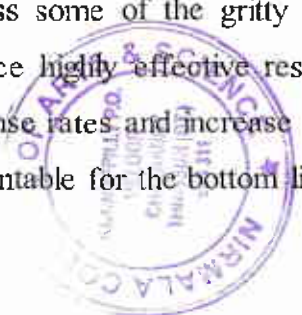
1.3 SIGNIFICANCE OF THE STUDY

The significance is to know about the attitude of the consumers towards the green products/eco friendly products and the factors which influence the purchase of eco-friendly products in a broad way, in order to demonstrate what factors used by companies from the marketing-mix elements (the product, the price, the place and the promotion) have an influence on green purchase behaviours and if some are more important than others. Furthermore others factors which do not depend of the companies but more of the consumer point of view will be examined.

- The government can give subsidies and tax relief to green products.
- More certification and trademarks can be issued to ensure the greenness of the green products.
- Regulations against false green products should be seen more seriously.

5.4 CONCLUSION

Though the consumers are willing to purchase green products. The availability of the product is less in the market therefore the companies must identify customers' environmental needs and develop products to address this issue, produce more environmentally responsible packages. (Recycle, biodegradable, reuse), and ensure that products meet or exceed the quality expectations of customers. Green marketing should not neglect the economic aspect of marketing. Marketers need to understand the implications of green marketing. If we think customers are not concerned about environmental issues or will not pay a premium for products that are more eco-responsible, think again. We must find an opportunity to enhance our product's performance and strengthen our customer's loyalty and command a higher price. For marketing of the green products to be effective we have to maintain three things; be genuine, educate our customers and give them opportunity to practice. Marketers need to understand the implications of green marketing. If we think customers are not concerned about environmental issues or will not pay a premium for products that are more eco-responsible, think again. We must find an opportunity to enhance the product's performance and strengthen our customer's loyalty. So, if today's successful marketing is about appealing to personal values and delivering consumer empowerment, and then surely the time is right to inject sustainable development into the marketing mix to help address some of the gritty issues currently facing our planet. Green marketing methods produce highly effective results. They apply all of the steps you need to cut costs, raise response rates and increase growth in the most important marketing metric we are all held accountable for the bottom line.



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DECLARATION

I, ANEEGHA AM, S6 Bcom cooperation student of Nirmala college of arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON PROBLEMS FACED BY WOMEN ENTREPRENEURS IN IRINJALAKUDA MUNICIPALITY" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. JESSY K K Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

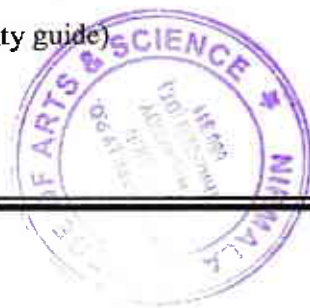
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ANEEGHA AM

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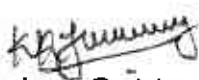
MELOOR, CHALAKUDY

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
PROBLEMS FACED BY WOMEN ENTREPRENEURS IN IRINJALAKUDA MUNICIPALITY
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during the semester VI is in partial fulfillment of the requirement
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Date: 16-03-2023

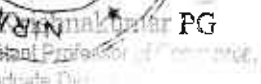



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1.1 INTRODUCTION

Economic development depends the efforts of people to generate goods and services. This efforts results into entrepreneurship. Entrepreneur are important for economic development. An entrepreneur is a person who undertake risk of a new enterprise. The word entrepreneur is derived from French word 'entreprendre' which means 'to undertake'.

Women entrepreneurs are those women who think of business enterprise, to initiate it, organize it, and undertake risks and uncertainty involved in business. As compared to men, women are less motivated to start business units due to various problem. For women there are several handicaps to enter and manage business ownership due to deeply embedded traditional mind set and stringent values of Indian society. For women entrepreneur to succeed in her business, appropriate decisions making is required in application of fund. The principle aim of this study is to identify the problem faced by women entrepreneurs.

Women constitute about 50% of the world population earlier they were confined to household activities and they were called homemakers. Over years more and more women are going for higher education technical and professional education and their proposition in workforce has also been increased. With the spread of education and awareness, women has shifted from kitchen, handicraft and traditional cottage industries to non-traditional higher level of activities. And now women are out of the four walls of their houses are taking part in all areas of development. Even government has laid special on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures.

Women entrepreneurs is the method where women put in order all the factors of production, accept risks and offers employment opportunities to other despite distribution based on gender. Women entrepreneurs surely can make significant contribution to the economic development of their families as well as the community.

Women entrepreneur frequently face multidimensional challenges that are social, financial problem. Today, the function of women are not restricted to the traditional role of a mother or a housewife. A women has to play multiple roles besides playing

5.4 CONCLUSION

The study was on topic "problems faced by women entrepreneurs" the main aim of the study is to find the important problems faced by women entrepreneurs. Women entrepreneurs must have an intention to fulfil their dreams. They have to make a dream transferred into an idea enterprise studies show that successful women work hard. Many authors have tried to define these most important concepts differently. The role of women in the society is increasing day by day.

Now women have come out of kitchen and they are playing an important role in building the economy. There are many women's in India who is very successful. Nowadays women have identified many new type of business opportunity where they can sit in home and do their business. Education has helped many women to realize their potential and work accordingly. Development of technology also made women smarter and they also found many innovative opportunities to do and flourish their business. There is significant change attitude of women's towards entrepreneurship, most of them have a positive attitude and wants to open their own business in future.



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DECLARATION

I, **ASHIKA S**, S6 BCOM co-operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON EVALUATION OF TELEVISION ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR**” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of Ms. **MALAVIKA M.R**, Department of Commerce, Nirmala College of Arts and Science, Meloor, chalakudy affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma , fellowship or other similar of recognition.

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FoR,




Ms. MALAVIKA M.R

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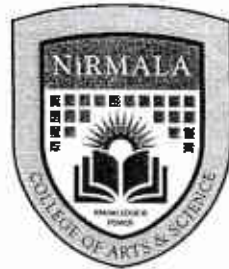


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This is to certify that this Project Report entitled A STUDY ON
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External Examiner

1.1 INTRODUCTION

In the world, today mass media has become as necessary and it has played a significant role in strengthening the society. The mass media perform this function for the people by bringing together buyers and sellers through advertisement. Advertising is the nonpersonal communication of the information usually paid for and persuasive in nature about products, services or ideas by identified sponsors through the various media. The advertiser intends to spread his idea about the products and offerings among the prospects. Popularization of the products is thus, the basic aim of advertising. The majority of the marketers use mass media for their marketing communications. The choice of media is dependent upon the nature of the message and the intended target audience. Television advertising is the best selling and economic media ever invented. It has a potential advertising impact unmatched by any other media. The advantage of television over the other mediums is that it is perceived as the combination of audio and video features, it provides products with instant validity and offers the greatest possibility for creative advertising. Television is considered as a popular and powerful medium of information and entertainment to reach the audiences. Due to technical development, opportunities to advertise on television have increased over past years. All the advertisements are not noticed by audiences as well as not all the advertisements are skipped by them, advertisements which have some entertainment value are liked, watched and remembered by audience which is a welcome response for the advertisements makers. The basic idea of advertising is to inform, educate and motivate the potential buyers. Reactions to television advertisements seem to be stronger than the reaction to print advertisements. The advertisers find it more effective to use television rather than print media to reach consumers, partly due to low literacy rate. Television advertising not only change emotions but substantial message exerting a far-reaching influence on the daily lives of people. Advertising is a marketing concept which aims to influence the buying behaviour of customers. Whereas consumer behaviour is the process and activity by which people select, purchase, evaluate and consume the product or service to satisfy the need or want. In older times, marketers used different signs and symbols to market their products and also to create awareness for the customers. With the advancement and technology development, now organizations focus to use print and electronic media excessively. Use of different marketing promotional strategies has

been identified as an effective tool of creating awareness among the consumer population. Here, television advertisement is considered one of the most effective medium to influence the purchase decision of the consumers. Television is an important component of a media plan because of its pervasiveness, impact and targeting abilities. Television and advertising together present a lethal combination and has become an integral part of modern society. It is the most convenient route to reach youth customers. The impact of television is vital because of its enormous potential as an audio-visual communicator. Study critically evaluates the factors which shape the buying behaviour and provides the deep insights towards the role of advertisement shaping the consumer behaviour. The study is conducted to check that how television advertisements affect the purchase of the consumers. This study aims to understand the relationship between advertising and consumer buying behaviour.

1.2 STATEMENT OF THE PROBLEM

Advertising has been a subject over centuries ago. But it was then thought of as a waste of resource and an increase in cost of production for one to advertise on products because the consumers were not in any way going to respond to that. The advancement in transportation and technology, made the consumers to respond to it. In this study, the main concern is to analyse 'the effect of advertising through television media on consumer buying behaviour.

1.3 SIGNIFICANCE OF THE STUDY

With the introduction of television in our daily life ,it has become a need for every people to get access to television .The study aims on analysing the affect of advertisement through television on the purchasing behaviour of the consumers .It examines whether it is successful in both gender, men and women. Through the study, we would be able to understand the relationship between advertising and consumer buying behaviour. The result of the study will be of immense benefit advertisers and it will provide a guide on planning ,production of television advertisement for the product. Essentially, this study makes a significant contributions to the existing literature on the attitude of consumers towards larger products .The study will also be of great use to mass communication and marketing students who intend to take up similar studies.

5.3 CONCLUSION

Television advertisement is effective because it Reach, helps in growing ability to differentiate, Multi-sensory appeal, Creativity and impact, Selectivity and flexibility. The study will help to understand change in consumer behavior due to television advertisements.

This study may be helpful for the marketer for customization of the television advertisement in context of kodakara region. The results may not be possible since there is a wide difference in consumer preference, behavior and the factors like socioeconomic, demographic and psychographic across regions. This suggested to carry out research in a large scale to find out result across regions.



Prof. Murukan Dasu C. R.
Principal
Nirmala College of Arts & Science
Meeloor, Chalakudy

DECLARATION

I, **FASNA V.H**, S6 BCOM Co-operation student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON JOB SATISFACTION OF PRIVATE SECTOR EMPLOYEES AND PROBLEMS FACED BY THEM DURING WORK FROM HOME WITH SPECIAL REFERENCE TO KARALAM PANCHAYATH**" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. Malavika MR**, Department of Commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023

FOR



Ms. MALAVIKA MR

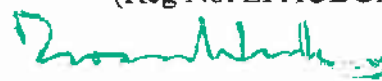
(Faculty guide)





FASNA V H

(Reg No: EFAUBCM008)



Prof. Manikandan P. R.
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Nirmala College of Arts & Science
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT, U.O. No. 8089/2014/Admn, dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON JOB SATISFACTION OF PRIVATE SECTOR EMPLOYEES AND PROBLEMS FALD BY THEM DURING WORK FROM HOME WITH SPECIAL REFERENE TO KARALAM PANCHAYATH done by FASNA U.H.

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

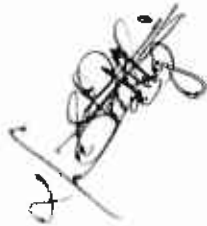
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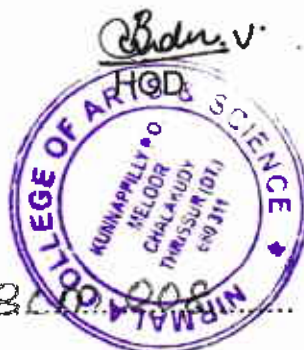

Project Guide

Date 16-02-2023

University Hall Ticket No EFAUBL00000000

Submitted for the examination held on 10-4-2023


Internal Examiner




Principal



Prof. M. Krishnakumar PG
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Potta, 680722, Chalaky, Thirissur Dist. Kerala

External Examiner

1.1 INTRODUCTION

In this modern society of regular corporate restructuring and technological changes companies should concentrate on employees who are innovative and can adapt to new changes easily. Job satisfaction, an extremely useful weapon for evaluating and adjusting the management rules in accordance with employee's opinion. An employee's level of satisfaction is very important factor and employee satisfaction is also based on his perception of the future development.

Job satisfaction is an integral component for organisational climate and management of employee relationship. Every individual enters in organisation with an idea to satisfy his needs and every organisation takes an individual with an idea of using his services in achieving the goals. The factor affecting the satisfaction of the employees are good pay, promotions, good working condition, work load and stress level, in respect from co-workers, relationship with supervisors, financial reward. By safeguarding these factors, the company can ensure the job satisfaction of the employee.

Working from home is becoming an increasingly common practice. Work from home defined as people working from their home or from other location of their choice other than the working area by payment which is provided by the employer. Work from home is having lot of use in recent years. Since the growth of the networking from home indicates the employee can finish their work within their own premises. Work will be done remotely. It depends on teleworking/ telecommunication arrangements where an employee does not require staying during the business hours with their employer. In today's growing world there is an urgent need for working at home. With increasing number of employees working at home as a working destination it is clear that improved employee retention. A person involves in working from home can do his office work as well as home required assignment simultaneously. Allowing employees to work from home in order to encourage a better work balance can lead to improvements in health and well-being.

Understandably, home based workers had relatively lower stress levels because they did not need to commute daily. Elimination of commutes enables relaxed lifestyles resulting in better quality of life. Work from home means employees could dispense with the need to dress in formal, office attire which also helped deduce time otherwise spent on preparing for the day's work.

5.3 CONCLUSION

The study is conducted to determine the job satisfaction of private sector employees at work from home basis with special reference to Karalam panchayath. Job satisfaction is an important aspect that influences the mindset of employees. It decides his approach towards job. This study shows that most of the employees are not satisfied with their job and they are not getting organisational support. Most of them lacks tools and resources to do the job at home. Majority of the employees are mentally or physically exhausted at the end of the day. The study revealed that various factors are affecting job satisfaction. Working alone at home create difficulty to keep focused on work and family problems are also affecting the performance of employees. Even though, the employees can enjoy some benefits while working from home. They can save daily transportation cost and time. They get time to do their personal chores and they can spend more time with their family. So high job satisfaction effectively leads to the improved organizational productivity, decreased employee turnover, and reduced job stress in modern organisations. Job satisfaction leads to a positive ambience at the workplace and is essential to ensure the higher revenues for the organization.



Dr. M. S. S. S.

Prof. Murali S. S. S. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **ROSEMOL SURESH**, S6 B.com Co Operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON EMPLOYEES ATTITUDE TOWARDS DEFINED CONTRIBUTORY PENSION SCHEME WITH SPECIAL REFERENCE TO KUZHUR GRAMA PANCHAYATH**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms. MINY M J**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023

Ms. MINY M J

(Faculty guide)

ROSEMOL SURESH

(Reg No: EFAUBCM009)

Prof. Murali

Principal

**Nirmala College of Arts & Science
Meloor, Chalakudy**



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

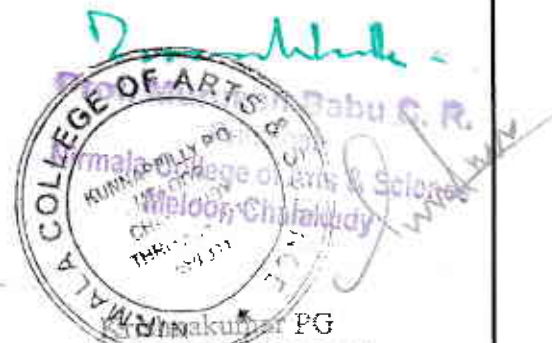
This is to certify that this Project Report entitled...A STUDY ON.....
EMPLOYEES ATTITUDE TOWARDS DEFINED CONTRIBUTORY PENSION.....
SCHEME WITH SPECIAL REFERENCE TO KUZHUR GRAMA PANCHAYATH
done by...ROSEMOL SURESH.....
during the semester...VI.....is in partial fulfillment of the requirement
for the award of the degree of...BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.

Mam
Project Guide

Date16-02-2023.....

University Hall Ticket No :.....EEAUBCM.....

Submitted for the examination held on :.....10/4/23.....



Babu C. R.
Assistant Professor PG
Post Graduate Department of Commerce,
Panampilly Memorial Government College,
Potta, 680722, Chalakudy, Thrissur

[Signature]
Internal Examiner



External Examiner

1.1 INTRODUCTION

National pension system works on defined contribution basis, which is known as defined contribution pension scheme or participatory contribution plans. DC schemes are occupational pension schemes where the employee's and the employer's contributions are both invested and the proceeds used to by a pension and or other benefits at retirement. A DC scheme has a set contribution for both the employer and employee.

There has been a gradual shift over occupational pension schemes from the defined benefits (DB) to defined contribution (DC). This initially occurred in the private sector but later public sector adopted the newly developed DC scheme. In a DC plan, fixed contributions are paid into an individual account by employers and employees. On retirement, the member's account is used to provide retirement benefits, sometimes through the purchase of an annuity which then provides a regular income.

Newly developed DC scheme will have two tiers: tier I and tier II. Contribution to tier I is mandatory for all government servants joining government service on or after 1/1/2004(except the armed forces in the first stage). A government servant will have to make a contribution of 10% of his basic pay plus DA, which will be deducted from his salary bill every month. The government will also make an equal matching contribution into it. In order to introduce some liquidity to the scheme, the PFRDA allows for a Tier II account where subscribers with pre-existing Tier I account can deposit and withdrawn monies as and when they want. NPS Tier II is an investment account, similar to a mutual fund in characteristics.

In the old pension scheme, government employees were getting pension as an additional post-retirement benefit. But the new scheme provides for pension based on the contributions from the employees and the income accrued in a fund set up for the purpose.



Nirjala College of Arts & Science
Meloor, Chalakudy

5.3 CONCLUSION

The present analysis "A STUDY ON EMPLOYEE'S ATTITUDE TOWARDS DEFINED CONTRIBUTORY PENSION SCHEME WITH SPECIAL REFERENCE TO KUZHUR GRAMA PANCHAYATH", to find the factors influencing the employee behaviour towards defined contributory pension scheme. The defined contributory pension scheme is an attempt by the Government to create a pensioned society in India. It is a type of pension into which both employer and employee pay an equal amount of money. As per government order, the Kerala Government adopted the National scheme and implemented it for all appointments made on or after 1-1-2004.

The present study reveals that majority of the respondents were male. Retirement benefits is the most attractive feature of the scheme whereas the least attractive feature is the investment proposals. There is a significant difference in the level of satisfaction on the operational feature of CPS among employees. Almost all the employees contribute an equal amount of 10 percentage of the basic salary into the scheme. Most of them wish to withdraw their DC fund only after their retirement. Majority of the respondents express their moderate degree of risk towards the scheme. Employees could enhance the saving capacity of employees through this scheme. However, a few respondents are dissatisfied with the scheme because of lack of awareness, cost of CPS process, and high risk involved.



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Prof. [Name] [Title]
Nirmala College of Arts & Science
Meloor, Chaiakudy

DECLARATION

I, **SREEBA M.B**, S6 BCOM co-operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON CONSUMER PERCEPTION TOWARDS SOCIAL MEDIA ADVERTISING**” is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. ANNIE K.T**, Department of Commerce, Nirmala College of Arts and Science, Meloor, chalakudy affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma , fellowship or other similar of recognition.

PLACE: MELOOR, CHALAKUDY

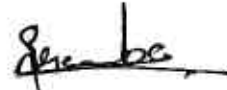
DATE: 16 - 02 - 2023

For,



Ms. ANNIE K.T

(Faculty Guide)



SREEBA M B

(Reg no: EFAUBCM010)



Prof. Mitha

Nirmala College of Arts & Science
Meloor, Chalakudy

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MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER PERCEPTION TOWARDS SOCIAL MEDIA ADVERTISING
done by SREEBA M B
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

To,


Project Guide


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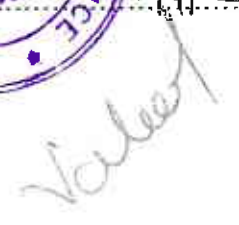

Principal

Date: 16-02-2023

University Hall Ticket No: EF/UB/CO/20

Submitted for the examination held on 10/4/23




Krishnakumar PG
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Memorial Government College,
Potta, 680722, Chalakudy, Kerala

1.1 INTRODUCTION

In the current business environment, the vast influence of social media can be observed. The main objective of every firm is to be present where their customers exist. To achieve it, social media can act as a very beneficial platform. Firms often look to customers for their critical opinions, mostly regarding what they look for in products and their preferences are. It was not long ago, firms were unsure about how effective social media platforms were. Now most business concerns explore social media as an Online advertising media. They have begun to realize, the added value it brings to them. Technological advances have made social media an important segment of business. Social media marketing has deviated from the traditional marketing practices. It gives a whole new dimension to marketing as it also offers ready interaction with ultimate customers. Nowadays, major social media platforms such as Facebook, Instagram, Twitter, Pinterest, Snap chat, etc provide various features like Facebook ads, promoted posts, sponsor stories, page post ads, etc

The successes of campaign advertisements rest entirely on the marketer's ability to allure social network users to discuss and promote a product. Social media Online advertising programme enables the advertisers to take advantage of the users demographic information and target their ads. While there are increasing advantages in Online advertising on social media networks, there exists the evolving conviction that aligning the relationships between users or customers' online and generating graphs for these social relationships can be invaluable for predicting the response of customers to various online marketing strategies and messages. There are a vast number of social media sites that could be used for Online advertising; Facebook, Instagram, Twitter, Pinterest, LinkedIn, Snap chat. Different social media sites offer different ways to advertise brands. Facebook gives advertisers options such as promoted posts, sponsored stories, page post ads, Facebook ~~object (like) ads~~, and external website (standard) ads. To advertise on Twitter there are promoter tweets, trends, and promoted accounts that show up on users newsfeeds. For Online advertising on YouTube there are branded channels, promoted videos, an in video advertising.



Nirmala College
Meloor, Chittoor

5.3 CONCLUSION

Today a major percentage of customers are connected to the social media platforms and this has created a huge impact up on the marketing strategies implemented by the firms. It is impossible to separate social media from online world. From this we found that today the major or percentage of the customer is connected to social media and they have huge impact of it. Their purchase decision, shopping trends and brand trust depends on the information they get from social media online advertising. The consumer now consider social media Online advertising as more interesting, informative, innovative, interactive when compared with traditional Online advertising . However some consumers find such advertisement to be annoying and irritating. The reason for such perception is repetitive advertisement. In short, it can be concluded that social media online advertising is an effective source for market communication which influenced the perception of consumers to great extent.



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Post. ...
Nirmala College
Melloor, Chalakudy

DECLARATION

I, **ABHISHEK P S**, S6 B.com Co operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON WORK LIFE BALANCE OF K.S.R.T.C EMPLOYEES WITH SPECIAL REFERENCE TO CHALAKUDY DEPO** " is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms.NEETHU MOL^{MS}**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE:16/02/2023

For Chitra .V.

Ms. NEETHU MOL M S

(Faculty guide)

As

ABHISHEK P S

(Reg No: EFAUBCM011)

Dr. Murugesan



Prof. Murugesan M.S. S.
Nirmala College of Arts & Science
Meloor, Chalaky

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON WORK LIFE BALANCE OF K.S.R.T.C EMPLOYEES WITH SPECIAL REFERENCE done by Abhishek P.S CHALAKUDY DEPO during the semester 6th is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For
Project Guide



HOD

Principal

Date: 16/2/2023



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakkudy

University Hall Ticket No: EEAUBCM

Submitted for the examination held on: 10/2/23

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Internal Examiner



External Examiner

1.1 INTRODUCTION

Work-life Balance is abroad concept including proper prioritizing between Work“ such as career and ambition on the other hand and „Life“ such as health, pleasure, leisure, family and spiritual development. The expression “Work-Life Balance” was first used in the United Kingdom in the late1970“s to describe the balance between an individual “s work and personal life. In the United State, This phrase was first used in 1986 . It means creating a balance to schedule an equal number of hours for each of the various work and personal activities. The right balance professional and personal life of today will probably be different tomorrow. Thus the core of effective work life balance definitions is two key concepts: daily achievement and enjoyment. Work-life balance is a concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. Work-life balance is a daily effort to make time for family, friends, community participation, spiritually, personal growth, self-care, and other personal activities, in addition to the demands of the workplace. Achievement and enjoyment are the front and back of the coin of value in life. Person can“t have one without the other. According to various surveys conducted on Work-Life balance near 60 percent of respondents said that they are not able to find out a balance between their Life and Work. Achieving Work-Life Balance is easy. Work Life Balance is about effectively managing the juggling act between paid work and other activities that are important to us, including spending time with family , taking part in sports and recreation volunteering or undertaking further study. Organizations have started introducing various schemes to attract, retain employees and increase productivity. Work-Life initiatives improves employee performance by reducing absenteeism, lateness, healthcare and sick-leave and hence their related coats. To remain competitive companies have started implementing flexible work options like: childcare, wellness programs, financial planning and concierge service. These work/life benefit encourage employees to be more productive and committed to the company. Man is a social animal, needs time for self, family and society to satisfy their various needs. An individual spends more than eight hours a day in office, remaining is spent in travel to and from office, and with family and friends. Very little time is available for attending to his/her personal needs or grooming. In today“s highly competitive environment people are giving more importance to their work, by working hard, spending more time at the office, learning and adapting to the changing business environment to stay relevant. The quality of the time spent by people

CONCLUSION

Once work-life balance has been defined and all its aspects analyzed, some conclusions can be drawn. First of all, work-life balance is not a “one-size-fits-all” type of trend; rather it is a trend which is viewed differently by everyone because people have a unique perception of their achievements and enjoyments. Also, work life balance is changing on a daily basis, and there is no universal formula on how to achieve a perfect balance between work and life. Rather, the work-life balance is focused more on how to achieve something in order to enjoy something. Work-life balance is all about providing employees with more flexibility when it comes to their working hours. Employees became able to manage their time working and „living“ which eventually results in greater productivity. There are different types of managing working hours and those are: compressed workweek, flextime, job-sharing, telecommuting and two-in-a-box. Even though, there are many benefits of work-life balance, there are few challenges that both employees and employers face. For example, employees deal with a so called work-life conflict which refers to an unbalanced time spent working and time spent for personal activities with family and friends. On the other hand, an organization or an employer has to deal with an issue of absence of employees.



Dr. ...

Prof. ...
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **AJAL ROJAN**, S6 B.com Co Operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON SAVING HABIT AMONG WOMEN WORKERS IN KODAKARA GRAMAPANCHAYATH**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.NEETHUMOL M S**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16-02-2023

For *Neethumol M S* ✓

Ms. NEETHUMOL M S

(Faculty guide)

Ajal Rojan
AJAL ROJAN

(Reg No: EFAUBCM012)

Ajal Rojan



Ms. Neethumol M S
Faculty Guide
Nirmala College of Arts & Science
Meloor, Chidambaram

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MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT, U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON SAVING HABIT AMONG WOMEN WORKERS IN KADAKARA GRAMA PANCHAYATH done by AJAL RAJAN during the semester 6th is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

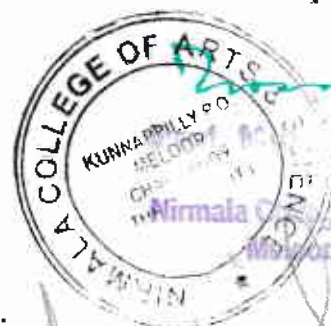
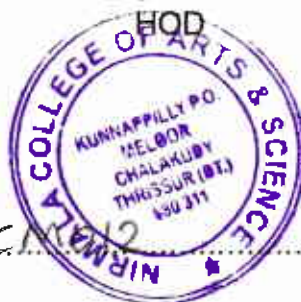
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Project Guide

Date: 16.02.2023

University Hall Ticket No: EFAUBC

Submitted for the examination held on: 10.04.2023

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External Examiner

1.1 INTRODUCTION

Female labour has been an important segment of India. With the changing socio-economic scenario, women's productive role has assumed new dimensions. The observance of the international women's year in the last quarter of the 20th century was a historic land-mark in the calendar of women's progress. Frankly speaking, it was in recognition of crucial importance and need that women's participation has always been necessary for the success of social and economic development. Over the years, the main objective of the policies of the Government of India with regard to female labour has been to remove the handicaps under which they work, to strengthen their bargaining capacity. To improve their wages and working conditions, to augment their skills and to open up better employment facilities for them. It is hoped that female labour in India will well received in various academic circles"

A lot has been written about the India growth story; relatively little, however, about the ongoing radical transformation in the Indian economy. This transformation has much to do with women rather than men; inclusion today and growth tomorrow. When you look back on the history of women's position in society, no matter what class you look at, females have always been looked upon as second class citizens. Women have always given stereotypical working conditions of cooking, cleaning, childcare.

A woman has the capability of handling herself along with the family. At the present day women not only manage household work but also work outside the boundaries of house. This makes women as Multitasking experts. They earn and spend for their necessities. No wonder women are shopaholics and they spend what they have save a part of income for future purpose.

In a country like India, the income standard is almost uncertain and leads to more consumption rather than saving, which has now been a central problem. The study is basically aimed at identifying the pattern of saving behavior among labor class women and to identify the factors that affect the respondents towards savings

5.3 CONCLUSION

The savings of women workers plays an important role in the economic growth and stability of any country. This study shows that the saving habit among women workers with special reference to Kodakara GramaPanchayath. Workers have their own investing styles. Some are risk takers by nature, willing to gamble large amounts of money on highly speculative investments. Other prefer the safety and security of cash in the bank even if it means that the actual buying power of their money is slowly dwindling because of inflation in most women fall somewhere in between these extremes, and are willing to assume some risk, with the expectation that they'll be rewarded with higher returns.

The salaried women workers have different expectations from the investment as their needs different such as saving, safety and the interest. The research identified the level of preference , and level of satisfaction towards investments. The increase in the financial institutions like bank, self – help groups, other local bank provide an opportunity to save more. The increase in awareness among the women workers for their future security has made women inclined to save.



[Handwritten signature]
Prof. Mirra
Nirmala College of Arts & Science
Meloor, Chaiakuvoy

DECLARATION

I, **AKHIL P A**, S6 B.com Co Operation student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON CUSTOMER SATISFACTION TOWARDS HEALTH DRINKS WITH SPECIAL REFERENCE TO NAYARANGADI PANCHAYATH**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. ANNIE K T**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16-02-2023



Ms. ANNIE K T

(Faculty guide)



AKHIL P A

(Reg No: EFAUBCM013)



NIRMALA COLLEGE OF ARTS & SCIENCE


MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER SATISFACTION TOWARDS HEALTH DRINKS WITH SPECIAL REFERENCE
TO NAYARANGHAT PANGAYATH
done by AKHIL PA
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal

Date: 16-02-2023





Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

University Hall Ticket No: ETAUBCM03

Submitted for the examination held on: 10-04-2023


Internal Examiner




Krishnakumar P O
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Memorial Government College,
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External Examiner

1.1 INTRODUCTION

Customer is always the king in modern market world. Consumer behavior and Attitude helps to determine effective techniques and strategies by the marketer for the Greater competition advantage in the market. The consumer behavior pattern is Continuously changing and largely unpredictable. They are affected by the trends and Other various factors in the market. 'Yesterday's luxuries are today's necessities' for Customers. A consumer preference explains how a consumer ranks a collection of Goods or services or prefers one over another. This definition assumes that consumer Rank goods or services by the amount of satisfaction or utility. The modern competitive world makes it a necessary for people to do hard work both Mentally and physically to survive successfully and hence, they require more energy And stamina. This can only be attained through good health. Proper and sufficient Nutrients are essential for good health. But with the busy world, people tend to look Forward for more convenient and flexible way of getting healthy and fit. This made Way for food supplements and health drinks. In current scenario, where the competition is tough, consumer chooses brands According to their pleasure. The company can achieve and compete in the market Only when they satisfy the needs and demands of the customer by taking into Account their reason for brand preference. Thus, study on brand preference becomes Necessary. The purchase decision largely depends upon taste, quality, quantity etc. This study examines the key attitude of buying and branding perception. The Primary data is collected through questionnaire.

1.2 STATEMENT OF THE PROBLEM

In the recent years manufactures producing health drinks are playing an important role in fulfilling the needs of the customers. Many new companies have emerged as The manufactures with new brands such as Horlicks, Boost, Bourn vita, Complan,,Milo, and Maltova etc. The health drink consumption has shown a Steady increase in the chart. The consumer needs are changing as per the current market scenario. Goods are Purchased for the purpose of consumption with satisfaction. A product's marketing and sales depend on the foundation of the consumer preference. The aim is, to meet And satisfy consumer needs and wants, perceptions, preferences and buying Behavior. But understanding a consumer behavior is not simple. Consumer may state Their needs and wants but act otherwise. Consumer's preference varies from brand to brand on the basis.

2. The taste and the nutritional contents are the most affecting factors of buying behavior. The brand companies can work on those aspects to draw more consumers.
3. As most of the respondents have an opinion that the products are not as useful as promised in the advertisements, brand companies can work on meeting this expectation of the respondents and also come up with less exaggerating advertisements.

5.3 Conclusion

The customer is the king of the market. It is essential for every organization to learn customer behavior in order to increase their sales and to create a good brand image.

A good understanding of the market was accomplished as around 60 consumers were spoken. According to them, quality of the product, nutritional contents and advertisement plays an inevitable role in the sales and popularity of the health drinks. Among different types of advertisement media, Television plays a major role.

The survey revealed that consumers view health drink not just as a drink, but as something that is rich in nutritional contents. The survey is concluded by ranking the preferences, why preferring one over other and finding the benefits attained and improvements needed



Prof. Murukan Babu C. R.
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DECLARATION

I, AMAL T S , S6 Bcom cooperation student of Nirmala college of arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS AMUL PRODUCTS WITH SPECIAL REFERENCE TO KODAKARA PANCHAYATH" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. VINEETHA SHIBU Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. VINEETHA SHIBU

(Faculty guide)



AMAL T S

(RegNo: FFALUBGM014)

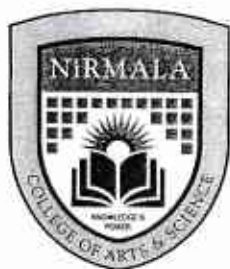


Prof. Mrs. V. S. S. R.
Nirmala College of Arts & Science
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014

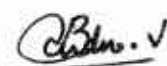



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER BUYING BEHAVIOUR TOWARDS AMUL PRODUCTS WITH
SPECIAL REFERENCE TO KODAKARA PANCHAYATH
done by AMAL T S

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal


Date 16-02-2023

University Hall Ticket No: EFAUBCM014

Submitted for the examination held on 05.02.2023




Internal Examiner


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Assistant Professor of Commerce,
Post Graduate Department of Commerce,
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Potta, 680722, Chalakudy, T.

External Examiner

1.1 INTRODUCTION

Consumer buying behavior is the sum total of a consumer's attitude, preference, intentions and decision regarding the consumer's behavior in the market place when purchasing a product or services. The study of consumer behavior draws upon social science disciplines of anthropology, psychology, sociology and economic consumer behavior is broadly studied field. It lets the companies understand how consumer decides about buying their product or acquiring services. Marketing managers are always instead to know more about consumer's behavior so they can prepare better communication and advertising campaigns and messages about their products and services. Consumer makes buying decision everyday and many people don't even know the factors which derive them to this decision. Usually the factors affecting consumer's behavior include psychological, social, culture and buying the new home cleaning services involves consumers research for the best option available and it might take various factors in account in it's decision making process.

The brand name Amul means "AMULYA". This word is derived from the Sanskrit word AMULYA which means "PRICELESS". Amul products have been on use in millions of home since 1946. Amul butter, Amul milk powder, Amul ghee, Amul spray, Amul cheese, Amul chocolate, Amul shrikhand, Amul ice cream, Natramul Amul milk and Amulya have made Amul a leading food brand in India. Today Amul is symbol of many things like of the high quality products sold at responsible prices, of the genesis of a vast cooperative network of the Trump of indigenous technology, of the marketing survey of a farmer's organization and have a proven model for dairy development. AMUL is considered as India's best known local Brand across all categories. Amul is biggest sourcing base for milk products in India, people are more comfortable buying products in the Value for Money segment and Amul is well present in this division. Coming to pricing strategy Amul is the price warrior a currently has a very wide range of products to offer for all price points. Amul is recognized for well established distribution and delivery network for dairy products.



Dr. M. S. Srinivasan

Prof. M. S. Srinivasan
Nirmala College of Arts & Science
Mysore, Channarayana

5.2 SUGGESTION

- The price of the product is so high, so the price should be decreased to increase the sale of the product.
- Provide reasonable margin to retailers as compared to other brands, this motivates the customers to promote the company's Amul product.
- Most of the respondents do not use other milk products like Amul dahi, Amul lassi etc. suggest that improve product awareness in customers' mind by advertising.

5.3 CONCLUSION

The research work is carried out to highlight the important elements for customers in the household and let the service provider understand overall picture of customer behaviour towards the Amul company with the help of understanding the factors affecting consumer behaviour for choosing a certain service provider. Better understanding of consumer behaviour would let the marketers make the service structure as desired and attractive for the household customer and maintain business activities according to customer demands. This research work would let the customer record their voice in understanding the companies what kind of service do they want which can improve their life quality with the tailored services by the service provider.



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DECLARATION

I, **JESWIN JEEJO**, S6 B.com Co Operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON EFFECTIVENESS OF SOCIAL MEDIA INFLUENCER MARKETING IN THRISSUR** " is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr.BLESSON BABU**, Department of commerce, Nirmala College of Arts and Science, Meloor. affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

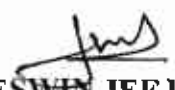
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DATE: 16/2/23

For Babu ✓

Mr.BLESSON BABU

(Faculty guide)


JESWIN JEEJO

(Reg No: EFAUBCM015)





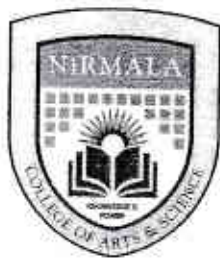
Prof. Name

Nirmala College
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NIRMALA COLLEGE OF ARTS & SCIENCE


MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
EFFECTIVENESS OF SOCIAL MEDIA INFLUENCER MARKETING IN THRISSUR
done by JESWIN JEEJO
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal


Date: 16/2/23

University Hall Ticket No.: EFAUBCM015

Submitted for the examination held on 16/2/23


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Krishnakumar PG
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Post Graduate Department of Commerce,
Panampilly Meenon College,
Potta, 680722, Chalaky, Thrissur (Dt.) Kerala.

External Examiner

1.1 Introduction

Influencer marketing can be defined as a form of marketing in which focus is placed on specific key individuals rather than the target market as a whole. Traditionally, when people think of influencer marketing, they think of a celebrity appearance in a TV commercial or a famous person posed on a billboard along a highway. Companies hope that by showcasing people of interest to their target markets, consumers will be more inclined to try the product or service that the company offers.

As media and technology have become more advanced, companies can choose from a range of options in outlets to market their products. These options have also led to the evolution of social media influencer marketing. Now you can find people representing companies through branded content on personal social media accounts, such as Instagram, Snapchat, Twitter, and YouTube. More than ever, consumers are looking to fellow consumers to inform their purchasing decisions.


The rise of social media has opened up a new channel for brands to connect with consumers more directly and more organically. If a brand is not using social media influencer marketing as a strategy to better attract its target audience, now may be the time for the company to start evaluating their advertising strategy. Social media brand influencers are on the rise, becoming one of the biggest marketing and public relations trends. Influencers focus on working with companies whose products non-celebrity individuals use in their everyday lives. By working alongside social media influencers, public relations agencies can capture the attention of brand consumers and promote relevant and relatable content to clients. While influencer marketing based on traditional media has been used in public relations for many years, the rise of social media has created the boom of social media influencer marketing. Social media influencer marketing has successfully changed the way that brands interact with consumers.

5.3 Conclusion

The purpose of this study is to analyze the effectiveness of social media influencer marketing among the youth. The study was undertaken with a specific aim of studying and analyzing the impact of social media influencers on the purchasing behavior among the youth in Kerala with special reference to Thrissur Municipal Corporation.

According to the research, social media influencers have a great role in influencing the behaviour of consumers in the virtual environment, particularly on the consumer who is about to make purchase. Before the rise of social media influencers, advertising to consumers was one-sided. Before the days of social media, a consumer could only see a product through print advertisements, billboards, radio ads, and television commercials. Today, a consumer now can interact with a product through social media. Watching a trusted source, such as a favoured influencer, use a product allows consumers to feel as if they are making a more informed decision when making a purchase. Through research, it is evident that social media influencer marketing has, in fact, changed the way companies interact with consumers in a positive way. The success of social media influencer marketing is expected to be due to its two-way communication between the influencers and consumers.




Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, KRISHNADAS K S B.com co-operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER'S SATISFACTION TOWARDS INDIAN RAILWAY ONLINE TICKET BOOKING SYSTEM IN KODUNGALLUR" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Dr BINDU V** Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2023



Dr BINDU V

Faculty guide



KRISHNADAS K S

(RegNo:EFAUBCM016)



Prof. Murali Chitra G. R.
Principal
Nirmala College of Arts & Science
Meloor, Calicut University

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER'S SATISFACTION TOWARDS INDIAN RAILWAY ONLINE TICKET BOOKING SYSTEM IN KODUGALLUR done by..... KRISHNADAS. K.S during the semester..... VI..... is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide

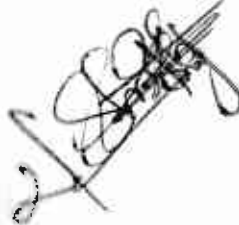

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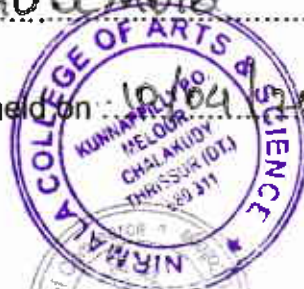

Principal


Date : 16/02/2023

University Hall Ticket No : EFAUBCM016

Submitted for the examination held on : 10/04/2023


Internal Examiner




Krishnakumar PG
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Pannampally M.M., Calicut,
Pin - 680 722, Chalaky.

External Examiner


1.1 INTRODUCTION

In today's competitive environment of the 21st century, it has become to necessity for the Indian railways to bring changes in offering different tourism services with the use of advanced technologies. No doubt Indian railway is becoming technologically advanced and the fact that people can book their ticket online. The people who know how to access on computer, can easily get reservation done on the internet itself. Indian railway online booking system of reservation in Indian sitting at home before the computer.

Today's consumers are more focused on time saving and are more likely to access a greater proliferation of production information, the internet appears to house several advantages over other median as an information gathering tool. Apart from information search internet users can also make booking on purchasing product and services through this channel. As more internets were chosen to use the web for buying goods and services. The potential for business to conduct electronic commerce likewise in ensures, nowadays, many business corporations use the internet not only as a valuable marketing tool in providing low-cost medium for advertising and promotion, but also as a channel of communication to generate additional rules.

The rapid growth in the travel industry requires sophisticated information technologies for managing the increasing volume and quality of tourism terrific. The studies have indicated that modern travellers demand more high-quality travel, services, products, information, and value of their money. The emergence of new tourism services and products coupled with rapid increase in tourism demand, how driven wide scale adoption of its in general and in particular. The internet is the electronic intermediary.

Online booking system means from the moment a customer decides they want to book to choosing a date, picking a time and paying for the booking, everything is handled online, greatly reducing the workload us your staff and removing the opportunity for double booking .Online booking software takes all of the stress, strain, mistakes and time out of arranging booking of our business .One set up you can control every aspect of your procedure and allow customers too quickly and easily book online.



Prof. Murukan Babu B. B.
Principal

Nirmala College of Arts & Science
Meloor, Chal

5.2 SUGGESTIONS

- Efforts should be made to minimize the number of steps in booking process.
- The problem in automatic cancellation of tickets in wait list should be resolved.
- Efforts should be made to minimize the service charge.
- Proper training on how to use the online reservation system should be given to customers.

5.3 CONCLUSION

In today's 21st century, it has become necessity for Indian railways to brings changes in offering tourism services with the use of advanced technologies no doubt Indian railways has becoming technologically advanced and the fact that people can book their tickets online. The people who know how to access internet itself. Indian railways online booking has certainly changed the system of reservation in India.

Online ordinary railway ticket booking system allows remote bookings and Instantaneous payments. It avoids unnecessary wasting of time by standing at the ticket issuing windows. If we able to get ordinary railway ticket online for all the stations than we can preserve efficient timing of the traveller. In addition, reducing requirement of printing of paper tickets which in turn save paper. In this paper, we have highlighted a few challenges and issues related to online ordinary railway ticket booking



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Prof. ...
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **MUHAMMEDBILAL V V**, S6 B.com Co operation student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE PROBLEM FACED BY WOMEN ENTREPRENEURS IN THRISSUR DISTRICT**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.DELVIN FRANCIS**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16/02/23

Ms. DELVIN FRANCIS

(Faculty guide)

MUHAMMED BILAL V V

(Reg No: EFAUBCM017)

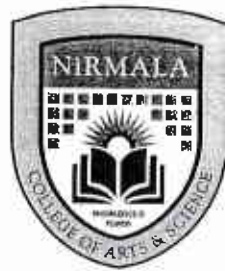


Prof. Murukan Babu C. R.
Principal
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Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
THE PROBLEM FACED BY WOMEN ENTREPRENEURS IN THRISSUR DISTRICT
done by MUHAMMED BILAL V V
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide [Signature]

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HOD

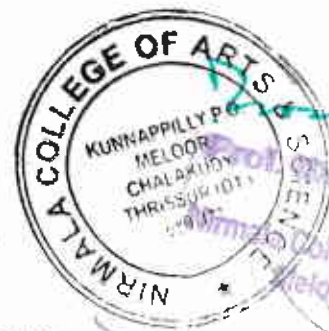
[Signature]

Principal

Date 16/02/2023

University Hall Ticket No. EFA/15/01/2023

Submitted for the examination held on 16/02/2023



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Internal Examiner

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External Examiner

1.1 INTRODUCTION OF THE STUDY

Women Entrepreneurship is business or organization started by a woman or group of women. There has been a change in role of women due to growth in education, urbanization, industrialization and awareness of democratic values, daughters and wives of wealthy businessmen.

Kerala is a state with 100% declared literacy, a state with creditable achievements in human development index. Kerala has been different from the rest of the country in terms of the indicators of women's development. According to the 2011 census Kerala's female literacy is 92% while corresponding figure at the national level is only 65%.

Women participation in business has been considered as a major indicator of gender development. It not only gives them an independent income but also provides self-reliance and social status. Promotion of self-employment of educated women has an additional advantage of creating more jobs for aspiring educated women. Self-employed women enterprises are creating employment particularly for women in rural areas and uplift economic and social status of women. So, Governmental and non-governmental agencies strive to provide maximum incentives for motivating entrepreneurial spirit among women.

The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women Entrepreneur is a person who accepts a challenging role to meet her personal needs and become economically independent."

According to Pandit Jawaharlal Nehru, "when women move forward the family moves, the village moves, and the nation moves."

Today women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents, abilities and creativity in business and a compelling desire of wanting to do something positive. It is high time that countries should rise to the challenge and

CONCLUSION

Women entrepreneurship is certainly a study road to be travelled by women where they have to prove themselves. If our country wants to be seen on global map as economy of rapid growth, blooming buds of women entrepreneurs needs to be fostered first, India is a depended on male members. The absolute dependance seems to be diluted among the high- and middle-class women as they are becoming more aware of personal needs demanding greater equality. Women entrepreneurs faced problem in aspects of financial, marketing, health, family, and other problems. But the study shows that the present conditions of women entrepreneurs are changed because they get support from the family and government for improving their entrepreneurship.

To number of women entrepreneurs who faced the problem is low. But some of the entrepreneurs have the problems like finance shortage, marketing problems, self-confidence, lack of information etc. Entrepreneurship among women is a recent phenomenon. In a developing country like India, a favorable socio- economic environment could help in exploiting the latent entrepreneurial talents among women. Women entrepreneurs are the women or a group of women who initiate, organize and operate a business enterprise. The emergence of women entrepreneurs and their contribution to the national company is quite visible. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. They were engaged in starting individual or collective income generation programmer with the help of self-help group. Women are not only able to handle the critical decision involve in family such as education, health, financial matters etc., they have sufficient business acumen to adopt with lead any changing business landscape. Women entrepreneurs make significant contribution to economic growth and to poverty reduction around the world.



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Prof. Mary
Nirmala College of Arts & Science
Chalaky

DECLARATION

I, NEERAJ UNNIKRISHNAN, S6 Bcom cooperation student of Nirmala college of arts and Science, Meloor hereby declare that this project report entitled **“COMPARATIVE ANALYSIS OF TRADITIONAL MARKETING AND ONLINE MARKETING WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY”** is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. VINEETHA SHIBU Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16 - 02 - 2023



Ms. VINEETHA SHIBU

(Faculty guide)



NEERAJ UNNIKRISHNAN

(RegNo: EFAUBCM018)



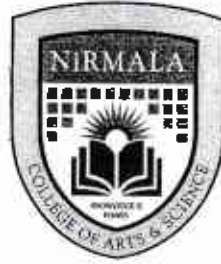
Prof. M...

Nirmala Collag:
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled COMPARATIVE ANALYSIS
OF TRADITIONAL MARKETING AND ONLINE MARKETING WITH SPECIAL
REFERENCE TO CHALAKUDY MUNICIPALITY
done by NEERAJ UNNIKRISSHAN
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide

HOD

Principal

Date 16 - 02 - 2023

University Hall Ticket No. EPALUDCMB18

Submitted for the examination held on 04 - 2023

Internal Examiner



Krishnakumar PG

Assistant Professor of Commerce,
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Potta, 680722, Chalakudy, Thrissur

External Examiner

1.1 INTRODUCTION

A market is place where two parties can gather to facilitate exchange of goods and services. The parties involved in the exchange process are buyers and sellers. Parties can gather physically at a physical place or at the platform which may be online i.e. sites, apps etc. Marketing is the way to increase the speed of buying and selling at the market place. The main purpose behind the marketing is to make goods and services available to customers as per their needs and wants. Marketing has been happening conventionally since long period of time but with the changing times, improvements in information technologies and spreading of broad band internet, marketing is shifting from conventional to non-conventional methods of marketing. Organization's which are adopting new technologies of marketing can easily communicate with their customers while providing goods and services to them.

Online marketing is the art and science of selling products and services over the internet. The art involves finding marketing strategies that appeal to target market and translate into sales, while the science is the research and analysis necessary to measure the success of those strategies. Alternate name are, digital marketing, internet marketing. Online marketing uses a variety of digital, online, and electronic means to push a message to current and potential customers. The message might be crafted as an image, a piece of text, or a video, and distributed in any number of places. It could be as simple as a social media feed or it could be as complex as a wide-ranging and comprehensive strategy that encompasses multiple modes including social media, email newsletters, websites, and other channels.

Traditional marketing is the conventional mode of marketing that have been used since the beginning of marketing and advertisements. Traditional marketing refers marketing which is not online this means print, broadcast, direct mail, phone and outdoor advertising like billboards. This method of marketing helps to reach target audients. The present study deals with comparative study between Traditional and Digital Marketing. This study will also focus on the factors which impact the buying behavior towards traditional and digital marketing.

Prof. M. Murugesan
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 Conclusion

This study is conducted to comparatively analysis the traditional marketing and online marketing for this purpose. I have collected data from various resources especially through questionnaire. The study reveals that most of consumers are preferred traditional marketing.

The consumers have the opinion that traditional marketing is safest to use, more reliable and majority of people preferred traditional marketing. Even though some of them satisfied with online marketing because of reasonable price, and more informative.



Murthy

Prof. Murthy
Nirmala College of Arts & Science
Chalakudy

DECLARATION

I. YADHUKRISHNA N S, S6 Bcom CO-OPERATION student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER ATTITUDE TOWARDS MERGING OF SBT INTO SBI WITH SPECIAL ^{REFERENCE} TO KORATTY" is a bonafide record of work done by me during 2022 - 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Dr. BINDU V, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16/2/23



Dr BINDU V

(Faculty

(RegNo:EFAUBCM019)

YADHUKRISHNA N S

 guide)



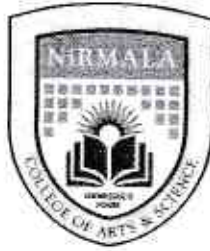


Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalaky

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER ATTITUDE TOWARDS MERGION OF SBI INTO SBI WITH SPECIAL REFERENCE TO KERALA done by YADUVKRISHNA N. S. during the semester V.I. is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

Yaduvkrishna N. S.



HOD

Yaduvkrishna N. S.

Principal

Yaduvkrishna N. S.

Date: 16.02.2023

University Hall Ticket No: EEAUBCM019

Submitted for the examination held on



Yaduvkrishna N. S.
Prof. Murugesan
Nirmala College of Arts & Science
Meloor, Chalakudy, Kerala

Krishnakumar PG
Assistant Professor of Commerce,
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Panampilly Memorial College,
Potta, 680722, Chalakudy, Meloor, Kerala

Internal Examiner

Yaduvkrishna N. S.

External Examiner

1.1 INTRODUCTION

A Bank is an institution offering certain financial services, such as the safekeeping of money, conversion of domestic into and from foreign currencies, lending of money at interest and acceptance of bill of exchange. Merging of banks means a situation in which two banks pool their assets and liabilities to become one bank. Because this can have significant impact on the financial industry, the Federal Reserve subject's mergers involving bank holding companies to more intensive regulation. On 15th Feb 2017, the union cabinet approved a proposal to merge SBT and four other associated banks with SBI. It was merged with its parent bank on March 31st 2017. The banks merge together because mergers seek to improve income from services but the increase is affected by higher staff costs, return on equity improves because of a decrease in capital. Acquisition aim to restructure the loan portfolio of the acquired bank; improved lending policies results in higher profits. Mergers is nothing but amalgamation of two groups into single entity.

Merger is a process of combining into business entries under the common ownership. Usually, merger occurs when an independent bank loss its charter and become a part of an existing bank with.

This study is conducted for knowing the customers attitude towards merging of SBT into SBI.

1.2 STATEMENT OF THE PROBLEM

The problem is stated as "A Study on customer attitude towards merging of SBT into SBI". There should be a need to analyses the customer's attitude after merging. This study was undertaken to understand the merging of banks in the daily life.

1.3 SIGNIFICANCE OF THE STUDY

The merger of SBI with its five associate banks in April 1, 2017 was considered one of the major economic reforms that would entirely change the phase of India's banking sector. By doing so, SBI will Become one of the top 50 banks globally in terms of asset size. But on the other hand the impact of this huge step on

5.3 CONCLUSION

The study provides necessary input to the bank management to increase customers satisfaction through improving merging process and services quality. The SBI bank must update and differentiate their services and facilities provided by the customers, to ensure continues satisfaction and retention of customer and optimizing their limited resources. The observation in survey depicts that after merging of SBT into SBI it influences the services to customers. There should be made aware of the facilities like convenience fee, registration of mobile number, online shopping, website etc. so the customers can make better use of merging accounts.



[Handwritten signature in green ink]

[Faint purple stamp text: Nirmala College of Arts & Science, Meloor, Chatakudy]

DECLARATION

I AMINMARIYA T. BS6 Bcom FINANCE student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION OF KFC" is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. JISHA TK Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16.02.2023



MS JISHA TK

(Faculty guide)



AMINMARIYA T. B

(Reg no : EFAUBCM020)



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn, dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled *A STUDY ON CUSTOMER SATISFACTION OF KFC* done by *AMIN MARIYA TB* during the semester *VI* is in partial fulfillment of the requirement for the award of the degree of *BACHELOR OF COMMERCE* of University of Calicut, Kerala.

Jisha
Project Guide

Padma V
HOD

Prasanna
Principal

Date: *16-02-2023*

University Hall Ticket No: *EFAUBCM020*

Submitted for the examination held on:

[Signature]
Internal Examiner



Prasanna
10/1/23
External Examiner



1.1 INTRODUCTION

In today's world, fast food is something that almost everyone, right from kid's to the oldies talks about the name KFC. The quality of the services provided by each KFC branch is one of the main factors for KFC to increase their customer satisfaction: KFC is known as one of the most popular fast food chains around the world. The duties of the KFC customer service Team include taking orders, greeting customers and completing customer purchase in cash. To maintain satisfactory customer services of KFC .

KFC Provide some beneficial training and development for their workers (pulika & kakade, 2018).The Workers of KFC only take 10-15 minutes to serve and take orders from each customer who is Going to dine-in, take away or by drive-thru system. KFC is an American fast-food chain that Operates all over the world. The operation and management of KFC may be affected by the Policy of the government to manage the fast-food industry. This is because public health is extremely important to the government.

Thus, food and health legislation are the main political factors that majority affect KFC and with a vision of providing high quality products. KFC will always make sure and maintain a good relationship with the government to avoid any trouble. Additionally, health-conscious individuals and campaigns targeting many fast-food chains and restaurants have gradually emerged to promote obesity and unhealthy lifestyle. Furthermore KFC is negating to produce sustainable profits due to most of the food's unhealthy diet which is fried chicken.

The economic factor, such as consumption behavior, also plays an important role in influencing the customers satisfaction with the pricing of KFC products. The economic factor, such as consumption behavior, also plays an Important role in influencing the customers satisfaction with the pricing of KFC products

The study analyses the Issue of how the consumers of KFC are satisfied with their service and food. The research aims to suggest feedback to implement for better consumer satisfaction. In this research I focused on the consumers health perceptions, products services of KFC and their competition.

5.4 CONCLUSION

Customer satisfaction is addressed as a strategic business development tool. Customer satisfaction does have a positive effect on an organization's profitability, satisfied customers form the foundation of any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth. Satisfied customers are most likely to share their experiences with other people to the order of perhaps five or six people. Equally well, dissatisfied customers are more likely to tell another ten people of their unfortunate experience. The objective is to study the customer satisfaction regarding KFC. For this purpose research work has been carried out The data was collected through questionnaire, discussion and document studies. The data collected were analyzed based on the determined objectives. The analysis helps the researcher to come out with findings and suggestions. If suggestions are implemented in future by KFC it would certainly satisfy the customers to the large extent and it will also help KFC to float in the fast food industry The researcher would conclude that there is a strong customer satisfaction towards the food provided by KFC Some recommendations are provided in order to image them age the leaders in the market.



Prof. Murukan Babu C. P.
Principal
Nirmala College of Arts & Science
Meloar, Chalakudy



DECLARATION

I, ANSILIN JOY , S6 Bcom Finance student of Nirmala college of arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON CONSUMER PREFERENCE TOWARDS CADBURY DAIRY MILK**” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms.Gigi M R Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023

For


Ms. GIGI M R


(Faculty guide)





ANSILIN JOY

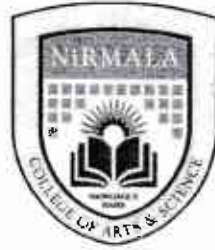
(RegNo: EFAUBCM021)


Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

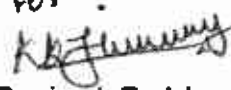
MELOOR, CHALAKUDY


AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER PREFERENCE TOWARDS CADBURY DIARY MILK
done by ANSILIN JOY
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


For

Project Guide


HOD


Principal

Date: 16-02-2023


University Hall Ticket No.: EEA08CMB081


Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloar, Chalakudy

Submitted for the examination held on:


Internal Examiner




External Examiner

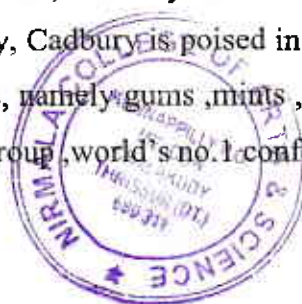
1.1 INTRODUCTION

"Satisfied customer is the best source of advertisement". All marketing starts with the consumer. So, consumer is a very important person to a marketer. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how much to purchase. In order to become a successful marketer, he must know the liking or disliking of a consumer. He must also know the time and the quantity of goods and services, a consumer may purchase, so that he may store the goods or provide the services according to the likings of the consumer. Gone are the days when the concept of market was let the buyer's beware. Now the whole concept of consumer's sovereignty prevails. The manufacturers produce based on customers taste and preferences. In this sense, "consumer is the supreme in the market".

When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective. Therefore, it is essential for businesses to effectively manage consumer satisfaction.

"In researching satisfaction, firms generally ask customers whether their products or services has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When consumers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less satisfying and vice versa. The pure taste of Cadbury dairy milk is the taste most Indians crave for when they think of chocolates, which is what gives a consumer an exciting reason to keep coming back into the fun filled world of Cadbury.

Cadbury is the world's largest confectionary company and have a strong regional presence in beverages in the America and Australia. The story of Cadbury dairy milk started way back in 1905 at Bourneville, UK., but the journey with chocolate lovers in India started in 1948. Cadbury dairy milk has been the market leader in the chocolate category for years, and has participated and been a part of every Indian's moments of happiness, joy ,celebration. Today, Cadbury dairy milk alone holds 30% value share of the Indian chocolate market. Since 1965, Cadbury has also pioneered the development of cocoa cultivation in India. Today, Cadbury is poised in its leap towards quantum growth and new strategies of business, namely gums ,mints ,candy ,snacking ,gifting. It's a part of the Cadbury Schweppes group ,world's no.1 confectionary company .



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 CONCLUSION

Cadbury dairy milk chocolate should take necessary promotional activities to increase their demand by introducing new flavor in small quantities of pack. As cost was not a matter of fact, the producers can withstand the chocolate market. Again, variety of advertisement through Television will increase the marketability of dairy milk chocolate. Consumer preference towards Cadbury dairy milk chocolate was affected by flavor, quality, packaging, brand and source of awareness of consumer preference factors. Its concluded that consumer level of satisfaction are good, and will attract more consumers and increases the market level share if these changes are made.



Murukan Babu C.

Prof. Murukan Babu C.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

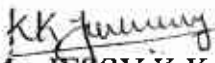
DECLARATION

I, **DIYA SATHEESHAN**, S6 BCOM FINANCE student of Nirmala College of Arts & Science, Meloor here by declare that this project report entitled “**A STUDY ON CONSUMER ATTITUDE TOWARDS GREEN CONSUMERISM AT EDAVILUNGU PANCHAYAT, KODUNGALLUR**” is a bona fide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of Ms. **JESSY K K**, Department of Commerce, Nirmala College of Arts & Science, Meloor, Chalakudy, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma or fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. JESSY K K

(Faculty Guide)


DIYA SATHEESHAN

(Reg No: EFAUBCM022)




Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014

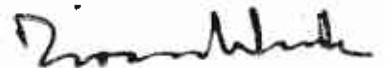


CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CONSUMER ATTITUDE TOWARDS GREEN CONSUMERISM AT EDAVILUNGU PANCHAYAT done by DIYA SATHEESHAN during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


HOD

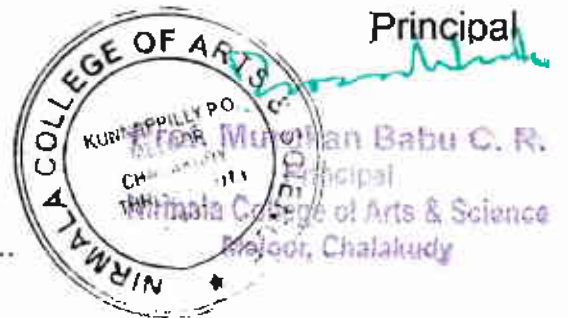



Principal

Date: 16-02-2023


University Hall Ticket No: EFAUBCM022

Submitted for the examination held on: 10-04-2023




Internal Examiner




External Examiner

1.1 INTRODUCTION

Green (or environmentally conscious) consumers are making consumption choices among an ever-growing selection of green products. Producers, seeing a new market, are meeting the demand for green products by devoting resources to the development of greener technologies and green product lines. This green evolution is happening all in the spirit of capitalism. However, a truly green consumer would necessarily consume less, which is a direct contradiction to the role of consumers established by the previously mentioned capitalist spirit. We will, ultimately, propose to reconsider the green consumer as a social provisional and reframe the economic system to be an inclusive and sustainable institution.

Green consumerism is the situation in which consumers want to buy things that have been produced in a way that protects the natural environment; it refers to recycling, purchasing and using eco-friendly products that minimize damage to the environment. Green consumerism creates a balance between the expectation of consumer behaviour and businesses profit motives within the orbit of environmental protection.

Consumer's preference to buy goods from polluting firms is well known, and often revealed through increased willingness to pay for goods viewed as "green", that is those produced with the help of environmentally friendly technologies or with use less polluting cultural and economic factors of society are assumed to set the framework for green consumerism. Each country has its own traditions. This sets limits to designing and planning of a social marketing. Campaign especially when a same concept is replicated in different countries.

If we think about green consumption and purchase situations, and individuals are put in trade situations make choices between the environment and their own needs wants and desire. The battle individual needs and the environment leads to moral and puritanical standpoint that consumption is a bad thing. We should do without" In environmental debate, such standpoints up in the context of modern consumer culture, which, on one-hand deregulates desire and, on the other hand, operates as an engine for generating an endless number of new desires.

5.3 CONCLUSION

Consumers have to get awareness about many dimensions like health, environment, where to buy, brands avail in the market and certifications available for those green products, etc. and they should have emphasis on locality. They are getting awareness regarding the available brands in the market, through their influence over the family, education status of the buyer, consumption pattern of society is all influencing towards having awareness regarding green products and brands avail in the market. Green products awareness is more important than showcasing the products in the name of Green Marketing; because green marketing creates opportunity to the organizations to promote their products and make sales; but it is very essential that consumers should not get confuse between availability of green products and marketing done by the firm.

Most of the people are well aware about green consumerism and its importance. The personal factor such as income has significant influence in the attitude towards green products and the personal factors such as age, education ill not basic significant influence in the attitude towards green products. It is seen happy to know that most of the people are ready to switch to green products often the price of green products and non-green products are same. Lack of availability of green product is a barrier for the sales. People recommend green products to their friends and families. They also take part in recycling the products. There is no apprehension regarding the quality of green products. Advertisements are also helps to boost the sales of green products. By using green products, it helps to reduce the pollution and wastage. Green consumers are satisfied by using the green products.



Murukan Babu C. E.
Prof. Murukan Babu C. E.
Principal
Nirmaia College of Arts & Science
Meloer, Chalakudy

DECLARATION


I, DRISYA V U, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled **A STUDY ON THE EFFECTIVENESS OF ADVERTISEMENT ON CONSUMER BRAND PREFERENCE OF DURABLE GOODS WITH SPECIAL REFERANCE** ^{TO AMBALLUR VILLAGE, THRISSUR DISTRICT} is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mr. JITHIN M VARGHESE, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

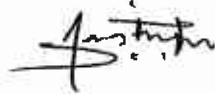
I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:

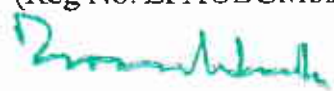
MELOOR

DATE: 16-2-2023


Mr. JITHIN M VARGHESE
(Faculty guide)


DRISYA V
(Reg No: EFAUBCM023)




Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE EFFECTIVENESS OF ADVERTISEMENT ON CONSUMER BRAND PREFERENCE OF DURABLE GOODS WITH SPECIAL REFERENCE TO AMBAUR VILLAGE, THRISSUR DISTRICT done by DRISYA V U

during the semester V.I is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide

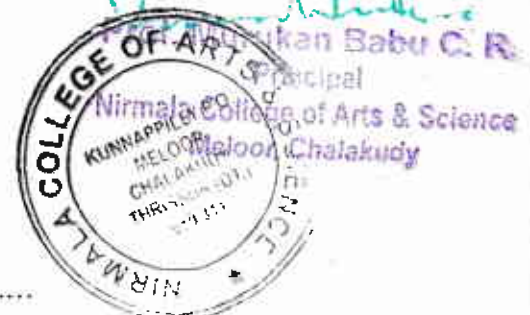

HOD


Principal

Date: 16/2/23

University Hall Ticket No: EFAUBCM 023

Submitted for the examination held on 10/4/23




Internal Examiner




External Examiner

1.1 INTRODUCTION

Advertising denotes a specific attempt to popularize a specific product or service at a certain cost. It is a method of publicity. It is a common form of non-personal communication about an organization and or its product idea service, which is transmitted to a target audience through a mass medium. Advertising shows us ready forms of behavior in a certain situation. It determines what is good and what is bad. Consumers will buy what people say or "advise". I chose this topic because it is very relevant today and it is interesting by its complexity and psychological essence.

The aim of marketing is to reveal the needs of consumers and satisfy them. The first thing which needs to be done for realizing this goal is to analyze the behavior of the consumer. So the issue is to find an answer to this question "why and from where goods or services are purchased and how they are used and explored". Neither determination of the requests and needs of customers nor identification of variables which motivate them is possible without understanding the consumers and their behavior.

In today's world, there are a myriad of media outlets-print, radio, and television are competing for consumers' attention. There are number of creative and attractive advertisements we can see and hear in television, Radio, newspapers and in magazines. Within these media, television advertisements are more attractive and interestingly watched by mass audience. It has often been said that television is the ideal advertising medium where the consumer spends the most "attentive" time. However, the main thing here is, the marketer wants to identify the influence of advertising in consumers brand preference. Nowadays consumer durables (Television, Refrigerator, washing machine, Mixer grinder and Induction Cooker) have become essential part in lifestyle of the people in the society. There are number of brands are available in the market. In those brands, some brands are very famous not only in India but also globally. For these brands, different advertisements are available in different media. Measuring the influence of Advertisement in Consumer Brand Preference is very essential for every marketer. If advertisement does not create any positive change in consumers' brand preference, all the resources such as money, time and efforts spent on advertisement will go in vain. Most of the marketers use Advertisement as a tool to attract substantially new customers and to retain the existing customers.

5.3 CONCLUSION

Today market is very competitive. There is cutthroat competition in the Consumer Durables industry. Companies are striving very hard for their market share. Therefore, it becomes very hard for the companies to retain their customers. It is also evident that companies spend a huge amount on Advertisements. Therefore, Advertisements are the backbone for this Industry, they act as a glue to retain their consumers and target the prospectus. Also, the consumer's preferences and the attitudes change with the passage of the time and age Mediums of Advertisements also play an important role in promoting the products among the masses.

Advertisements play a pivotal role in changing the consumers preference Television is an important and effective medium used for communication with the consumers, and Internet has emerged one of the strongest medium that youngsters use to gather the information. Sometimes the consumers will change their brand preference because of the celebrity endorsing it. Price and quality are the factors that encourages brand loyalty among consumers. This research can be concluded by saying that there is a direct relation between advertisements and the consumer preference on durable goods which has been proved by the tests also.



Murukan Babu C. R.

Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **FASNA IBRAHIM** 2022024 BCom Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON EFFECTIVENESS OF SOCIAL MEDIA MARKETING IN THRISSUR MUNICIPAL CORPORATION**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **MS.DELVIN FRANCIS**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16-02-2023

Ms.DELVIN FRANCIS

(Faculty guide)

FASNA IBRAHIM 2022024

(Reg No: EFAUBCM024)



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Adimn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
EFFECTIVENESS OF SOCIAL MEDIA MARKETING IN THRISSUR
MUNICIPAL CORPORATION

done by FASNA IBRAHIM

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide

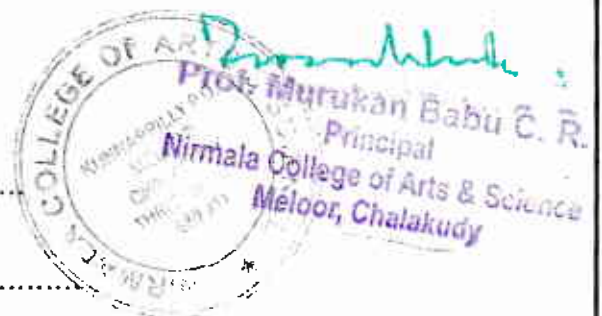
HOD

Principal

Date: 16.02.2023

University Hall Ticket No: EFAUBCM024

Submitted for the examination held on 10.04.2023



Internal Examiner



External Examiner

1.1 INTRODUCTION

Influencer marketing can be defined as a form of marketing in which focus is placed on specific key individuals rather than the target market as a whole. Traditionally, when people think of influencer marketing, they think of a celebrity appearance in a TV commercial or a famous person posed on a billboard along a highway. Companies hope that by showcasing people of interest to their target markets, consumers will be more inclined to try the product or service that the company offers.

As media and technology have become more advanced, companies can choose from arrange of options in outlets to market their products. These options have also led to the evolution of social media influencer marketing. Now you can find people representing companies through branded content on personal social media accounts, such as Instagram, Snapchat, Twitter, and YouTube. More than ever, consumers are looking to fellow consumers to inform their purchasing decisions.

The rise of social media has opened up a new channel for brands to connect with consumers more directly and more organically. If a brand is not using social media influencer marketing as a strategy to better attract its target audience, now may be the time for the company to start evaluating their advertising strategy. Social media brand influencers are on the rise, becoming one of the biggest marketing and public relations trends. Influencers focus on working with companies whose products non-celebrity individuals use in their everyday lives. By working alongside social media influencers, public relations agencies can capture the attention of brand consumers and promote relevant and relatable content to clients. While influencer marketing based on traditional media has been used in public relations for many years, the rise of social media has created the boom of social media influencer marketing. Social media influencer marketing has successfully changed the way that brands interact with consumers. Influencer marketing on social media opens up a new channel for brands to connect with consumers more directly, organically, and at scale to their everyday lives. Social media influencers promote brands through their personal lives, making them relatable to the average consumer. Influencers truly serve as the

5.3 SUGGESTIONS

1. Companies collaborating with social media influencers would be a great way to increase the media coverage for a product.
2. Choosing the right influencer is significant in order to create an attachment or relation with a particular group of people to influence their purchase behavior.
3. Collaborating with big time celebrities to promote products would be far more expensive than regular, nano or micro influencers with whom the regular non celebrity people could relate with.

5.4 CONCLUSION

The purpose of this study is to analyze the effectiveness of social media influencer marketing among the youth. The study was undertaken with a specific aim of studying and analyzing the impact of social media influencers on the purchasing behavior among the youth in Kerala with special reference to Thrissur Municipal Corporation.

According to the research, social media influencers have a great role in influencing the behaviour of consumers in the virtual environment, particularly on the consumer who is about to make purchase. Before the rise of social media influencers, advertising to consumers was one-sided. Before the days of social media, a consumer could only see a product through print advertisements, billboards, radio ads, and television commercials. Today, a consumer now can interact with a product through social media. Watching a trusted source, such as a favoured influencer, use a product allows consumers to feel as if they are making a more informed decision when making a purchase. Through research, it is evident that social media influencer marketing has, in fact, changed the way companies interact with consumers in a positive way. The success of social media influencer marketing is expected to be due to its two-way communication between the influencers and consumers.


DECLARATION

I, ACHUTHANANDAN K S., S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON WORKING CAPITAL MANAGEMENT OF HERO MOTOCORP LTD" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. MINI M J, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.


PLACE: MELOOR

DATE: 16-02-2023


Ms. MINI M J
(Faculty guide)


ACHUTHANANDAN K S
(Reg No: EFAUBCM025)




Prof. Murukan Babu C. R.
Principal
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Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON WORKING CAPITAL MANAGEMENT OF HERO MOTOCORP LTD done by ACHUTHANANDAN K.S during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

M.M.A.
Project Guide

Babu V
HOD

D. Sankaran Babu C.R.
Principal

Date: 16-02-2023

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Submitted for the examination held on: 10/04/23



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Internal Examiner



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10/4/23

External Examiner

1.1 INTRODUCTION

Working capital management is a company's managerial accounting strategy designed to monitor and utilize the two components of working capital, current assets and current liabilities to ensure the most financially efficient operation of the economy. The primary purpose of working capital management is to make sure the company always maintains sufficient cash flow to meet its short-term operating costs and short-term debt obligations.

Working capital management is concerned with the problems that arise in attempting to manage the current assets, the current liabilities and the interrelationship that exists between them. The term current assets refer to those assets which in the ordinary course of business can be, or will be, converted in to cash within one year without undergoing a diminution in value and without disrupting the operation of the firm.

The goal of working capital management is to ensure that a firm is able to continue its operations and that it has sufficient ability to satisfy both maturing short-term debt and upcoming operational expenses. The management of working capital involves managing inventories, accounts receivable and payable and cash. The excess of 'current assets' of a business organizations over its 'current liabilities' is termed as the 'working capital' of that organization.

In the business the working capital is comparable to the blood of the human body. Proper management of working capital is an important area of financial management. Therefore, the study of working capital is of major importance to the internal and external analysis because of its close relationship with the current day to day operations of a business. The inadequacy or mismanagement of working capital is the leading cause of business failures.

To meet the current requirements of a business enterprise such as the purchase of services, raw materials etc. Working capital is essential. It is also pointed out that working capital is not the whole but one segment of the capital structure of a business. The cash and credit in the business, is comparable to the blood in the human body like finance's life and strength. Financial management is called upon to maintain always the right cash balance so that flow of fund is maintained at a desirable speed, not allowing slow down. Thus, enterprise can have a balance between liquidity and profitability. Therefore, the management of working capital is essential in each and every activity.

5.3 SUGGESTIONS

The cash position of the company is satisfactory. Investment in form of inventory should be reduced and appropriate methods should be adopted to make it better.

The performance and overall efficiency of the company is satisfactory. Company has to adopt a good working capital management policy to improve the performance and to avoid fluctuating trends.

5.4 CONCLUSION

The study Conducted on Working capital management of “Hero MotoCorp Ltd”. Gives a view of assessing the performance of working capital management of the company by analysing the financial data with the help of ratio analysis.

During the period of study, there were a few up and downs in the working capital and ratio analysis it will affect the operations of the company but it is observed that the overall financial position is good. The resource utilization of Hero MotoCorp Ltd is not satisfactory. The company has to take necessary steps to utilize current asset for improve profitability. It is anticipated that the profitability will improve in the coming years.



Prof. Murukan Sabu C.

Prof. Murukan Sabu C.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, AGNAL JOSE S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CONSUMERS PREFERENCE TOWARDS TRADITIONAL MARKETING AND E-MARKETING" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ANNIE K T Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: Meloor

DATE: 16/2/2023

For




Ms. ANNIE K.T

(Faculty guide)



AGNAL JOSE

(Reg NO EFAUBCM026)



Prof. Marukun
Principal
Nirmala College of Arts & Science
Meloor, Thiruvananthapuram

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

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For,

Project Guide

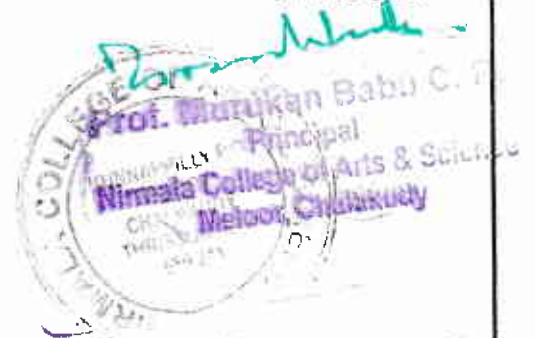
HOD

Principal

Date :.. 10/2/2023

University Hall Ticket No :.. EFAUBCM026

Submitted for the examination held on :.. 10/4/23



Internal Examiner



10/4/23

External Examiner

1.1 Introduction

Marketing goods is a basic phenomenon of every society. The objective of marketing is to make product available to consumers as per the current demand. Marketing is no more a simple exercise. It has gone changes to reach consumers. Marketing has been done physically since long. The current recognizes the differences in consumer opinions by availing distinguished services of traditional marketing as well as E- marketing. Marketing is one of the oldest professions in the world. Marketing is that part of economics which deals with the creation of time, place and profession utilities. Marketing is both consumer oriented and competitors oriented. It starts with consumer and ends at consumer by satisfying their needs. Marketing is the most important function of management. The long-term objective of marketing is profiting maximization through customer satisfaction. Marketing is an integrated process which is based on strategies and models. Marketing must deliver goods and services in exchange of money. Traditional marketing is a common marketing method it emphasizes mainly on the principle, which refers to the four factors that marketer must consider before a Launching a product or offering a service. It comprises of product, price, promotion and place. Traditional marketing required a substantial time and budget to get the desired result. In traditional marketing method will usually use its product or service unique point to differentiate itself from its competitors. In traditional marketing the promotion activities of a product and services are done through TV channels, telephone, broadcast etc. E-marketing Means the marketing of service or Products using digital technologies. On the internet. E-marketing also includes display advertising. Mobile advertising and social in economic development of a country. E-marketing means of Informing as well as influencing the General public to buy a product or services. E-marketing presents a much larger opportunity and reverse image of traditional marketing. E-marketing plays an important role in the field of marketing. They are doing their promotion activities through the

5.3 CONCLUSION

From this research, I conclude that most of the people they prefer E- marketing than traditional market. The reasons are lack of technology knowledge, fear ness about the product whether it is quality or not, fraud, etc., and one more thing is customers are always expecting service along with the product. Comparing both types of marketing, Internet Marketing is more economical andfaster way to reach out to buyer directly, and is the ideal ways for business to advertise locally or internationally. As the result in case of comparison; both types of marketing can help traders and marketers to do business. Each has advantages and disadvantages. In traditional marketing consumers can see and touch the real goodsor service but the domain of effect is low, on the other hand using of E-marketing will exceed the boundaries and introduce goods and services to the demographic of internet users. Also using the internet would be more chipper, faster and convenient for marketing. Approximately the advantages of E-marketing are quite greater than advantages of traditional marketing. When digital marketing is done right, your organization will develop a systematicmarketing. It would seem that with our lives turning digital it's a natural transition for our marketing to be digital too. Traditional marketing still has a role to play in advertising, but it will eventually be replaced by a digital world. However, if you don't want to abandon your traditional marketing methods just yet, use it for when you want to reach people locally, but start investing more time in your digital marketing.



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Meloor, Chalakudy

DECLARATION

I, AJIN SAM M, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON ASSESSMENT OF PRODUCT AND SERVICE QUALITY OF FASTRACK WATCHES" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ANNIE K T, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023

For



Ms. ANNIE K T

(Faculty guide)

A handwritten signature in green ink, likely belonging to the student, AJIN SAM M.

Prof. ANNIE K T

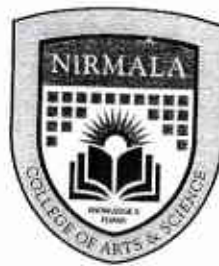
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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
ASSESSMENT OF PRODUCT AND SERVICE QUALITY OF
EAST TRACK WATCHES

done by AJIN SAM M

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

For

Project Guide

HOD

Principal

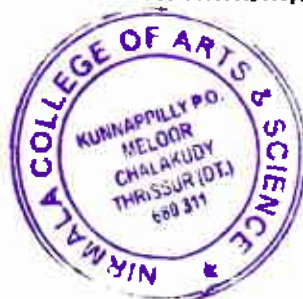
Date : 16-02-2023

University Hall Ticket No : EFAUBCM027

Submitted for the examination held on : 10.10.2023



Internal Examiner



10/4/23
External Examiner

1.1 INTRODUCTION

Clocks and watches are devices used to measure or indicate the passage of time. A clock, which is larger than a watch, is usually intended to be kept in one place: a watch is carried or worn. Both types of timepieces require sources of power and a means of transmitting and controlling it, as well as indicators to register the lapse of time units.

Wristwatches were once a need, but now it has become a demand. Different brands with different technology, design and innovations have entered into the market, In the modern age, the purpose of wearing a watch is no longer just about being able to tell the time. These days, as well as basic two-hand watches, watches have evolved to feature various sophisticated technologies, which make life more convenient. As well as improvements in technology, watches are often considered a vital fashion accessory and are available, just like clothes, in all colours and styles to suit your taste, mood and environment. Watches have become so common place in modern days lifestyles: it is not uncommon for the people to own several watches, just as they do with clothing outfits. Brands such as D&G, DKNY, and Calvin Klein produce some of the most fashionable watches in the world. Buying watches can be an exciting experience. However, it is difficult to choose only one watch from the huge range of watches available on the market. You may have preference to a particular brand, or maybe you need a specific feature for a sport. We hope this site provides sufficient information on our watches to help you make an informed decision.

A watch is a small timepiece intended to be carried or worn by a person. It is designed to keep working despite the motions caused by the person's activities. A wristwatch is designed to be worn on a wrist, attached by a watchstrap or other type of bracelet to be worn on a wrist, attached by a watchstrap or other type of bracelet. A pocket watch is designed for a person to carry in a pocket.



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Principal
Nirmala College of Arts & Science
Meloor, Changanassery

5.3 CONCLUSION

On the growing influence of globalization on the Indian watch industry, a number of global manufacturers are coming into the Indian watch industry. In such an environment Fastrack should be more quality conscious since the products offered are almost similar by all the watch manufacturers in the industry. Fastrack needs to take serious efforts to make itself competitive and stable in the dynamic market situation by focusing on the service quality aspects. Gaining and maintaining consumer preference is a battle that is never really won. Continued and consistent branding initiatives that reinforce the consumer's purchase decision will, over time, land the product in consumer preference sets. Attaining and sustaining preference is an important step on the road to gaining brand loyalty.



Prof. Marakan Babu C. P.
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Meloor, Tirunelveli

DECLARATION

I, ANZIL JOHNSON , S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION OF ONLINE SHOPPING; WITH SPECIAL REFERENCE TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. DELVIN FRANCIS, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

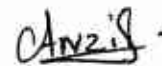
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DATE: 16-02-2023




Ms. DELVIN FRANCIS

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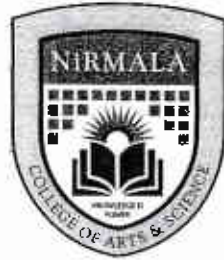


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AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CUSTOMER SATISFACTION OF ONLINE SHOPPING; WITH SPECIAL REFERENCE
TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR
done by ANZIL JOHNSON

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide 

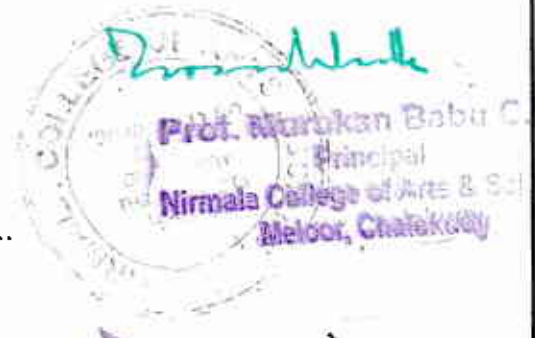

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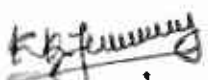

Principal

Date : 15-02-2023


University Hall Ticket No : EFAUBCM029

Submitted for the examination held on : 10/04/2023




Internal Examiner




External Examiner

1.1 INTRODUCTION

Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. The consumers can make a direct connection to the retailer through the process of online shopping and by visiting the company's website and the other alternative apps. Consumers buy a variety of items from online stores. In fact, people can purchase just about anything from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store. Many people choose to conduct shopping online because of the convenience. Online shopping allows you to browse through endless possibilities, and even offers merchandise that's unavailable in stores. Shopping via the internet eliminates the need to shift through a store's products with potential buys like pants, shirts, belts and shoes all slung over one arm. Online shopping also eliminates the catchy, yet irritating music, as well as the hundreds, if not thousands, of other like-minded individuals who seem to have decided to shop on the same day.

The central concept of the application is to allow the customer to shop virtually using the Internet and allow customers to buy the items and articles of their desire from the store. The information pertaining to the products are stores on the server side (store). The Server process the customers and the items are shipped to the address submitted by them. The application was designed into two modules first is for the customers who wish to buy the articles. Second is for the storekeepers who maintains and updates the information pertaining to the articles and those of the customers. The end user of this product is departmental store where the application is hosted on the web and the administrator maintains the database. The application which is deployed at the customer database, the details of the items are brought forward from the database for the customer view based on the selection through the menu and the database of all the products are updated at the end of each transaction. Data entry into the application can be done through various screens designed for various levels of users. Once the authorized personnel feed the relevant data into the system, several reports could be generated as per the security

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CONCLUSION

Online shopping becomes a daily part of our lives as it is more convenient, customers are looking for timely services, good quality of product, customer services and also security and privacy in payment method. The current technological development with respects to the internet has given rise to a new marketing system. The study brought to the fact that most of the students who have a positive perception towards online shopping. Ensure adequate safety measures in delivery of products are a challenging task in front of online seller to increase their sales. Online sellers have to resolve these problems and also introduce wide range of products with additional discounts. This will create more demand from customers. On the basis of the present study concludes that 77% of respondents are satisfied with the online shopping experience provided by the companies.

In this competition era all the online marketers should have to focus on the customer's satisfaction to retain the existing customers and have to offer new attractive schemes day by day to attract new customers. Online shopping is a vast growing technology. If it is properly utilized with assured safety and security for the transactions, it will thrive into a highly competitive and dynamic environment

Murukan Babu



Prof. Murukan Babu
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Nirmala College of Arts & Science
Melloor, Chalakudy

DECLARATION

I, **ASHIK BENNY**, S6 B.com Finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON CUSTOMER SATISFACTION TOWARDS LAYS CHIPS IN KODAKARA GRAMAPANCHAYATH, WARD 6**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. MINY M J**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



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ASHIK BENNY

(Reg No: EFAUBCM030)




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MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014





CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON
CUSTOMER SATISFACTION TOWARDS LAYS CHIPS IN KODAKA
GRAMA PANCHAYATH, WARD 6
done by ASHOK BENNY
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal

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Date : 16/02/2023

University Hall Ticket No: EEAUB00030

Submitted for the examination held on: 10/4/23


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External Examiner

1.1 INTRODUCTION

Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectations. It is defined as the number of customers, or percentage of total customers ,whose reported experience with a firm ,its products, or its services exceeds specified satisfaction goals”. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

The purpose of this study is to understand the factors influencing customer satisfaction in consuming lays. More specifically, the focus is on examining the grouped impact of the factors on customer satisfaction . first , this research draws on existing research on the factors influencing customer satisfaction.

1.2 RESEARCH PROBLEM

The statement is to find customer satisfaction towards lays chips in kodakara grama panchayat, ward 6 and to find the satisfaction level of customers towards lays chips. And also this study helps to find out what percentage of population like to eat lays.

1.3 SIGNIFICANCE OF THE STUDY

It is an attempt to know the customer satisfaction towards the lays with special reference to kodakara grama panchayath, ward 6 and to know the quality and quantity of the product, price quality and its fluctuations and also to find out prospective customers.

1.4 SCOPE OF THE STUDY

This study helps to find customer satisfaction and value and it is helpful to find which flavour of lays is most preferred. This survey helps the company to find its loophole in overall services which is provided by them.



Murugesan C. R.
Prof. Murugesan C. R.
Principal
Nirmala College of Arts & Science
Meleer, Chalakudy

5.2 SUGGESTIONS

- 1) Make good flavour lays chips consumers likes most.
- 2) Give more quantity chips in every packs.
- 3) Make good quality chips.
- 4) Make more size of pack.
- 5) Give more advertisement for lays.
- 6) Make chips in good healthy way.
- 7) Lays should be introduce more flavours.

This are the main suggestions from my study.

5.3 CONCLUSION

Customer satisfaction is the main factor for customer not only for them but also for the company or firm. Therefor if the customers are satisfied with the product or services, then the company to grow and achieve more, will produce many quantity, with good quality.

In this research titled "A STUDY ON CUSTOMER SATISFACTION TOWARDS LAYS CHIPS IN KODAKARA GRAMA PANCHAYATH, WARD 6" was objected to find the satisfaction level of customers towards the lays chips. From the study, it was found that the customers are moderate towards the satisfaction on lays chips. Also it is recommended to increase the quantity, types of flavor and availability, in order to attract more customers for the product.



Murukan Babu C. R.

Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, ASHIRVAD P S, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON **WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY** ROLE OF IT IN BANKING" is a bonafide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. GIGI M R, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023



Ms. GIGI M R

(Faculty guide)



ASHIRVAD P S

(RegNo: EFAUBCMO31)



Prof. Muralan Babu
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CERTIFICATE

This is to certify that this Project Report entitled... A STUDY ON...
ROLE OF IT IN BANKING, WITH SPECIAL REFERENCE
TO CHALAKUDY MUNICIPALITY.....

done by..... ASHIRVAD P.S.....

during the semester..... VI..... is in partial fulfillment of the requirement
for the award of the degree of... BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.


Project Guide


HOD


Principal

Date : 16-02-2023

University Hall Ticket No : EFAUBCM.031

Submitted for the examination held on 10/04/2023


Internal Examiner




External Examiner

1.1 INTRODUCTION

The banking industry in India is in the midst of an information technology revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation on this industry. Information technology has basically been used under different avenues in banking. One is communication and connectivity and another one is business process reengineering. Information technology enables difficult product development. Better market infrastructure, implementation of reliable techniques for control of risk and helps the financial intermediaries to reach geographically distant and diversified markets.

Now a days IT helped the banking industry to deal with the challenges the new economy poses. More than most other industries, financial institutions rely on gathering, processing, analysing, and providing, information in order to meet the needs of customers. Given the importance in banking, it is not surprising that banks were among the earliest adopters of automated information processing technology. Technology opened new markets, new products, new services and efficient delivery channels for the banking industry. Online electronics banking, mobile banking and internet banking are just a few examples. The electronics revolution has made it possible to provide ease and flexibility in banking operation to the benefit of the customer. The e-banking has made the customer say good-bye to huge account registers and large Paper bank accounts. The e-bankers, which may 'call as easy bank offers the following services to its customers like credit cards/debit cards, ATM, E-cheque, EFT (electronic fund transfer), DEMAT accounts, mobile banking, telephone banking, internet banking, EDI (electronic data interchange). Progress of technology and the development of world-wide networks have significantly reduced the cost of global fund transfer. It is information technology which enables banks in meeting such high expectations of the customers who are more demanding and are also more techno-savvy compared to their counterparts of the yesteryears. They demand instant, anytime and anywhere banking facilities. It has been providing solutions to banks to take care of their accounting and back-office requirements.



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5.3 CONCLUSION

The study focus on the role of information technology in banking sector. Majority of respondents are now using e-banking services. Technology is one among the foremost factor of human beings. Customers are started using e-banking made their banking transactions easy. Respondents rated e banking as good after computerization. Customers feeling safety about their transactions. Bank also changed their approach from conventional banking to convenient banking. There is also need to maintain e-banking services easy as possible. IT enabled better market infrastructure, implementation of reliable technique for control of risk and help the financial intermediaries to reach geographically distant and diversified markets. But IT can be fully useful only if they enable to meet the challenges in the present environment. There is also need to maintain privacy and confidentiality of data's. Another important responsibility is to ensure that the data is only used for the purpose intended. For this there is a need to implément IT and other cyber laws properly. This will ensure the developmental role of IT in banking industry.



Murukan B. C. R.

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DECLARATION

I, ASWIN N A S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "CUSTOMER SATISFACTION ON THE SERVICES PROVIDED BY THAZHEKAD SERVICE CO-OPERATIVE BANK" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms JISHA T K, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

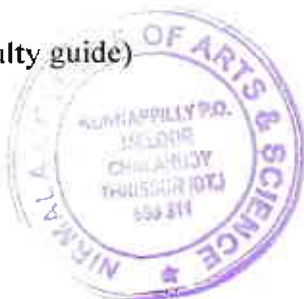
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Jisha

Ms JISHA T K

(Faculty guide)



Aswin

ASWIN N A

(RegNo: EFAUBCM032)

Prof. Muthukrishnan Babu C.
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NIRMALA COLLEGE OF ARTS & SCIENCE

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CERTIFICATE

This is to certify that this Project Report entitled CUSTOMER SATISFACTION ON THE SERVICES PROVIDED BY THAZHEKAD SERVICE CO-OPERATIVE BANK done by ASWIN NA during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Jisha

Project Guide

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External Examiner

1.1 INTRODUCTION

The United Nations General Assembly has declared 2012 as the International year of cooperatives (IYC) highlighting the contribution of cooperatives to social-economic development, particularly their impact on poverty reduction, employment generation and social integration. The United Nation and relevant stakeholders took advantage of IYC to promote cooperative, raise awareness of their contribution to social and economic development, and promote the information and growth of cooperatives. Cooperatives empower their members and strengthen communities. They promote food security and enhance opportunities for small agricultural producers. They are better tuned to local needs and better positioned to serve as engines of local growth. By pooling resources, they improve access to information, finance and technology. Moreover, their underlying values of self-help, equality and solidarity offer as comfort in challenging economic times. Cooperatives are also critical in supporting indigenous communities, and in offering productive employment opportunities for women, youth, persons with disabilities, old persons and others who face discrimination and marginalization. The global financial and economic crisis has also demonstrated the resilience of alternative financial institutions such as cooperative banks and credit union

The British East India Company exploited India by absorbing all her resources during pre- independence period. After independence, earnest steps were taken to make India healthy in every respects. Respect were made by the Planning commission to develop the cooperative movement as a self- reliant one by augmenting the resources through mobilization of savings in rural and urban areas, promoting integrated rural development by strengthening the links between Credit, supply of inputs, processing, marketing and distribution of essential commodities and developing weaker sections of the community. Kerala can claim to have an elaborate and efficient rural credit system administered through primary cooperative central cooperative banks and apex cooperative banks

The cooperative credit structure in Kerala comprises two parts:

- (1) Short-term and medium -term credit structure.
- (2) Long-term credit structure.

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5.2 SUGGESTIONS

Following suggestions made from the above study

- The females preference to the bank shows that the bank mainly for the activities of kudumbashree
- Although most of the people say, they are satisfied about the speed of transaction still there are a percentage of people who hold a different opinion. The bank should try to improve their opinion too.
- Promote financial literacy through customer education
- Provide customers with self-service opportunities

5.3 CONCLUSION

Bank in rural areas has a greater influence among the peoples in rural areas. These banks remain as a better source of fund to meet the credit requirements of the peoples. Earlier the cut throat moneylenders performed this role of banks. After the nationalization of the bank, the objective was to relieve the peoples with the entry of private banks more importance was given for the customers, without whom no institution can exist.

The project aim to find out the customer satisfaction on Thazhekkad service cooperative bank. The project try to cover important points such as the opinion of the customers on the interest rate charged, customer satisfaction on the services provided for the banks, why people prefer the bank other than private banks etc.

From the project, it has been found that most of the peoples are satisfied with bank services. However, they also say that the interest rate charged by the bank for loan is high. The attractive interest rate for senior citizen has attracted more deposits but, the participation of young and middle aged are comparatively low.

DECLARATION

I. ASWIN O A, S6 Bcom finance student of Nirmla College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON INVESTMENT BEHAVIOUR OF COLLEGE TEACHERS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Dr BINDU V, Department of Commerce, Nirmla College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023



Dr BINDU V

(Faculty guide)



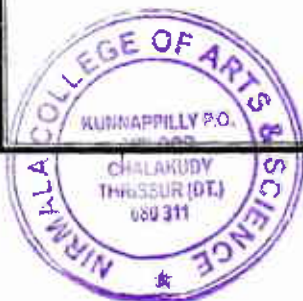
ASWIN O A

(RegNo:EFAUBCMO33)



Prof. Murukan P. L.

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This is to certify that this Project Report entitled A STUDY ON INVESTMENT BEHAVIOUR OF COLLEGE TEACHERS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT done by ASWIN DA during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

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Project Guide

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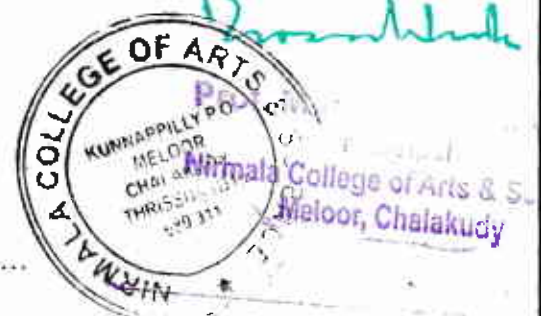
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Submitted for the examination held on: 16/02/2023



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External Examiner

1. INTRODUCTION

Among all occupations, teaching is one of the most favored. Teachers have a significant role in our society, not just because of their vast numbers but also because they guarantee the education of future generations, especially in emerging nations like India. A teacher has the unique opportunity to alter people, families, communities, and society at large by helping pupils realize their full potential inside the formal educational system. The quality of education is significantly influenced by the teacher's competence. The criteria that determine a teacher's professional progress are numerous.

One of the most important aspects influencing a teacher's efficiency is his quality of life. The degree or standard of living that a person maintains is intimately related to the quality of their life. The existence or lack of certain tangible objects, such as a home, a car, or jewelry, is frequently associated with a person's standard of living. "The capacity to invest money on leisure, health, education, variety in life, art, music, and travel also contributes to one's standard of living. Large, expensive, or fancy objects are regarded as proof of a high standard of life" (Lawrence J Gutman, 1981). Thus, personal finance management, including income, consumption, saving, and investing, has a significant impact on standard of living. As a result, teachers' attitudes toward consumption, savings, and investment will reflect their economic behavior, which will influence their quality of life and, in turn, their profession and the education system. In the topic of educational reform, research on this crucial stakeholder in the education system is significant.

There are a few research papers that have looked into this issue, although they are primarily conceptual, descriptive, and theoretical in character. Moreover, the majority of study papers published in popular media are based on anecdotal evidence rather than thorough empirical research with diagnostic evaluation. This analysis indicates that the area of the teaching community's saves and investment behavior is understudied, necessitating a thorough, reliable, and well-integrated empirical investigation of the attitudes and behaviors of teachers about their savings and investment activities. In light of this, the current research project, titled "Investment Behavior of College Teachers with Special Reference to the Thrissur District," is being conducted.

CONCLUSION

Based on the analyzed data, it can be inferred that the top priority for savings is healthcare, followed by retirement, education for children, buying a home, marriage, and others. Safety of the invested capital is the most important factor considered by the investors, followed by high returns, low risk, and maturity period. The main purpose of investment is to cover future expenses, followed by earning returns, tax savings, and wealth creation. Choosing the right investment avenue is a challenging task for investors. The term "investment" refers to any method used to generate future income, which may include purchasing bonds, stocks, real estate, and others. The data was collected from a sample of randomly selected investors to understand their investment preferences and tastes.




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DECLARATION

I, **CHANDRADAS P L**, S6 B.COM Finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON STUDENT SATISFACTION TOWARDS ONLINE CLASS**" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr. BLESSON BABU**, Department of Commerce,

Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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Mr. BLESSON BABU

(Faculty guide)



CHANDRADAS P L

(Reg No: EFAUBCM034)



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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
STUDENT SATISFACTION TOWARDS ONLINE CLASS
done by CHANDRADAS PL
during the semester V I is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide

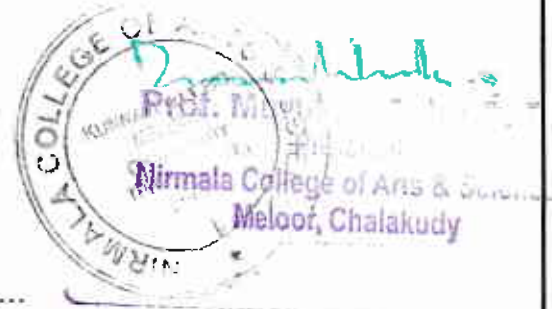

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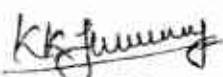

Principal

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University Hall Ticket No: EFAUBCM034

Submitted for the examination held on 10/04/2023




Internal Examiner




External Examiner

1.1 INTRODUCTION

Higher education (HE) today deserves particular attention from governments and from society as a whole, since it is increasingly being seen as a key driver of countries' social and economic development. Within the framework of social equality and education equality policies, institutions today are receiving groups of highly diverse students (from different backgrounds and with different learning profiles) compared to student profiles in the later decades of the last century. In addition, and in response to labour market needs, many occupations are now focusing on increasing the percentage of citizens who have a higher education qualification, whether through initial training or through the updating of professional competencies. This new environment poses major challenges for educational institutions and teachers alike within the framework of HE. In order to deal with these challenges, new ways of organising and structuring training within the teaching-learning process are required. These challenges are clearly set out in the "ICT Competency Framework for Teachers" put forward by UNESCO (UNESCO, 2019).

This study focuses on two of these challenges. The first stems from the progressive shift from a pedagogical model of teaching-learning grounded on the acquisition of information and knowledge to a different model where the focus falls on student development of skills. A second challenge is linked to the ever-increasing and intentional use of virtual learning environments, backed by the constant progress in information and communication technologies. Said environments are particularly important at the present time where there is a commitment to remote or online education. This choice has been brought on by the confinement measures imposed worldwide as a result of the health crisis triggered by the COVID 19 virus. This study specifies these challenges as well as the possible ways in which they may be successfully addressed from the institutional and teaching standpoint. The ultimate aim is to achieve quality learning within this new educational scenario.



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DECLARATION

I, EBIN BABU, S6 BCOM FINANCE student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled "A STUDY ON THE EFFECTIVENESS OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO THE STUDENTS IN THRISSUR DISTRICT" is a bonafide record of work done by meduring 2022- 2023 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Mr. BLESSON BABU, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or othersimilarity of recognition.

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Mr. BLESSON BABU

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EBIN BABU

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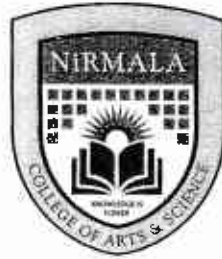



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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE EFFECTIVENESS OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO THE STUDENTS IN THRISSUR DISTRICT done by EBIN BABU

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


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Submitted for the examination held on 10/4/23




Internal Examiner




External Examiner

1.1 INTRODUCTION

In a competitive market, it is important for advertising managers to grab consumers' attention through advertisements and sales promotion. A sizable marketing budget is spent on advertising. The trend of using digital media platforms for advertisements is growing. Advertising is a way of communication to encourage an audience for making purchase decision about a product or service and conveying information to viewers. It is considered as a vital and essential element for the economic growth of the marketers and businesses. The major aim of advertising is to impact on buying behavior; however, this impact about brand is changed or strengthened frequently through people's memories.

Advertising, sales promotion and public relations are mass-communication tools available to marketers. Advertising through all mediums influence audiences, but television and online is considered as one of the strongest medium of advertising due to its mass reach; it can influence not only the individual's attitude, behavior, life style, exposure in the long run, but also the culture of the country.

The major aim of television and online advertising is to impact on buying behavior; however, this impact about brand is changed or strengthened frequently in people memories. Memories about the brand consist of those association that are related to brand name in consumer mind. These brand cognition influence consideration, evaluation and finally purchases.

Information reaches people in a split second and become aware of every company's goods and services and the activities that are being rendered by them in order to promote or sale products or services. It is here that companies decided of adopting and sometimes introducing effective marketing strategies in order to sell its goods or services, and those too must be able to attract the consumer to the product. Advertisement has been defined variously by a number of people. Television has become *the major source* of communicating in today's world. It is the leading source of communicating to the people about everything. Advertisement not only is a major source of *earning* but also it plays a vital role in penetrating the different societal segments.

Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 CONCLUSION

This study was conducted to analyze how online and television advertisement influence the buying behavior of students in Thrissur district. The study shows that consumers are highly influenced by advertisements. Online advertisement is more influential than other media of advertisement. Consumers make purchase decision depending on online advertisement, they also consider other medium of advertisement like advertisement in television, magazines, etc. majority of students are satisfied after purchasing advertised products.

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Principal
Nirma College of Arts &
Meloor, Chalakudy

DECLARATION

I, JERIN JOSHY, S6 BCOM FINANCE student of Nirmala College of Arts & Science, Meloor here by declare that this project report entitled “A STUDY ON CUSTOMER SATISFACTION TOWARDS ROYAL ENFIELD ^{Bike} KODUNGALLUR.” is a bonafide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mr. JITHIN M VARGHESE, Department of Commerce, Nirmala College of Arts & Science, Meloor, Chalakudy, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma or fellowship or other similar title of recognition.

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DATE: 16-02-2023

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(Faculty Guide)

JERIN JOSHY

(Reg No: EFAUBCM036)



Prof. Manoj K. S. Pillai
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Meloor, Chalakudy

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MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION TOWARDS ROYAL ENFIELD BIKE KODUNGALLUR done by BERIN JOSHY during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

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Project Guide

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HOD

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Principal

Date 16/03/2023

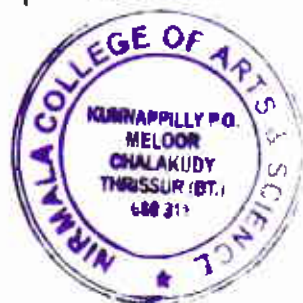
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1.1 INTRODUCTION

Customer Satisfaction is defined as a measurement that determines how happy customers are with a company's products, services and capabilities. An organizations main focus must be to satisfy its customers and increase its sales, for this it is important to understand the voice of the customer which provides detailed insights as to what their customers want and better tailor their services or products and in turn help the business improve or change its products and services. Marketing is the process of performing market research, selling products and services to customers and promoting them via advertising to further enhance sales. Marketing as a subject of study is now attracting increasing attention from firms, companies, institutions and even countries. Customers are the important concept in marketing. It is being hard to please the present day customers. They checkout the competitors with similar or at times, even better offers. Customers are the king and without satisfying their needs none can exist in the corporate competitive world.

Royal Enfield is the makers of the famous bullet brand in India established in 1955. In 1901 1st bike produced. They are one of the oldest and most famous for their power stability and rugged looks. Royal Enfield has been updating their bikes from their first model in order to provide the customers total strategies from their bikes and keep up with the market trends. So this study is mainly focused on analyzing the Customer Satisfaction of Royal Enfield with special reference to Kodungallur area

1.2 STATEMENT OF PROBLEM

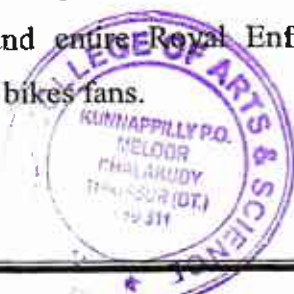
As the two wheeler market in India is constantly increasing and changing day by day, it poses new challenges to Royal Enfield to keep up with the market trends. Royal Enfield is a company that started its business in 1948 with its product such as the bullet which has kept a prestigious position in the market till date. In order to do so they have to ensure their products provides to their customers' sufficient strategies and if not bring about changes in order to achieve it. Hence this study is mainly focused on Royal Enfield customers in Kodungallur area.

5.4 CONCLUSION

Customers are the king and without satisfying their needs none can exist in the corporate competitive world. Customer perception is a marketing concept that encompasses a customer's impression, awareness and/or consciousness about a company on its offerings. Customer perception is typically affected by advertising, reviews, public relation, social media, personal experience and other channels. If not what are main reasons for dissatisfaction of customer towards the dealer and what are the ways of improving the satisfaction level of customer towards dealer.

We can conclude younger generation and middle age are more interested in Royal Enfield bikes, the buying behavior is governed predominantly by the need for Power and respect for the iconic Brand and users are mostly Professional Males, 20-35 years of age, including some students. Most of the customers are easily affording the price of Royal Enfield bikes and customers are very loyal towards the brand Royal Enfield .Royal Enfield bikes should concentrate on its advertising campaign to reach the customers, mileage of the Royal Enfield bikes is very economical and most of them prefer to buy their bike brand new from showroom with the spare parts available in market easily.

Royal Enfield bikes has an Highly Satisfied satisfaction level within the customer for its power, pick up, comfort, safety and with after sales service. It is clear that Royal Enfield bikes checks at the complaints registered by their customers on regular basis to maintain its brand value and entire Royal Enfield bikes owner are passionate Royal Enfield bikes fans.



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Principal
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DECLARATION

I, JOYAL JOSHY, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project record entitled "A STUDY ON CHANGE IN TREND TOWARDS ELECTRIC SCOOTERS IN ERNAKULAM DISTRICT" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. MINY M J, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-2-2023

MJM

Ms. MINY M J

(Faculty guide)

Joyal Joshy

JOYAL JOSHY

(Reg No; EFAUBCM037)

Joyal Joshy

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AFFILIATED TO UNIVERSITY OF CALICUT. U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CHANGE IN TREND TOWARDS ELECTRIC SCOOTERS IN ERNAKULAM DISTRICT.

done by JOYAL JOSHY

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE

of University of Calicut, Kerala.

HJM

Project Guide

B. J.

HOD

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Principal

Date: 16-02-2023

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Submitted for the examination held on: 10/4/23

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10/4/23

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External Examiner

1.1 INTRODUCTION

Today, India is one of the top ten automotive markets in the world and have given its burgeoning middle class population with buying potential and the steady economic growth, accelerating automotive sales is expected to continue. In last couple of years, there has been a lot of discussion around the price of fuel-apart from the deregulation of petrol prices. Moreover the threat of disruption of supplies from Middle-East has heightened the debate on energy security and brought the focus on to alternative drivetrain technologies.

The potential for alternative technologies in automobiles such as electric vehicle in India, as in the case of many other comparable markets, depends on improved battery technologies, driving ranges, government incentive, regulations, lower prices and better charging infrastructure.

There seems to be a lot of interest on the part of Internal Combustion Engine (ICE) based manufacturers to adapt technologies, not just supplemented to the ICE, but as a standalone offering. While many of the factors influence the electric scooters are understood intellectually, we carried out a consumer survey to study the perceptions and expectations of potential for alternative technologies in automobiles such as electric scooters.

1.2 STATEMENT OF PROBLEM

The Customer view towards electric scooters are not at the top as compared as to normal scooters. The dealers of e-scooters are facing many problems regarding the view point of customers towards the e-scooters. So we are going to study about the perceptions and expectations of customers towards e-scooters in Ernakulum district

1.3 SIGNIFICANCE OF THE STUDY

India reigns as the world's biggest market for scooters. The sale of e-scooter is expected to exceed 2 million a year by 2030. Reports from Society of Manufacturers of Electric Vehicles (SMEV) reveals that in fiscal 2021-22, sale of electric scooters doubled. The market for e-scooter is growing rapidly so this study provides vital information about the changing trend towards e-scooter.

5.3 CONCLUSION

Analysing the data and interpretation from responses of public, agents and dealers we can conclude that there is a positive upcoming trend in the e-scooter industry in Kerala. India being potentially large consumer market there is always a scope for growth in e-scooter industry which have to be properly utilised by introducing advanced e-Scooters with elegant design and cool features. Eco- friendly mode of transportation is the main reason for government backup and support. The main factors that make consumers attract towards e-scooters is the economic efficiency and the easiness to use. Zero pollution, changing trend and other factors also promotes the sale of e-scooters. The dealers are introducing many cash offers and EMI facilities to attract the customers by helping cover the issue or limitations of e-scooters. Better battery capacity means more mileage per charge, more economic efficiency means less electric consumption are also some of the attracting features. E-scooters industry receives various government support and help such as subsidies, tax concession, etc. There is a very favourable response from both dealers as well as from public relating to e-scooters industry. By the end of this report we can predict an increasing trend towards e-scooters in the upcoming years.

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Prof. Muthumanjari
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, LITWIN FRANCIS, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "CUSTOMER SATISFACTION TOWARDS UNIT LINKED INSURANCE PLANS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. VINEETHA SHIBU, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. VINEETHA SHIBU
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LITWIN FRANCIS
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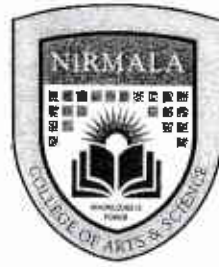


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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled CUSTOMER SATISFACTION TOWARDS UNIT LINKED INSURANCE PLANS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY done by LITWIN FRANCIS during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

HOD

Principal

Date 16-02-2023

University Hall Ticket No.: EFAUBCM039

Submitted for the examination held on 10/4/23



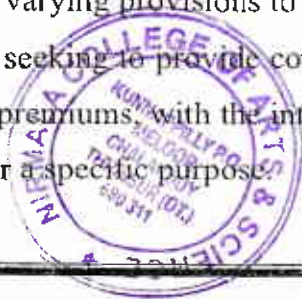
Internal Examiner

External Examiner

1.1 INTRODUCTION

A unit linked insurance plan (ULIP) is a product offered by insurance companies that unlike a pure insurance policy gives investors the benefits of both insurance and investment under a single integrated plan. A unit linked insurance plan is a combination of life insurance and mutual fund. A Unit Linked Insurance Plan is an insurance product that combines life cover as well as investment. Human life is subject to risks of death and disability due to natural and accidental causes. An individual can protect him or her against such contingencies through life insurance. Life insurance is insurance on human beings. Though human life cannot be valued, a monetary sum could be determined which is based on loss of income in future years. Hence, in life insurance, the sum assured (or the amount guaranteed to be paid in the event of a loss) is by way of benefit in the case of life insurance. Life insurance products provide a definite amount of money to the dependents of the insured in case the life insured dies during his active income earning period or becomes disabled on account of an accident causing reduction / complete loss in his income earnings.

A ULIP is a life insurance policy which provides a combination of risk cover and investment. The dynamics of the capital market have a direct bearing on the performance of the ULIPs. In a ULIP, the investment risk is generally borne by the investor. The investment in ULIPs is denoted as unit and is represented by the value called Net Asset Value (NAV). In a ULIP, the amount of premium to be invested after deducting for all charges and premium for risk cover are pooled together to form of unit at that time. Part of the premium paid goes toward allocation, administration and mortality charges, as in regular insurance policies, while the rest of the premium is invested by the insurance company. The allocation of funds toward investment units can be personalized according to the needs of the policyholder and at varying levels of risk. A ULIP can be utilized for various benefits payouts including life insurance, retirement, education and more. A ULIP is offers varying provisions to the investor as benefits. A ULIP is typically opened by an investor seeking to provide coverage for beneficiaries. It is paid into by the owner in the form of premiums with the intention of the plan's worth to be paid out at a specified time frame for a specific purpose.



Nirmala College of Arts &
Meloor, Chalakudy

5.3 CONCLUSION

ULIPs as a hybrid product have evolved over a period of time since they were introduced in the early 2000s to where they have reached today. The ULIPs are now smart, investor-friendly, more transparent, cost and tax-efficient; thereby have become a value packed proposition for the customers. With new guidelines such as increasing disclosures, minimum lock-in period increased to 5 years and commissions capped, the new age ULIPs have become a better financial product. ULIPs are multifaceted investment products. Investors need to have a protracted time horizon for ULIPs. As discussed earlier the proceeds in the first few years are low due to the ULIP charges. Investors should evidently comprehend the charges of the ULIP by carefully understanding the product brochure, and estimate the impact of the charges on their investment. Investors should consult with their financial advisers, if ULIPs are suitable for their investment objectives.



Murugesan

Prof. Murugesan
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **PRANAV SAJEEVAN**, S6 BCOM FINANCE student of **Nirmala College of Arts And Science, Meloor** hereby declare that this project report entitled "**A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY**" is a bona fide record of work done by me during 2022-23 in partial fulfilment for the award of degree of **BACHELOR of COMMERCE** under the supervision of **Ms. JISHA T K** Department of Commerce, **Nirmala College of Arts and Science, Meloor**, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. JISHA T K
(Faculty Guide)



PRANAV SAJEEVAN
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Prof. Murukan Babu C. R.
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AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY" done by PRANAV SAJEEVAN

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Jisha

Project Guide

Chidhu V

HOD

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Date: 16/02/2023

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Submitted for the examination held on 16/02/23



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Internal Examiner

Remilia
10/4/23

External Examiner

1.1 INTRODUCTION

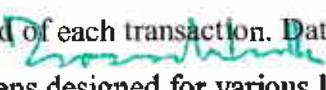
Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores.

In fact, people can purchase just about anything from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store.

Many people choose to conduct shopping online because of the convenience. Online shopping allows you to browse through endless possibilities, and even offers merchandise that's unavailable in stores. Shopping via the internet eliminates the need to shift through a store's products with potential buys like pants, shirts, belts and shoes all slung over one arm. Online shopping also eliminates the catchy, yet irritating music, as well as the hundreds, if not thousands, of other like-minded individuals who seem to have decided to shop on the same day.

The central concept of the application is to allow the customer to shop virtually using the Internet and allow customers to buy the items and articles of their desire from the store. The information pertaining to the products are stores on the server side (store). The Server process the customers and the items are shipped to the address submitted by them. The application was designed into two modules first is for the customers who wish to buy the articles. Second is for the storekeepers who maintains and updates the information pertaining to the articles and those of the customers.

The end user of this product is departmental store where the application is hosted on the web and the administrator maintains the database. The application which is deployed at the customer database, the details of the items are brought forward from the database for the customer view based on the selection through the menu and the database of all the products are updated at the end of each transaction. Data entry into the application can be done through various screens designed for various levels of


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Principal

users. Once the authorized personnel feed the relevant data into the system, several reports could be generated as per the security.

1.2 STATEMENT OF THE PROBLEM

Online marketing has gained a lot of importance in present marketing conditions. But along with its vital growth the number of scams, fraudulent practices and cheating also increased.

Such cheating activities had created fear in the minds of customers and also an adverse impact in the attitude of consumers towards online purchase.

The problem area of this study is consumer's satisfaction and attitudes towards online shopping will determine the factors that influence customers to shop online and those factors will help the marketers to formulate their strategies towards online marketing.

1.3 SIGNIFICANCE OF THE STUDY

The main purpose of this research is to find out customer satisfaction towards online shopping

1.4 SCOPE OF THE STUDY

The study is conducted to find out customer satisfaction towards online shopping. Scope of the study is limited to 50 members in Chalakudy.

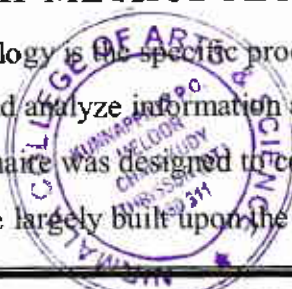
1.5 OBJECTIVES OF THE STUDY

- To find out the satisfaction level of the customer towards online shopping.
- To identify the attitude of customers towards online shopping.
- To know the problems faced by customers while shopping.

1.6 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In order to assess the research model, a questionnaire was designed to collect data. The scales used in the questionnaire were largely built upon the scope and structure of previous studies. The

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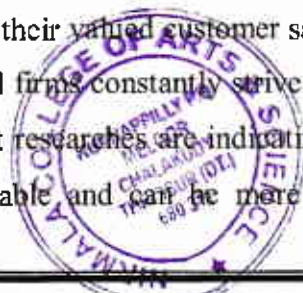
5.3 CONCLUSION

The various literature review of the research study reveals different dimensions of customer satisfaction through various different sources of secondary information. The literature review must emphasis the different concept and different opinion upon the customer attitudes, awareness, Perception, and Experience and consumer satisfaction. It helps to find the research gap in the research of customer satisfaction. The overview of this study explains the merits and demerits of internet and offline shopping,

Comparative studies between internet-based shopping and offline shopping and methods adopted by internet shopping websites .It seems to be very useful to the customers .The various research questions and various hypothesis were framed defined were reconsidered ,summarized and the research studies portrayed that are rejected or accepted. This empirical study the findings have helped to highlight the important aspects of online shopping that is considered as important by online customers as their level of satisfaction.

The important finding in this study revealed is that the satisfaction of the customers depends upon the factors of attitude and awareness. The awareness level of the consumer increases, the satisfaction level also increases and the online shopping trend will also be increased. The attitude of the customers fully depends upon the awareness that is the merchant's reputation and in true and fair dealings will improve in online business.

Advanced technology will always require and helpful with the changing needs of the consumers so that the business firms must also change their strategy. This strategy steps in order to satisfy target customers as well as online customers in online business. The online market competition has become more global and more intense, business firms and internet based companies have realized that they cannot compete only on price and product variety rather they must focus on their valued customer satisfaction. The success of internet based companies and firms constantly strive for higher levels of customer service. In this, the recent researches are indicating that the concept of customer care can be understandable and can be more improved when online companies and



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organizations recognize the needs of 'internal' as well as the 'external' customer are considered.

The different ways to give better Customer Service, that it was exceeding Customer Attitude, Awareness ,Perception, marketing experience and customer satisfaction, about the internet companies and organizations should emphasize the better relationship with the customers that means they should improve the process through which service is delivered to the customer.

The various findings and suggestions of the research study will definitely help the customers and it will be also fruitful for the online merchants to understand about the various expectations of the customers from internet shopping and they will apply insight in the aspect of customer satisfaction that is most important for online business.



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Principal
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DECLARATION

I, RIVAS K R, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "THE IMPACT OF ONLINE PRODUCT REVIEWS ON CONSUMER BUYING DECISION SPECIAL REFERENCE TO NATTIKA PANCHAYATH" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. VINEETHA SHIBU, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2024



Ms. VINEETHA SHIBU

(Faculty guide)



RIVAS K R

(RegNo: EFAUBCM040)



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MELOOR, CHALAKUDY


AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014

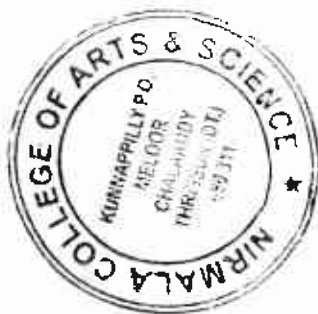


CERTIFICATE

This is to certify that this Project Report entitled THE IMPACT OF ONLINE PRODUCT REVIEWS ON CONSUMER BUYING DECISION. SPECIAL REFERENCE TO NATTIKA PANCHAYAT done by RIYAS K R

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide




HOD


Principal

Date : 16-02-2023

University Hall Ticket No : EEAUBLM040

Submitted for the examination held on : 10/04/2023



Internal Examiner


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Meloor, Chalaky


External Examiner

1.1 INTRODUCTION

Customer product reviews play a significant role in today's e-commerce world, greatly assisting in online shopping activities. According to a survey conducted in 2016, 91% of online shoppers read product reviews while searching for goods and services, and 84% of them believe that the reviews are equally trustworthy as recommendations from their friends. Online reviews do not only enhance the customer purchasing experience through valuable feedback provision, but also facilitate future product development activities by better understanding the customer needs.

A new generation of online tools, applications and approaches, such as blogs, social networking sites, online communities and customer review sites, commonly referred to as Web 2.0 have transformed the internet from a "broadcasting" medium to an interactive" one allowing the wide technology-mediated social participation. The internet has become a platform facilitating the "social" customer electronic word of mouth(eWOM) and a major source of customer information and empowerment. Through CGC individuals share opinions and experiences on companies, brands, products or services and create large-scale word of mouth networks. This way consumers can make their personal opinions easily accessible to global communities or individual peers who use the information as an extra factor supporting their purchasing decisions. Free and easy access to such information has weakened the power of marketing communication; Information provided by online peer's influences customer perceptions, preferences and decisions much more than information provided by companies.

Online consumer reviews are subjective opinions and summarize experiences, attitudes, and opinions, expressed by consumers. Personal opinions and experiences for products and services in the form of online reviews have become one of the most valuable sources of information assisting users when making purchasing decisions. So, this study is to understand the impact of online product reviews on consumer buying decisions.



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Meloor, Chalakudy

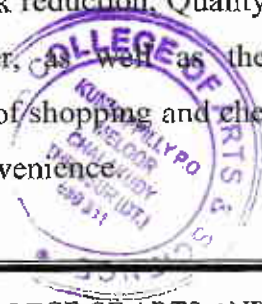
5.2 SUGGESTIONS

1. Companies need to identify their existing e-commerce and presence of reviews on online review platforms.
2. Development of managerial strategies that allow companies to effectively benefit from consumer reviews, like efficient monitoring.
3. Many consumers currently look for reviews online prior an offline purchase. When shopping offline and finding a product they would like to purchase do not purchase it because they would like to check reviews in advance.
4. Offline stores can therefore invest in displaying reviews in stores and work on developing ideas and prototypes to give the consumer the secureness to purchase at their store.

5.3 CONCLUSION

The study confirms that reviews are highly popular among consumers considering a purchase. Online reviews influence consumer purchasing decisions only when consumers' reliance on online reviews is sufficiently high when they make purchase decisions. Consumers reliance on reviews was dependent on and influenced by the format characteristics of the review and the online review system design. To increase consumers' reliance on reviews, the objectives of the different platforms should be to build trust for the consumer, promote website and service quality, facilitate member matching and offer consumers sufficient information as well as a user friendly design. Hence, online review platform design moderate reviews and the consumer's reliance and purchasing decisions.

Two categories of review format characteristics could be established: usability and credibility characteristics. Consumer's motives to search for reviews were identified in the literature as personal and social motives, more precisely as Informational behavior, Risk reduction, Quality seeking and social belonging. The platform choices thereby differ, as well as the platform's review function characteristics. The combination of shopping and checking reviews for the product, seems to be appealing due to its convenience.



Murukan Babu
Prof. Murukan Babu C. R.
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **ROHITH C A**, S6 B.com Finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON VIEWERS PERCEPTION TOWARDS OTT FILM RELEASE IN THE SITUATION OF COVID-19 SCENERIO WITH SPECIAL REFERENCE TO 10TH WARD OF KARUKUTTY GRAMA PANCHAYATH**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.NEETHUMOL M S**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16/02/2023

Ms. Neethumol M S

Ms. NEETHUMOL M S

(Faculty guide)

Rohith C A

ROHITH C A

(Reg No: EFAUBCM041)



Prof. Mary

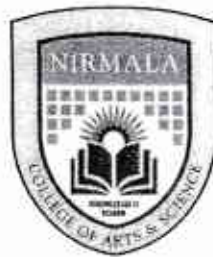
Prof. Mary

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Meloor, Chalakkudy**

NIRMALA COLLEGE OF ARTS & SCIENCE

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AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON VIEWERS PERCEPTION TOWARDS OTT FILM RELEASE IN THE SITUATION OF COVID-19 SCENARIO WITH SPECIAL REFERENCE TO done by ROHITH CA 10TH WARD OF KBRUKUTTY GRAMPANCHAYATH

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

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Principal

Date: 16/2/2023

University Hall Ticket No: EFAUBCM041

Submitted for the examination held on 10/4/23



Internal Examiner



External Examiner

1.1 Introduction

Now a days the whole world is facing a big problem covid-19, which is an infectious disease caused by a newly discovered coronavirus pandemic. The coronavirus is a family of virus that can cause a range of illness in human including common cold and fever which are life threatening. During this situation, people are going through a period of lockdown which the people of India have never seen before. In such a situation in the era of this technology and the internet, anyone likes to spend their free time in front of the digital screen, where they have many options to see.

Covid-19 resulted in a down of a new era where both release mode theatrical and OTT will probably find a way to survive. covid-19 pandemic brought with closed order for film business and live entertainment to come to an end due to lockdown policies and social distancing laws implemented by the government. In India government extended lockdown for more than 3 months resulted in huge financial crisis in film industries due to the inability to release movies within theatre and cinema halls, this pandemic situation creates a new way of cinema release in OTT platforms and resulting prominent involvement of OTT platforms in movies release even after the removal of lockdown policies. 14 the may 2020 INOX would to express extreme displease and disappointed on a announcement made by the production house, to release them movie directly on an OTT platforms by skipping the theatrical window run.

OTT (over the top) means of providing television and film content over the internet at the request and to buy the rights of movies for release of streaming. That is the OTT platforms for a particular films makes a deal. There are currently about 40 providers of OTT media services in India, which distribute streaming media over the internet. The top 5 most subscribed OTT platforms in India are Disney+ Hot star, Amazon prime video, Sony LIV, Netflix and Voot.



Prof. Murali

Nirmala College
Meloor, Chalakkayy

CONCLUSION

OTT video platforms are considerably becoming part of viewers' entertainment time and they are giving tough competition to traditional modes. Time and place convenience, availability of efficient and cheap data connectivity, and even free access to OTT video platforms, sheer breadth of content to choose from and quality of content are some of the major factors affecting viewers to shift towards the OTT Video Platforms. However, traditional television channels will not be entirely replaced by OTT Video platforms, at least in the near future and they will coexist.

Traditional Television channels still have a chunk of viewers loyal to it, with some modification in the quality of content and strategies they can still attract consumers and survive in the competitive era. Current generation doesn't have the patience to wait for a show or movie to air on a linear platform like television. This viewer wants her content just like Maggi noodles - Masaledaar, instant and on-demand. That is what our study reveals that due to some such reasons the growth of OTT will only increase in India.

All the reports and articles that we have read and go through, the only thing understood is that in India, the OTT video streaming service will continue to spread its feet and it is going to have a huge impact on our traditional medium like television and Cinema Hall. The strong attachment of OTT to the audience in the lock-down period has further confirmed this fact. Smartphone penetration, International collaborations between media moguls and digital quality of the medium. Cost effectiveness and access liberty (anywhere at any time) is also one of the reasons behind growth of streaming media in India.



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Prof. M. S. S. S. S.
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I. SALMAN ASHRAF, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON POPULARITY OF DIFFERENT UTILITIES OF ATM CARDS" is a bonafide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms.Malavika M R , Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-2-2023

For



MS.MALAVIKA M R

(Faculty guide)



SALMAN ASHRAF

(RegNo:EFAUBCM042)

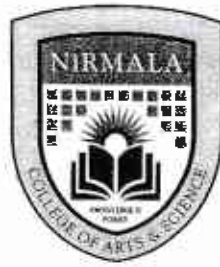


Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

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AFFILIATED TO UNIVERSITY OF CALICUT, U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON POPULARITY OF DIFFERENT UTILITIES OF ATM CARDS done by SALMAN ASHRAF during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

F07

Project Guide

HOD

Principal

Date 16-02-2023

University Hall Ticket No: EFAUBLM042

Submitted for the examination held on: 10/04/2023



Internal Examiner

External Examiner

1.1 INTRODUCTION

ATM card is a document. That enables an individual to withdraw cash at specified branches through debit to their saving or current accounts by use of Automatic Teller Machines. As these cards are operated through "Automatic Teller Machine", they are known as ATM cards. Some banks are offering ATM cards, free of cost to their saving and current account holders.

In general sense, ATM is known as ANY TIME MONEY, since this facility is available for 24 hours a day and also on holidays and non-banking hours. They are located not only at specified bank branches but also at other busy places such as shopping complexes, restaurants, hospitals, Petrol bunk etc. Having to withdraw from our own assets, there is no fear of overspending like credit card.

In the case of bank, cash withdrawals have to be done at the same branch where the customers deposit cash. But the ATM card can be carried anywhere and can be used in any part of the country and over sometimes any part of the world when the issuer of the card has the facility of international acceptant

The introduction of the ATM cards brought up dramatic changes in withdrawing money. The nationalized banks, private sector banks and foreign banks are playing an important role drawing a number of people to become ATM cardholders through different facilities, and so the number of ATM cardholders is increasing and is expected to increase much more.

The State Bank of India (SBI) is the largest nationalized bank in India and also one of the biggest corporations in the world. State Bank of India is one the largest employers and the most trusted bank in India. At present, SBI has 159 computerized banks and 112743 listed branches. There are 58,500 above ATMs SBI had.

You can use your card at any Multi-link banking outlet nationwide, and it is simple to use, with clear instructions provided by the ATM. The card is secure as well. If it is ever lost or stolen, your account funds and information remain confidential and protected. In addition to easy and safe access to your cash, your ATM card allows you

unlimited access to your account information at any time convenient to you. You can also check your balance before all withdrawal transactions.

1.2 STATEMENT OF PROBLEM

In this project "Popularity of different utilities of ATM cards" aims that how the ATM card become very popular in these days.

In this new world, ATM card is very popular in youngsters for different uses. Because it is entirely different from older version of banking system. Using ATM cards, the people can handle their money without carrying. . They feel very safe and secure because they can deal their own money without any help of other third party. So this project belongs to how the people use ATM cards in their daily life for different purpose and how they utilized its benefits.

1.3 SIGNIFICANCE OF STUDY

With ATM Cards, the sole function you can perform is withdraw cash from the ATM. ATM Cards use a 4-digit PIN or unique Personal Identification Number and is linked to your bank account. So, your bank account balance is reduced in real time if you withdraw any cash, at given time.

While ATM Cards do not charge any interest, the most inhibiting factor about them is that you cannot use them everywhere. They have a very limited utility. By this, we mean that they are not accepted at all major retail and payment outlets.

1.4 SCOPE OF STUDY

Using an ATM, customers can access their bank deposit or credit accounts in order to make a variety of financial transactions, most notably cash withdrawals and balance checking, as well as transferring credit to and from mobile phones. ATMs can also be used to withdraw cash in a foreign country.

5.2 SUGGESTIONS

1. The awareness about ATM cards has to be given to all type of people.
2. The services have to be available to the rural areas.
3. Withdrawal facility has to be done with more security.
4. Service charge has to be reduced. 5. The minimum amount that have to be withdrawal need to be increased.


5.3 CONCLUSION

ATMs are convenient, allowing consumers to perform quick self-service transactions such as deposits, cash withdrawals, bill payments, and transfers between accounts. Fees are commonly charged for cash withdrawals by the bank where the account is located, by the operator of the ATM, or by both. Some or all of these fees can be avoided by using an ATM operated directly by the bank that holds the account.

The services like: 1. Open or withdraw a fixed deposit

2. Recharge your mobile
3. Pay income tax
4. Deposit cash
5. Pay insurance premium
6. Apply for personal loan
7. Transfer cash
8. Pay your bills
9. Book tickets

These services are mostly making interest in using ATM cards.


Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Nirmala Meloor, Chalakudy
Meloor, Chalakudy

DECLARATION

I, **SAM MOHAN**, S6 BCOM FINANCE student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled ““**A STUDY ON ATTITUDE OF COLLEGE STUDENTS TOWARDS ENTREPRENURSHIP WITH REFERENCE TO THRISSUR DISTRICT**”” is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of **BACHELOR of COMMERCE** under the supervision of **Dr. BINDU V**, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similarity of recognition.

PLACE: MELOOR

DATE: 16.2.2023



Dr. BINDU V
(Faculty Guide)



SAM MOHAN
(REG NO EFAUBCM043)



Nirmala College,
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON ATTITUDE OF COLLEGE STUDENTS TOWARDS ENTREPRENEURSHIP WITH REFERENCE TO THRISSUR DISTRICT done by SAM MOHAN during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


HOD




Principal

Date: 16/2/23


University Hall Ticket No: EFAUBCM 043

Submitted for the examination held on: 10/4/23




Internal Examiner




External Examiner

1.1 INTRODUCTION

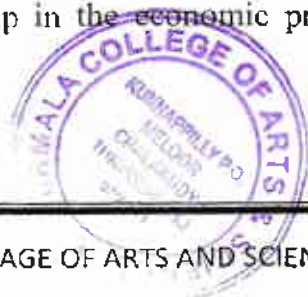
Entrepreneurship is the symbol of business strength and achievement entrepreneurs sense of opportunity, their drive to innovate and their capacity for accomplishment have become the standard by which free enterprise is measured. Entrepreneurs are people who are willing and able to undertake risk and uncertainty. These people are not more dreamers. They are doers as well. Hence they occupy a unique place under the sun they are the critical contribution to the economic growth. Entrepreneurship is regarded as closely associated with economic history of India. An economy is effort for entrepreneurship is the cause. Different people view entrepreneurship in different ways. To all these people entrepreneurship stands as a vehicle to improve the quality of life for individual life for individuals, families, and communities and to sustain a health economic and environment Kerala is industrially backward. There are many reasons for this condition one of the important reasons is lack of an entrepreneurial class. In fact, Kerala has no traditional entrepreneurial class

People took no interest in the entrepreneurial activities. The trade and commerce of the state were originally in the hands of outsiders To Kerala for business purposes later on Christians and Muslims entered the field of business. A number of business units are now in the hands of Muslims. Traditionally they are willing to invest capital and assume risk involved in the business. However, it is to be noted that they have not developed themselves fully into an entrepreneurial class. Majority of the people of Kerala show no interest in trade and commerce. Everybody wants to a white collar job. They are not willing to undertake entrepreneurial activities.

1.2 STATEMENT OF THE PROBLEM

The importance of making a better understanding of the attitudes and perceptions towards entrepreneurship within students will enable the role players to evaluate, reinforce and to change the strategy in order to enhance entrepreneurial behaviour in the country contributing to economic development, wealth creation for all and the alternation of poverty. This study is conducted for knowing the problems of entrepreneurship in the economic prosperity and social stability in many developed countries.

Nirmala College
Meloor, Chaiakudy



CONCLUSION

Entrepreneurship is a mind-set, an attitude; it is taking a particular approach to doing things. The motivations for becoming an entrepreneur are diverse and can include the potential for financial reward, the pursuit of personal values and interests, and the interest in social change.

[Handwritten signature in green ink]



Prof. S. ...
Nirmala College of Arts
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION OF ROYAL ENFIELD WITH SPECIAL REFERENCE TO THRISSUR DISTRICT done by SHAMNAZ P S during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For
K.R. James
Project Guide

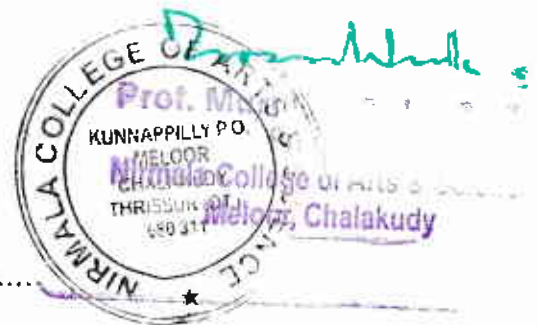
B. V. V.
HOD

[Signature]
Principal

Date : 16-02-2023

University Hall Ticket No : EFAUGCM044

Submitted for the examination held on : 10/06/2023



K.R. James
Internal Examiner



[Signature]
10/4/23
External Examiner

1.1 INTRODUCTION

It is being hard to please the present-day customers. The market conscious society turned smarter and more priced conscious and in turn more demanding and less forgiving, they checkout the competitors with similar or at times even better offers, so the chatting is not to produce for customers any firm could do it. The real challenge to produce delighted customers and more importantly loyal customers.

Customers are the king and without satisfying their needs none can exist in the corporate competitive world. Customer perception is a marketing concept that encompasses a customer's impression awareness and or consciousness about a company on its offering customer perception is typically affected by advertising, reviews, public relation, social media, personal experience and other channels.

By way of analysing customer perception, we can clearly understand how much a firm treats its customers, what is the quality of their products, is it capable to serve the dynamic needs of customers. What will be their future in what way they need to make changes etc...

Royal Enfield ltd is the largest exporter of two wheelers with Eicher motors at Redditch industries; royal Enfield manufactures state of the art range of two wheelers the brand, classic 350 cc is continually dominating the Indian motorcycle in the premium segment. Its thunderbird also a successful bike on Indian roads.

1.2 STATEMENT OF THE PROBLEM

Royal Enfield is one of the popular motor cycles in the recent period. In the technical and innovative market Royal Enfield leads a monopoly on the other motorcycle with having a unique feature. The study focuses on the customer satisfaction on the usage of Royal Enfield and to know the consumer perception of Royal Enfield. The problem to be reviewed under this study is "A STUDY ON CUSTOMER SATISFACTION OF ROYAL ENFIELD WITH SPECIAL REFERANCE TO THRISSUR DISTRICT".

13. The study found that the majority of respondents stick on with classic model bikes.
14. The study found that the majority of respondents have very good opinion about Royal Enfield
15. The study reveals that most of the despondence were using Royal Enfield bike for long ride and to make a better status.
16. The study shows that most of the respondents were satisfied with the availability of service centres provided by the company.

5.3 SUGGESTIONS

1. Focus more on mileage bikes as the style and performance are playing the major role.
2. Majority of respondents provide disc brake on standard bullet.
3. It is better to service more service centres.
4. Try to build bikes to compete against Harley Davidson (1000 cc bikes).
5. Make avail in product rural areas.

5.4 CONCLUSION

By the Study entitled "A STUDY ON CUSTOMER SATISFACTION OF ROYAL ENFIELD WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" was undertaken with the objective of finding out customer's perception level on Royal Enfield bikes? Here adopted suitable methodology for data collection and analysis. It is clear from the study that the most customers of Royal Enfield are highly satisfied in almost all areas offered by Royal Enfield. And most majorities among the satisfied customers are delighted customers. This study reveals that by way of reducing the lead-time, improving fuel efficiency, service and promotion by making road "trips" and by introducing new models capable to compete with the fresher's in the market, Royal Enfield can easily make the whole customers into highly delighted customers. It is more and more advertisement is given the product will develop more attractive.



Nirmala
Nirmala College,
Meloor, Chalakudy

DECLARATION

I, SREEHARI T K, (Reg.No. EFAUBCM045), B.Com student of Nirmala College of Arts & Science, Meloor, do hereby declare that this project entitled "A STUDY ON CONSUMER PREFERENCE AND AWARENESS ON DIGITAL PAYMENT SYSTEM WITH SPECIAL REFERENCE TO KODUNGALLUR MUNICIPALITY" has been submitted by me for the award of Degree of Bachelor of Commerce, is a record of original work done independently by me under the supervision and guidance of MR. BLESSON BABU during the Year 2023. It is also decline that I have not copied from any other records of similar nature. It is further decline that this has not been formed the basis for the award of any other degree, diploma, fellowship or titled of similar nature.

Place: Meloor

16/02/2023

Mr. BLESSON BABU

(Faculty guide)


SREEHARI T K

(EFAUBCM045)





Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER PREFERENCE & AWARENESS ON DIGITAL PAYMENT
SYSTEM WITH SPECIAL REFERENCE TO KODUNGALLUR MUNICIPALITY
done by SREEHARI T.K.
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal

Date: 16/02/2023


University Hall Ticket No.: EFAUBCM045

Submitted for the examination held on 10/4/23




10/4/23
Internal Examiner




10/4/23
External Examiner

1.1. INTRODUCTION

Digital payment methods are often easy to make more convenient and provide customers with flexibility to make payments from anywhere and at any time. Digital payments have evolved at breakneck speeds and these are good alternatives to traditional methods of payment and it also speeded up transaction cycles. The digital payment system has grown increasingly over the last decades due to the growing spread of internet- based banking and shopping. The evolution didn't stop here, e-payments evolved into e-wallets where you could load money into your prepaid wallets where you can pay easily to anyone with a tap, or by just scanning their QR codes. Post democratization, people in India slowly started embracing digital payments and even small time merchants and shop owners started accepting payments through the digital mode. The digital payments are an evolutionary step towards the "business at the speed of thought", as the world advances more with the technology development; we can see the rise of digital payment system and payment processing devices. As with IT developments and the introduction of the world of internet people, electronic payments became the new face of payments. People started using e-payments more and more and with its progress you could send money to someone on the other side of the world with a click, thus making outsourcing a common term. As these improve, it provides ever more secure online payment transactions and the percentage of check and cash transaction will decrease. Digital payment also enables a variety of possible uses, considering that the underlying architecture is interoperable and supports payments to other peers, merchants and government offices.

5.3 CONCLUSION

The study gives an overall idea about the customer preference and awareness on digital payment system with reference to Kodungallur municipality. Most of the respondents trust the digital transactions and they also satisfied with facilities offered by the digital payment system. Even though respondents still depend on the cash transactions but there is an increasing use of digital payment system. The respondents agree that they easily understand and adapt to the growing changes happening in digital world. The respondents agree that they have to be highly alert while using the digital payment system and they have taken various measures like Antivirus software to protect their digital transactions. From this study we can conclude that digital payment system has shown great significant in the day to day activity of respondents in Kodungallur municipality.



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Nirmala Meloor, Chalakudy
Meloor, Chalakudy



DECLARATION

I, AJISHA SUNIL., S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled **A STUDY ON SOCIETY EMPLOYEES SATISFACTION OF PEOPLES DIARY DEVELOPMENT PROJECT CENTRAL** is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of MS.JESSY RAPHEL, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the bias for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. JESSY RAPHEL
(Faculty guide)



AJISHA SUNIL

(Reg No. EFAUBCM046)



Prof. Dr. ...
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON EMPLOYEES SATISFACTION OF PEOPLES DAIRY DEVELOPMENT PROJECT CENTRAL SOCIETY done by AIISHA SUNIL during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

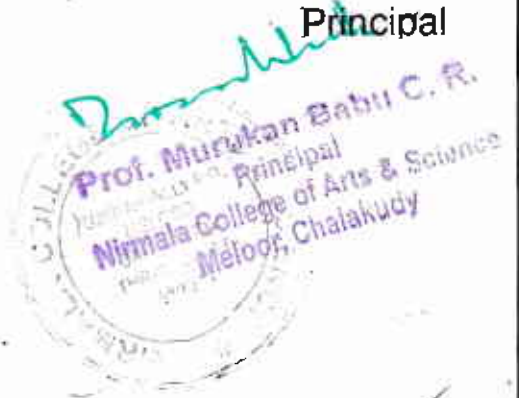
HOD

Principal

Date: 16.02.2023

University Hall Ticket No: EFAUBCM046

Submitted for the examination held on: 10/4/23



Internal Examiner



External Examiner

1.1 INTRODUCTION

Human resource is considered to be valuable asset in any organization. It is the sum total of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the employed persons who comprise executives, supervisors and the rank and file employees. It may be noted here that human resource should utilized to maximum possible extent, in order to achieve individual and organizational goals. It thus the employee's performance, which ultimately decides, and attainment of goals.

PDDP is an ISO 22000:2005 certified Dairy society company engaged into manufacturing and sales of dairy products including cow milk, toned milk, curd, Ice cream, butter, paneer, ghee, and cattle feed under the brand name of 'PDDP' in the state of Kerala. The society has installed capacity 1 Lakh liters per day. So, in PDDP there are working lot of Employees in different departments. Employee satisfaction, while generally a positive in organization, can also be a downer if mediocre employees stay because they are satisfied with work.

1.2 STATEMENT OF THE PROBLEM

It is said that satisfied employee is a productive employee, any kind of grievance relating to organization or personal to a greater extend influence on the job. So, every organization is giving higher priority to keep their employees with the satisfaction of providing several facilities which improves satisfaction and which reduces the dissatisfaction. If an employee is not satisfied with the job there is chances for absenteeism, job turnover, lower productivity, committing of mistake, diversity energy for different types of conflicts keeping thing in view all organization are trying to identify the areas where satisfaction to improved to get out of the above danger.

1.3 SIGNIFICANCE OF THE STUDY

The company can analyze the level of employee satisfaction in their organization. The company can improve the working the employee's conditions, environment and other policies to satisfy. The company can implement by valuable suggestion to overcome many problems faced by organization. This study is undertaken to provide suggestion.

[Handwritten Signature]
Nirmala College of Arts and Science
Meloar, Chalakudy

5.3 CONCLUSION

People's Dairy Development Project (PDDP) is a Charitable Society under the Travancore Cochin Literary Scientific and Charitable Societies Registrations Act of 1955. The Society was registered in 1983. It is an ISO 22000:2005 Certified Dairy. It began with one village with 60 liters of milk per day, nothing but a trickle compared to them good it has become today. Today PDDP collects, processes and distributes over 60,000 liters of milk and milk products per day on behalf of more than 200 societies owned by around 30 thousand member farmers. Thus, it acts as a livelihood for many farmers as well as the employees.

From the analysis on Employees Job satisfaction in PDDP, it is seen that the job provided ample opportunities to the employees to exercise their skill at work place and they are satisfied with the existing facilities, wages and work environment.

And finally, the employees of PDDP are satisfied.



Murukan Babu

Prof. Murukan Babu
Principal

Nirmala College of Arts & Science
Meloor, Chalakudy
Nirmala College of Arts & Science
Meloor, Chalakudy


DECLARATION

I, ANZA BIJU S6 BCom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project record entitled "A STUDY ON IMPACT OF ONLINE SHOPPING WITH REFERENCE TO KAIPARAMBU GRAMAPANCHAYAT" is a Bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mrs. JISHA T K, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023


Mrs. JISHA T K
(Faculty guide)


ANZA BIJU

(Reg.No: EFAUBCM047)



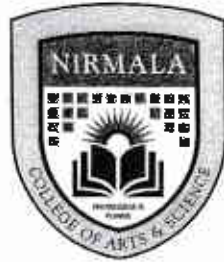


Prof. Manoj K. George
Principal
Nirmala College of Arts & Science
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT, U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
IMPACT OF ONLINE SHOPPING WITH REFERENCE TO KAIPARAMBU
GRAMAPANCHAYAT
done by ANZA BITU
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Johan
Project Guide

Basha J
HOD

D. Anandakrishnan
Principal

D. Anandakrishnan
Principal
Nirmala College of Arts & Science
Meeloor, Chalakudy

Date: 16-02-2023

University Hall Ticket No.: EFAUBCM047

Submitted for the examination held on: 10/4/23



[Signature]
Internal Examiner



[Signature]
10/4/23
External Examiner

1.1 INTRODUCTION

All of the businesses today as we see are done over the internet and anything which is not there is meant to be wiped off. E commerce evolved as businesses started to shift from real time market to digital market. The online shopping system being a prominent part of E commerce has brought down political and physical barriers. Online shopping has become new type of retail shopping. It has become a substitute for the real market place. It has now been adopted all over the world including India. The knowledge of online shopping in India is now beginning to increase rapidly.

Today the demand of the Indian e-commerce market is increasing very significantly. The main noticeable factor in the Indian ecommerce market is the behavior of the Indian online shoppers. The demands of the Indian shoppers are quite different from other countries of the world. In India, a person is always looking for a cheaper rate and that is why almost one third of the total sale is made during the sales season in India. The discount offered by the vendors affects not only offline market it also affects the e-commerce sector.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser or a mobile app. The online shopping experience is the way your customers encounter and engage with your brand and products. It includes your shoppers' end-to-end eCommerce journey, across touchpoints, from the moment they search for products, to the continuous interactions they receive before, during, and after purchase.

1.2 STATEMENT OF THE PROBLEM

Online shopping is a current occurrence that has developed ^{great importance} in the modern business environment. The evolution of online shopping has opened the door of opportunity to exploit and provide a competitive advantage over firms in this era.

The spread of the coronavirus had an impact on the social, economic and psychological order of the people in the whole World. From the pandemic period, offline shopping becomes difficult. From then online shopping attracts shoppers to take

5.3 CONCLUSION

The project was based on the topic "Effectiveness of online shopping". The major area focused was on the factor influencing online shopping and customer satisfaction. The research concludes that most of the respondents are satisfied with the overall experience of online shopping and some of the respondents believe that online shopping is more secure than traditional shopping but still few respondents disagree with this statement. Price of the product plays a more important role than any other features provided in online shopping. It is found that the biggest challenges faced on online shopping is lack of necessary products and also there are more challenges like convenience and time saving, proper internet facilities and breach of personal information.



Murugan

Prof. Murugan
Nirmala College
Meloor, Chalakudy

DECLARATION

I, ATHIRA M V, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION OF BANKING SERVICE WITH SPECIAL REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms.GIGI M R, Department of Commerce, Nirmala College of Arts and Science, Meloor affiliated to Calicut University.

I further declare that this report has not previously formed the bias for the award of any degree, diploma, fellowship or other similar title of recognition.

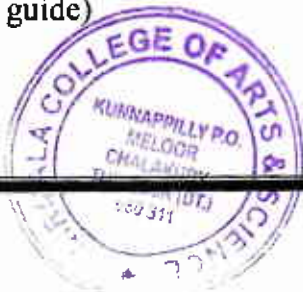
PLACE : MELOOR

DATE : 16/08/2023



MS.GIGI M R

(Faculty guide)



ATHIRA M V

(Reg No FAUBCM048)

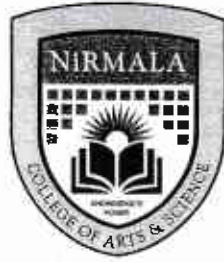


Nirmala Coll,
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CUSTOMER SATISFACTION OF BANKING SERVICES WITH SPECIAL
REFERENCE TO TRINDALAKUDA MUNICIPALITY.
done by ATHIRA M.V.
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

[Signature]

Project Guide

[Signature]
HOD

[Signature]

Principal

Date: 16/02/2023

University Hall Ticket No: EFAUBCM048

Submitted for the examination held on: 10/9/23



[Signature]

Internal Examiner



[Signature]
10/9/23

External Examiner

1.1 INTRODUCTION

The banking sector has undergone significant changes in the last year. Banks are now required to cope with stiff competition in business and also the complex regulatory norms regarding capital adequacy and provisioning banks are forced to adopt various marketing techniques and approaches. Thus marketing has become imperative for all banks including those in the public sector. The increasing legislative deregulation of the banking market and the decreasing the state intervention in banking affairs; the above have led to the creation of a new market which is characterized by a slight increase in primary demands and less legislative restrictions. The preservation and mainly the increase of market shares constitute the primary objective of all banking institutions and many strategies have been implemented in order to maintain their clients. In this effort, bank managers have been creating new products and services. Yet as such innovations involve significant expenses and banking costs, it has been supported that a better approach would be to focus on client trust, by offering better quality of services and aiming at satisfying clients to the maximum extent. Cheese et al(1988) indicated the importance of effective bank communications strategies.

In the current banking scenario it is obvious that banks gain competitive advantage by rendering efficient service and thereby enhancing customer relationship. More emphasis on creating loyal customers is the need of the hour. It is pivotal for all players in the financial service industry to understand the needs of the customer and customize services based on their needs. This in turns will pave way for achieving customer satisfaction to a larger extent . The measurement of the same is an important factor in banking sector. In this ICT (Information, Communication and Technology) era, the mode of direct pay, online financial services has gained value. Now a day customer need flexible hours of operation, customization and transparency. Due to increased market competition, customer's defection rates are higher. Thus, research on service quality and satisfaction of customers in banking sector is considered important.

1.2 STATEMENT OF THE PROBLEM

Banks are now giving importance to the marketing activities to create awareness regarding their services to the public. The customers have more choices in choosing their bank. With stiff competition and advanced technology, the services provided by the bank have become more easy and convenient. The differences in the services provide by the banks different each other. The customers have more choices in choosing their bank. The differences lead to have

5.3 CONCLUSLON

Customers for financial services are changing in the terms of their wants, needs, desires and expectations financial service providers have to understand who their customers are, what they prefer, why they buy, who makes the decision and how the customer uses the products and services.

In conformity with these changes, there should be changes in the bank's services, training, attitudes and images, marketing strategies and patterns of organization and control. New technology driven products blended with the traditional ones and personalized service will enable banks to extend a variety of financial service under one roof.



Prof. Marthan Babu C. P.
Principal
Nirmala College of Arts & Science
Meloar, Chalakudy



DECLARATION

I, **DHEEPHI KRISHNA S**, S6 B.com finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled “ **A STUDY ON MEMBERS SATISFACTION TOWARDS CO-OPERATIVE MILK SOCIETY IN KODAKARA BLOCK PANCHAYATH**” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.JISHA TK**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023.




Ms.JISHA TK

(Faculty guide)



DHEEPHI KRISHNA S

(RegNo: EFAUBCM049)



Prof. Murukan Babu
Principal
Nirmala College of Arts
Meloor, Chalakkay



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A study on
members & disposition towards co-operative milk society in Madakara
done by Dheepthi Krishna S Block panchayath
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of Bachelor of Commerce
of University of Calicut, Kerala.

Jisha
Project Guide

Pradeep V
HOD

Murukan Bhat
Principal

Date 16.02.2023

University Hall Ticket No.: E.F.A.U.B.C.M.049

Submitted for the examination held on: 10/4/23

Murukan Bhat

Prof. Murukan Bhat
Principal
Nirmala College of Arts
Melloor, Chalakudy



10/4/23
External Examiner

1.1 INTRODUCTION

The general theme of the studies is to demonstrate how membership commitment and satisfaction are important to cooperative development and growth. The strength of a cooperative depends, in part, upon its ability to mobilize its resources and members not only in gaining market share and achieve economic growth, but also in maintaining member commitment, satisfaction and retaining them. Satisfied, highly committed members are more likely to support their cooperative by participating in all cooperative activities. The ability of a cooperative to meet its members expectations depends on whether management effectively evaluates membership needs. Members attitude towards their cooperatives have a significant impact on their cooperative participation behaviour intentions. The attitudes people hold towards an organization could, and do influence their behaviour towards that organization. The milk prices can be so low that many farmers struggle to sustain their business. Small farmers cannot preserve surplus milk and it may result in loss. When a farmer becomes a member of a cooperative milk producers society, there is no botheration about the surplus milk with free transport facilities the milk is collected by societies and send to milk unions. Milk in excess of domestic consumption is converted in the form of dairy products like ghee, cheese, milk-powder etc. This will be possible in large scale only by cooperatives. The market scenario is changing fast. A rise in household incomes has led to a metamorphosis of rural and smaller markets. With globalization and entry of big players in the organised sector, the challenges before the Indian dairy industry is to manage the growth in production, processing and marketing without harming harbinger of this growth of the small who is the most competitive milk producer in the world. In rural parts of our country, dairy is the second important occupation in the world. Two key elements of marketing strategy are focused on satisfaction and milk products milk expansion to include UHT milk, cheese, Ice creams. Milk is accepted as an essential part of balanced diet. It is an nutritive and protective food. Any person from children to old aged people can consume milk safely. Milk is produced by small farmers living in rural areas. They faced a number of problems which can be solved by co-operatives efforts in the following ways. Small farmers have one or two milk animals each. So their production of milk is carried on a small scale. By availing co-operatives loans with

CONCLUSION

The study concluded that the members in co-operative milk society should concentrate on members grievance- oriented activity. The findings and analysis of the study lead the following conclusions can be drawn. The important factors considered by the producers before supplying milk are measurement, correct testing, market price, payment, distance, cattle feed and loan facilities. Further it is intended to identified that majority of the producers are satisfied with the co-operative milk society because of its measurement, correct testing, market price, payment and bonus. Some producers are not satisfied with the society milk, because of its timing, high charges for cattle feed, lack of training facilities, and lack of loan facilities and high cost of fodder feed. some of the factors that the society has to change in order to provide more facilities and training to the producers.



Dr. Manjula

Prof. Manjula Pappan
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **JASEELA P I**, S6 BCOM FINANCE student of Nirmala College of Arts & Science, Meloor here by declare that this project report entitled “**A STUDY ON JOB SATISFACTION OF IT EMPLOYEES THROUGH ONLINE MEDIA IN THRISSUR DISTRICT**” is a bona fide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. MINY M J, Department of Commerce, Nirmala College of Arts & Science, Meloor, Chalakudy, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma or fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023

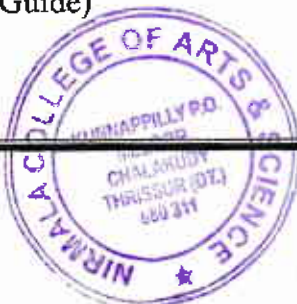
MJM

Ms. MINY M J

(Faculty Guide)

Jaseela
JASEELA P I

(RegNo:EFAUBCM050)



Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON JOB SATISFACTION OF IT EMPLOYEES THROUGH ONLINE MEDIA IN THRISSUR DISTRICT

done by JASEELA P I

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE

of University of Calicut, Kerala.

MJM
Project Guide

B. S. V
HOD

[Signature]
Principal

Date: 16-02-2023

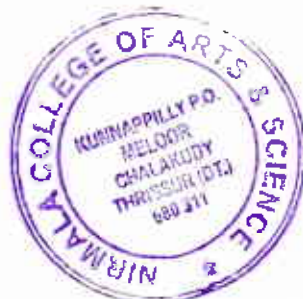
University Hall Ticket No: EFAUBCM050

Submitted for the examination held on: 10.4.2023



[Signature]
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Meloor, Chalaky

[Signature]
Internal Examiner



[Signature]
10/4/23
External Examiner

1.1 INTRODUCTION

In today's computational technological environment employ's or worker are work in online media. The mobile workforce or telecommuting or remote worker is a relatively widely famous concept in India. Yes!! Telecommuting makes the workforce more efficient, cuts costs. They are helping for protecting the environment. Many organizations are developing telecommuting programmers as a way to draw new employees to work and use such Virtual environment, In today's day there is tight labour market, companies that offer flexibility. Employers, employee & end user require workplace flexibility. With this advancement of communications and information technology concepts has ability to log on the company's network from any location by using hardware devices like notebook, computers, smart mobile phones and handheld devices has given rise to a trend of mobile computing and telecommuting.

Employees work at online media they are telecommuting or teleworker or teleworking. Work related travel can be replaced by use of information technology, telecommunications. The employees work at home or at a related telework center using communication tools, such as phone, fax, modem, Internet teleconferencing, e-mail or I M. Employees can perform his or her work duties from a remote location.

Business success depends on Job satisfaction of employees. It is essential key part of organization. There is need to understand of job satisfaction and need of employee for better output. It will help in increasing business activities. Now a day's, most employees work at online media. Knowing his or her job satisfaction of such employees, it will get most important source of information for improving companies overall growth, increasing product and services level. This paper is focusing on " Job Satisfaction of IT employees through online media in Thrissur district . "To Knows Job Satisfaction of Employees will helps to all.



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Nirmala College
Meloor, Chalaludy

5.4 CONCLUSION

The study thus verifies the significant relationship between structural and relational factors of job satisfaction of IT employees through online media. It also verifies a strong positive correlation between these factors and quality of experience with work through online media, thus showing higher chances of increased employee productivity.



[Handwritten Signature]
Prof. S. Suresh Babu C
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, MILSILA PM, S6 Bcom Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “A STUDY ON PERCEPTION OF STUDENTS TOWARDS E-LEARNING DURING COVID-19 PANDEMIC IN NIRMALA COLLEGE OF ARTS AND SCIENCE MELOOR” is a bonafide record of work done by me during 2021 – 2022 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ANNIE KT, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023

For
Annie KT

Ms. ANNIE KT

(Faculty guide)

Milsila PM
MILSILA PM

(RegNo:EFAUBCM051)



Prof. Annie KT, Faculty Guide
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON PERCEPTION OF STUDENTS TOWARDS E-LEARNING DURING COVID-19 PANDEMIC IN NIRMALA COLLEGE OF ARTS AND SCIENCE MELOOR done by MILSILA P M

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

[Signature]

Project Guide

[Signature]

HOD

[Signature]

Principal

Date: 16-02-2023

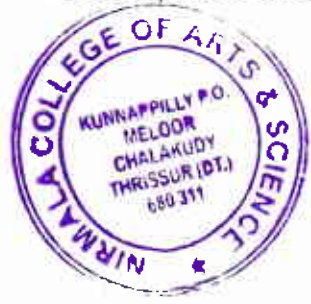
University Hall Ticket No: EFAUBCM051

Submitted for the examination held on: 10/4/23



[Signature]

Internal Examiner



[Signature]
10/4/23

External Examiner

1.1 INTRODUCTION TO THE STUDY

E-learning is defined as the learning system that we can obtain through the internet using an electronic device. We also call it online learning or online education. The "E" in e-learning stands for 'electronic'. Hence the original term electronic learning. A learning activity has interaction between a learner and an environment, leading to a planned outcome. It is the planned outcome which makes learning a purposeful activity. Learning is defined as a change in behavior through experience. Learning is measurable and relatively permanent change in behavior through experience, instructions or study. Whereas individual learning is selective, group learning is essentially political. There are many types of learning methods and theories but e-learning is developing very fast. E-learning is well accepted due to many reasons and same areas are explored in this research study. Learning is a product of interaction. The rapid technological and social change put forwards need for lifelong learning. Conventional classroom learning is not able to satisfy much need. E-learning is an increasingly preferable alternative to conventional classroom learning. Web based learning has become an important part of the routine landscape of education. It has been recognized that web-based learning can enable more learners to have access to the learning material and provide students with unprecedented flexibility and convenience.

Wide spread of internet has encouraged e-learning among students. In an e-learning environment, learners learn own convenience of schedule and willingness. Ease of access to the learning material, time independence, learning and mobility are critical factors which derives the utilization of e-learning system. In general, e-learning can be considered as the process of learning to develop learning formed by communication with delivered digitally with electronic service and support. E-learning is a modern concept of learning mostly used by students for academic and non-academic purpose. The conventional way of learning has changed. Through the world wide web education has become ubiquitous service delivered anytime anywhere. E-learning is the process involves the use of mobile phones, computer and internet. The rapid development and wide spread usage of internet result effective education environment. Adequate contribution of current technology growth for education is the widening of e-learning environment. With the use of advancement in technology and communication Any freak accident that happens in the world will always leave it's impact on education. And

so, the epidemic of covid-19 has its footprints on education. The outbreak of his dangerous virus across the global has forced educational institutions to shut down to control the spread of this virus. This happening made the teaching professionals think of alternative methods of teaching during lockdown. And thus, it paves the way towards web-based learning or e-learning or online learning. In today's scenario learning has stepped into the digital world. In which teaching professionals and students are virtually connected. E-learning is quite simple to understand and implement. The use of a desktop, laptop, or smartphones and the internet forms a major component of this learning methodology. E-learning provides rapid growth and proved to be the best in all sectors, especially in education during this lockdown. Covid-19, as a global pandemic, has called for social distancing. It has made people mandatory to sit indoor and sitting idle indoor may lead to mental stress, online learning can play important role. This study emphasizes on how online learning is beneficial during times of crises and the effectiveness various online learning platform are also discussed.

1.2 STATEMENT OF THE PROBLEM

Today, the use of web to teach and learn is inevitable for both teachers and students. Online learning is becoming more and more necessary for education to and for knowledge spread. Thus, students should consider this trend in education and get prepared to get enough skills that will help them effectively benefit from the advantage e-learning is providing. This study will help to identify the reasons that influence student's attitude towards e-learning. Online learning is the best solution during the pandemic situation. Teachers can use virtual classroom to teach from house with all necessary tools which makes the online sessions as effectively as traditional ones. Pandemic often compel the learners to stay at home for long period of time and obstruct teaching-learning process.

1.3 OBJECTIVES OF THE STUDY

1. To know the attitude of students towards E-learning at the period covid-19 pandemics.
2. To study the factors that influence the attitude of students during lock down period.
3. To identify the challenges faced by the respondents in E-learning.

5.4 CONCLUSION

In this survey study, evaluated perception of students e-learning during the COVID 19 pandemic. Ease of access to educational materials and the ability to choose the time and place to study were shown as the strongest advantages of online learning among respondents in our survey. The study has been conducted among a sample of 100 students. From the feedback it is understood that some of the students have a negative attitude towards e-learning at the time of COVID 19 pandemic. Most of the students without any gender wise classification have positive and negative attitude towards e-learning because from the above statements it is clear that e-learning helps them to manage their time and cost in education and improve their self and it built confidents among the students. Beside that there are some challenges faced by the students at the time of the entering into e-learning. The main problem for respondents in our survey, especially internet connection. E-learning requires a reliable internet connection and the necessary hardware and software. Poor interaction between learners and facilitators, and they feel mental stress and health issues while they attending online learning. Lack of clarity of the purpose and goals of the learning can impede the learning process and respondent are tensed about education through online method. It was perceived that some of the students had not essential resources to join online; here it appeared like pushing the digital divide further. So, the difficulties with online teaching were both technical and ideological. Most of the challenges were related to the students and their responses to the needs of online teaching, which include uninterrupted electricity connection, intermittent signal issues and lack of scope for meaningful interaction.



Murukan Babu
Prof. Murukan Babu C. R.
Principal
Nirjala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, M R ABHINANDANA, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON INFLUENCE OF SALES PROMOTION STRATEGIES OF E-COMMERCE ON CUSTOMER SATISFACTION" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ANNIE K T, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

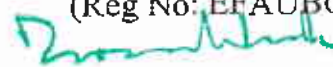
DATE: 16/02/2023

For 

Ms. ANNIE K T
(Faculty guide)



M R ABHINANDANA
(Reg No: EFAUBCM052)



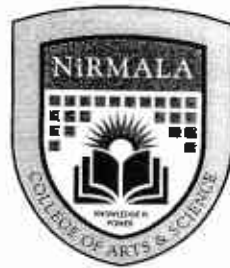
Prof. Murukan Bahu
Principal
Nirmala College of Arts & Science
Meloor, Chalakkay



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
INFLUENCE OF SALES PROMOTION STRATEGIES OF E-COMMERCE ON
CUSTOMER SATISFACTION
done by MR ABHINANDANA
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

For

Project Guide


HOD


Principal

Date 16/02/2023

University Hall Ticket No : EFAUBCM052

Submitted for the examination held on : 10/4/23




Internal Examiner




External Examiner

1.1 INTRODUCTION

Sales promotion and discounts are not new concepts in the world of eCommerce. Seasonal promotions are special sales strategies used by organisations for a short period around popular holidays. For most people discounts, coupons and other offers provide an enjoyable shopping experience. It is seen that 2/3rd of customers end up purchasing even if they weren't planning to if they get an offer. Smart marketers know the importance of computing the lifetime value of a customer, rather than focusing on the one-time cost /benefit ratio of a single transaction. It's even possible to build a business by giving something away. Here's a classic example: In 1888, Coca-Cola began issuing paper coupons that entitled the bearer to one free glass of "Genuine Coca-Cola". Over the next 25 years, 8.5 million consumers took Coke up on that offer, and the legend we know today was born.

The principle that you can build a business by giving something away has never been truer than in the Internet Age. Online shoppers are educated, discount-conscious, and extremely capable of comparing product offers across ecommerce and local stores. Recent researches show that the number of consumers who search for discount codes before making a purchase is rapidly on the rise. These promotions and offers increase customer satisfaction and enhance customer loyalty. With the Covid-19 pandemic, there was enormous growth in ecommerce. USD 4.27 trillion was spent on ecommerce worldwide in 2020. That number is forecast to reach USD 5.4 trillion in 2022. With added growth, comes added competition. The major ecommerce companies in India are Amazon, Flipkart, Myntra, Snapdeal, FirstCry, Nykaa, BookMyShow etc.

To overcome this high competition ecommerce companies should come up with innovative and a greater number of promotional strategies. Some of the most effective ecommerce website sale and promotion ideas are: free shipping, percentage-based sales, buy-one-get-one, quantity discounts, contests and giveaways, flash sales, one-day sales, free gift with purchase etc. Every online shopper wants to feel like the price they paid was fair. Nobody relishes being taken advantage of. Consumers should be given a reasonable reason for the special prices. Otherwise, they'll assume it's because you are charging too much in the first place or quality of the item will be questionable. So extra care should be given while introducing promotional strategies or discounts, or else the plans could backfire.

This research is conducted to study the effectiveness of different seasonal promotions and discounting strategies followed in ecommerce on customers buying behaviour and their satisfaction. For this special focus on Amazon's promotional activities are referred and analysed.

1.2 STATEMENT OF PROBLEM

Availability of wide range of discount and promotional strategies confuse the customers and companies deeply. Customers are confused on choosing the best ecommerce site and effectiveness of strategies followed by them. Companies are confused about choosing the best promotional strategy that would increase their sales through customer satisfaction and loyalty. So, this study is conducted to study this problem of confusion and the impact of various discount and sales promotion strategies on customers buying behaviour. And how companies can effectively use them to attract customers.

1.3 SIGNIFICANCE OF THE STUDY

There are over 26 million eCommerce sites across the entire globe, with more and more being created every single day. With the enormous growth and scope in ecommerce, comes fierce competition among companies in this field. So, the survival of companies will depend on the discount and promotional strategies followed by them. Ecommerce also has significant importance in the economy. In 2021, retail eCommerce sales amounted to approximately 4.9 trillion U.S. dollars worldwide. This figure is forecast to grow by 50% over the next four years, reaching about 7.4 trillion dollars by 2025. So, there is a need for detailed study on this field to study various promotional activities these sites could implement to increase their sales with better customer satisfaction and loyalty.

1.4 SCOPE OF THE STUDY

This project is conducted to study the different promotions and discounts used in ecommerce sites, their effectiveness and customers response towards them. Promotional activities of major ecommerce companies in India are referred for the



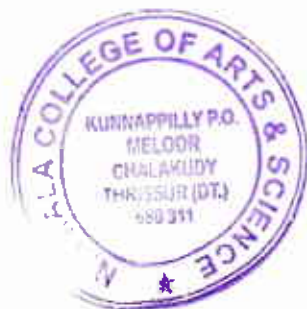
Murugesan

Prof. Murugesan

Nirmala College
Melloor, Chalakkudy

5.4 CONCLUSION

This study reveals that sales promotion indeed play a very important role in the marketing strategy of ecommerce sites. It is beneficial for both customers and companies. Offers like price discounts, buy 1 get 1 free, coupons, combo offers etc do have a role in inducing earlier purchase, increasing purchase quantity, trying a new product or brand and many more. Other than these offers customer purchase decision is influenced by the quality of product, availability of wide range of items, deliver system etc. Even though there are many merits for online shopping, people still mainly use retail stores for most purchases and spend minimum amount on online purchases. Security, availability, quality may be the reasons for this.



[Handwritten signature in green ink]

Prof. [Name]

Nirmala College
Meloor, Chalakudy

DECLARATION

I, **SRADHA SASIDHARAN**, S6 Bcom finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project record entitled **"INFLUENCE OF SALES PROMOTION ON ONLINE BUYING BEHAVIOUR OF STUDENTS OF NIRMALA INSTITUTIONS"** is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mrs. Jessy Raphael**, Department of Commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023



Mrs. Jessy Raphael

(Faculty guide)



SRADHA SASIDHARAN

(Reg No; EFAUBCM053)



Prof. Marrikan Raju C
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Nirmala College of Arts & Science
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
INFLUENCE OF SALES PROMOTION ON ONLINE BUYING BEHAVIOUR
OF STUDENTS OF NIRMALA INSTITUTIONS
done by SRADHA SASIDHARAN
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide

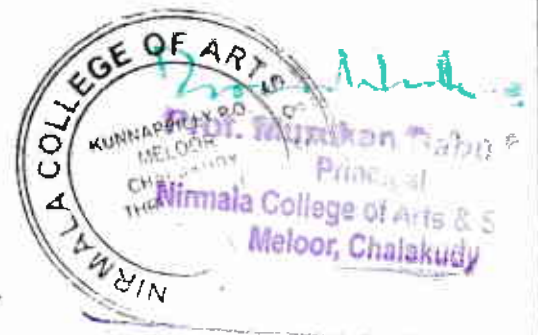
HOD

Principal

Date: 16-02-2023

University Hall Ticket No.: EFAUBCM053

Submitted for the examination held on: 10/4/23



Internal Examiner



External Examiner

1.1 INTRODUCTION

Shultz, et al. (1998) says that sales promotion generally works on a direct behavioural basis rather than affecting awareness or attitude. One of the purposes of a sales promotion is to elicit a direct impact on the purchase behaviour of the firm's consumers. It is most commonly said that most types of sales promotions affect the decision-making and purchasing stages of the buying process directly that is affective in the long run since it leads to increased sales and profit. The purpose of a sales promotion is to attract new customers, maintain existing customers who are contemplating switching brands and give incentives to customers who are about to use competing products. Sales promotions vary depending on the situation and need, and they have an immediate effect on product purchases.

The basics of promotional strategy involve delivering the communicational message from the producer to the consumer. The object of the message is to persuade the audience to purchase the product or service. Therefore, the consumer needs to be receptive to the message and to be able to interpret it in such a way the intent to purchase is established. The purpose of a sales promotion is to attract new customers, maintain existing customers who are contemplating switching brands and give incentives to customers who are about to use competing products. Sales promotions vary depending on the situation and need, and they have an immediate effect on product purchases.

These incentives and methods may be in the form of

- Discounts and coupons
- Buy one, get one offer
- Flash sales and combo offers
- Gift coupons and cash back coupon.

Thus, the sales promotional measures influences the pre-purchase evaluation and the purchasing decision of the consumers to purchase the product. It provides benefit or incentives to consumers, wholesalers, retailers, or other organizational customers to stimulate immediate sales.

In the past few decades, online shopping has gone from being non-existent to becoming a multibillion-dollar industry. Buying things online has become a common practice among millions of people around the world. Recently the number of people buying

5.3 CONCLUSION

The study reveals that Sales promotions play an important role in the marketing programs of marketers and retailers. For a large percentage of marketers' sales are made on promotions. Sales promotions are not only effective in attaining short term sales as they are also more cost-effective compared to other integrated marketing communications tools such as advertising. In conclusion, the consumers' attitude towards different promotional tools on buying behaviour is favourable. It shows that sales promotion tools are supplementary or complementary to existing business as an additional marketing strategy. This research demonstrated that promotional tools such as price discounts, coupons, "buy-one-get-one-free", motivated consumers' buying behaviour. In addition, the framework provides new insights into the understanding of how this particular group of respondents are influenced by various promotional tools offered by marketers and the impacts on their buying behaviour, which can be taken as a small sample study by marketers in order to utilize accurate marketing strategies to promote products.

Murukan Bahri C. R.



Prof. Murukan Bahri C. R.
Principal
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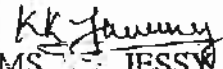
DECLARATION

I. ABEL MARTIN, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION AMONG E-BUYERS AT CHALAKUDY" is a bonafide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ^{KK} Jessy, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16-02-2023


MS. ^{KK} JESSY ^{KK}
(Faculty guide)


ABEL MARTIN
(RegNo:EFAUBCM054)



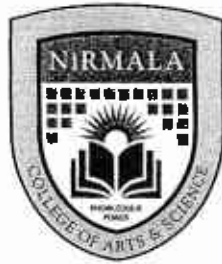


Prof. Manojan Pabu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CUSTOMER SATISFACTION AMONG E-BUYERS AT CHALAKUDY
done by ABEL MARTIN

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Kk Jammey
Project Guide

Babu V
HOD

Prasanna
Principal

Date : 16-02-2023

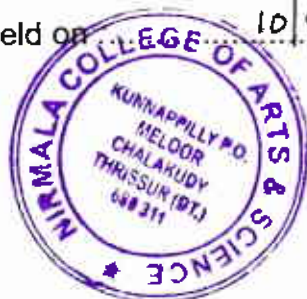
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Submitted for the examination held on 10/4/23



Internal Examiner

Internal Examiner



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10/4/23

External Examiner

1.1 INTRODUCTION

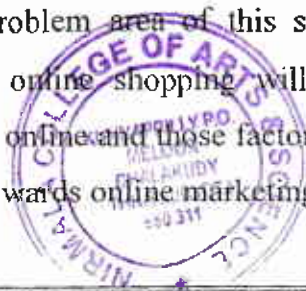
In the era of globalization, electronic marketing is a great revolution. Over the last decade, maximum business organizations are running with technological changes. Online shopping or marketing is the use for better marketing performance and retailers are devising strategies to meet the demand of e-buyers. Internet has transcended us from the traditional shopping era into a new a new and more efficient era of online shopping. Globally, customers are gaining tremendous benefits from purchasing goods and services from cyberspace. The internet permits the 24x7 and 365 days availability of goods with little or no extra cost.

Surplus seeking consumers and retailers are always searching for markets that are more economically efficient hence, online purchasing. Although there are abundant research works undertaken relating to factors that influence customer satisfaction and purchase intention in the context of online shopping (e-commerce), factors that are found to influence the level of customer satisfaction actually vary from time-to-time & location-to- location.

The importance of this study is to examine the customer satisfaction among e-buyers in Trissur district and also investigating the major reasons and factors which influence a customer decision for purchasing online and the level of satisfaction achieved by him or her by making online purchases. In this research project, the findings of the questionnaire-based survey conducted in various places of Trissur district are analyzed with the purpose of drawing out conclusions as to what all factors affect the level of customer satisfaction among e-buyer

1.2 STATEMENT OF PROBLEM

Online marketing has gained a lot importance in the present marketing conditions. But along with vital growth the number of scamps, fraudulent practices and cheating also increased. Such cheating activities had created fear in the minds of customers and also adverse impact in the attitude of consumers towards online purchases. The problem area of this survey is consumer's satisfaction and attitudes towards online shopping will determine the factors that influence customers to shop online and those factors will help the marketers to formulate their strategies towards online marketing.



Prof. Murali
Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 Conclusion

The endeavour of this study is to identify the motivating factors towards online shopping as well as inhibitions of online shopping. Therefore, from the findings it was found that consumers purchasing decisions were dependent on various factors. All these motives motivate consumers to purchase products through online. According to consumers' opinions, „time saving“ is the most important motivating factor for online shopping. Again „information availability“, „open 24/7“, „huge range of products/brands“, „reasonable prices“, „various offers for online products“, „easy ordering system“, and „shopping fun“ are other motivating factors for online shopping respectively. In contrast, when respondents were asked about the inhibitions of online shopping, it was found from the findings that, „online payment system“, „personal privacy or security issues „delaying of delivery“, „products mixing up at delivery time“ and „products return policies“, and lacks of personal customer service“ are the main inhibitions of online shopping to the respondents. It was also observed that online shopping is not trustworthy and reliable to some consumers due to only online payment system and personal privacy. In addition, online security is a major concern for the consumer particularly in terms of fraud, privacy and hacking. The concerns for online consumers“ as well as online organisations, relating to online security as „hackers, vandals and viruses“ penetrate both vulnerable personal and corporate security system. The main drawback of any contraventions in security or privacy is the loss of trust and reputation, which may affect customer confidence, which can be very damaging for web based vendors.

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Prof. M. N. S. Babu C. R.
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **ABHIRAM VINODKUMAR**, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON CUSTOMER SATISFACTION WITH RESPECT TO GREEN MARKETING AND GREEN PRODUCTS IN THRISSUR**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms. JISHA T K**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023

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(Faculty guide)

ABHIRAM VINODKUMAR

(Reg No: EFAUBCM055)

Prof. Eshwari

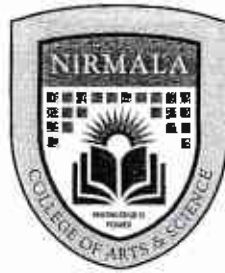
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION WITH RESPECT TO GREEN MARKETING AND GREEN PRODUCTS IN THRISSUR done by ABHIRAM VINODKUMAR during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


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Principal

Date 16-02-2023

University Hall Ticket No: EFAUBCM.055

Submitted for the examination held on 10/4/23




Internal Examiner




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1.1 INTRODUCTION

Corporate environmentalism or green management emerged in the 1990s and became popular internationally in the 2000s. Corporate social responsibility and green management are becoming major topics of discussion in this century. During the last four decades, satisfaction has been considered as one of the most important theoretical as well as practical issues for most marketers and consumer researchers. Satisfaction referred to a consumers' judgement that a product or service feature or the product or service itself, was providing a pleasurable level of consumption related fulfilment, including levels of under or over fulfilment. In order to keep up with the changing business environment and consumer needs, many organisations around the globe have been forced to adopt green marketing practices for social responsibility issues. Preserving the environment has become the necessity of any competitive organisation in the global market. Green marketing is the company's effort to design, promote, price and distribute products in a manner which promotes environmental protection. It includes all the activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment

Environmental pollution increased rapidly throughout the industrialization period leading to a great reaction which was born against products hazardous to the environment. When the hazardous contents of a product became one of the factors influencing the purchase decisions of consumers, businesses started to manufacture environmentally friendly or in other words green product policies.

1.2 STATEMENT OF PROBLEM

The purpose of the study is to find out the level of satisfaction towards the environmental concern products. The main aim is to find out how the consumer behaves when they are about to purchase eco-friendly product. Are they looking for the products which are creating any problem to the environment? And also to find out the level of satisfaction of consumers towards green marketing.



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Meloor, Chalakudy

CONCLUSION

Green Marketing is rising in its popularity and becoming a widespread research area. Green Marketing had been prevalently researched in developed countries for decades but only drawing interest from developing nations in the recent past. Therefore, green marketing is a tool now used by many companies to increase their competitive advantage as people is presently very concerned about environmental issues. In the time apply in green marketing; the companies have to comply with the consumers' needs and wants. Consumers want to recognize themselves with companies that are green complaint and are willing to pay more for a greener life style. For this reason, green marketing is not only an environmental protection tool but also a marketing strategy. This is to give them knowledge on how to promote the green product the green product effectively by clearly presenting the main message to the consumers.



Murukan Baba

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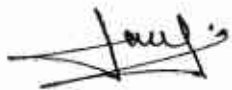
DECLARATION

I, ADARSH M R, S6 BCOM F1 student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled "A STUDY ON IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR, WITH SPECIAL REFERENCE TO ANNAMANADA PANCHAYATH " is a bonafide record of work done by me during 2021- 2022 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Mrs Jessy Raphel, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similar title of recognition.

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Mrs. JESSY RAPHEL

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ADARSH M R

(REG NO EFAUBCM056)



Prof. Muruken Babu C. R.
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AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled "IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO ANNAMANADA PANJAYATH" done by ADARSH M R during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide





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Internal Examiner


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1.1 INTRODUCTION

New technological inventions can have a great impact in organization through its contributions to change the social environment while expediting sharing of knowledge and the development of new ideas. (Kling et al,2005). Social media will come in handy as a good example of technological innovation that is making a great impact in the organizations of today. In time past, the social media inspired technologies were a chapter. But time has proven that wrong. We have seen the world being transformed daily by these new collective technologies, which is giving a new hope organizations with impacts which were never considered to exist initially.

Today, most organization are mainly interested in incorporating social media into the business structures of their organization, but do not have a proper know-how of what social media is all about. They also don't have a tangible channel to ascertain the gain that these technologies hold for them. In a survey carried out in 2009 by Mckinsey and company, it was discovered that with the appropriate use of the social media lot of organizations were able to benefit from each other in ways such as sharing of ideas, communication becoming better and the workplace environment becoming enhanced. The value that social media adds in organizations is huge as an increasing number of organizations are already endorsing and exploiting the various opportunities in social media technological innovation. This is to enable them find support for their various organizational and business practices (Starmark,2008;). Social media hold a lot of interesting opportunities to understand how to utilize it with its accompanying impact in an organizational context beside where it is applicable in real-life projects. The present-day organizations should ask questions like hoe can employees use socialmediatechnologies to do their work and what impact these have on employees. These shouldbe pivotal questions for modern day organizations. These questions can help organizations to understand how social media technologies work effectively at workplace. Thus, it affords them the opportunity to review and understand how to utilize what it offers with its impact on how people interact and work among them as earlier discussed.

Meloor, Chalakudy

5.2 SUGGESTIONS

- Increase the shopping into so that it is available in every social media.
- Reviews should be made mandatory so that everyone reliable on product.
- Make sure that the original product is displayed so that there could not be any disappointments while buying.
- Detailed information should be given for each product.
- Give as many discounts as possible through social media so that people buying unplanned. • Proper awareness must be provided to online customers through the socialmedia.

5.3 CONCLUSIONS

The results overall show that the classical model of decision-making is valid in describing the decision process of consumers in this social media age. Stage characteristics positively associated with higher consumer satisfaction are easiness, enjoyment, trust, and confidence. High trust and confidence led to greater satisfaction with the stages and the purchase.

Social media users found decision-making to be easier and enjoyed the process more, when compared to those who used other information sources. They also had greater confidence and satisfaction during the process. Those who perceived the information on social media to be of higher quality and greater quantity than expectations were moresatisfied overall. This suggests that information overload did not reduce consumer satisfaction with social media.



Murugesan S. R.

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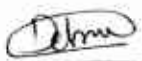
DECLARATION

I, AHAMED SATHAR S6 BCom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project record entitled "A STUDY ON CUSTOMER SATISFACTION OF HIMALAYA HERBAL PRODUCTS" is a Bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mrs. DELVIN FRANCIS, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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Mrs. DELVIN FRANCIS

(Faculty guide)



AHAMED SATHAR

(Reg.No: EFAUBCM057)

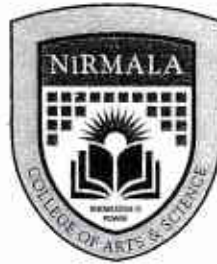


Prof. Muneer K. Pasha C.
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CUSTOMER SATISFACTION OF HIMALAYA HERBAL PRODUCTS
done by ANAND SATHAR
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Project Guide

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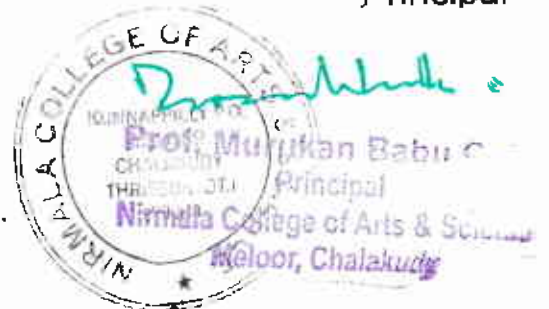
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Internal Examiner



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11/4/23
External Examiner

1.1 INTRODUCTION

A decision is the selection of an action from two or more alternative choices. Constantly consumers make decision regarding the choice, purchase, use of products and services. They face a lot of dilemmas at the time of taking a purchase decision. Thus, it is a process by which the consumers identify their needs, collect information, evaluate alternatives and make purchase decision. These decisions are useful to both marketers and policy makers. This study throws light on the perception of women consumers towards the purchase decision of Himalaya Herbal Products.

In modern world women are beauty conscious and they use variety of beauty products that have herb to look charm and young. The growth of cosmetic and beauty products markets has surged significantly as consumers are increasingly becoming aware about appearance, beauty grooming and choice of personal care products. Indian herbs and its significance are popular worldwide. Herbal cosmetics have growing demand in the nature. There are wide range of women around the world. The Indian cosmetics market is defined as skin care, hair care, color cosmetics, fragrances and oral care segments. There are variety of products available in the market. Consumer prefer variety of products for high quality, low price and attractive wrappers. Most of the consumer are satisfied with high quality products. To meet consumer needs, manufacturers are likely to be aggressive across all categories in cosmetics.

1.2 STATEMENT OF THE PROBLEM

In the modern world women are beauty conscious and there are variety of products available in the market. Consumer prefer the variety of products for high quality, low price and attractive wrappers. Most of consumer are satisfied with high quality products and some of consumer prefer other factors. Each product differs from one another in terms of price, quality, offers, advertisement etc. "The main intension behind this project is to analyze the consumer preference and satisfaction towards Himalaya products.



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Nirmala College of Arts and Science
Meloor, Chalakudy

5.2 SUGGESTIONS

1. Before the launch an aggressive advertisement must be carried out in order to inform the customers about the product.
2. Social Media can be adopted for advertising as it is widely accepted.
3. The company may directly contact the customer. It will help the company to increase the sales volume.
4. The company may reduce the price of the products to attract more customers of low-income group.
5. The quantity inside the pack should be matched with the inside of the content.
6. They should more concentrate more on offering free gifts to attract the customers.

5.3 CONCLUSION

Majority consumers of Himalaya products are women. Most of consumers are using the product for face and body care. Consumers are mainly considering the quality of the product. There are no side effects using Himalaya products. Customers have good experience using Himalaya products. Price of products are reasonable to its quality: and the price of products is affordable Himalaya has better qualitative advantage as compared to other brands.



Murugesu Babu C. R.

Prof. Murugesu Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **AJMAL V M**, S6 B.COM Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON PURCHASING BEHAVIOUR OF MOBILE PHONES AMONG WOMEN**" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mrs. DELVIN FRANCIS**, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.


PLACE: MELOOR, CHALAKUDY

DATE: 16-02-2023



Mrs. DELVIN FRANCIS

(Faculty guide)



AJMAL V M

(Reg No: EFAUBCM058)



Prof. Murali Krishna Babu
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

1.1 INTRODUCTION

Among the progress and growth of developed and developing economies in the world, India has become one of the fastest growing economies throughout the world. Indian economy has placed in the fourth position by the year 2050 according to Goldman Sachs BRICS. The telecom sector and its services have been recognized as an important tool for socio economic development for a nation. The growth telecom sector in the pre-liberalization has been phenomenal.

The mobile phone market is one of the vast areas to study the technological revolution in the mobile sector escort booming market for the mobile phones. Mobile phone was developed in 1979. In India, it was introduced in 1994. but it becomes familiar only in the beginning of the year 2000. Now mobile phone uses are spread over the world. One -fifth Indians are using cellphones. It is a very fast point to point communication. The effective and efficient usage of mobile phone largely depends upon the attitude of mobile phone users and growth of this communication sector depends on mobile phone service providers.

The behavior of human being during the purchase is being termed as "purchasing Behaviour". Although during the past ten years mobile phones have become a fundamental part of personal communication across the globe. Consumer research has devoted little specific attention to motives and choice underlying the mobile phone buying decision process. Among these developments mobile phone devices have had one of the fastest household adoption rates of any technology in the world's modern history.

Now a days, mobile phones have become an integral part of human daily life and personal communication across the globe. In previous market segmentation, segment their market based on merely the frequency of usage of each type application (messaging, browsing, communication etc...) .However, these measures may not adequately gauge the extent of people's interaction with their mobile phones given that using mobiles phone is becoming varied and that some people are cognitively pre-occupied with their phone when not using it. We can see that current mobile phone development has changed the marketers in dealing with customers. In technology driven businesses, understanding the voice of customers and their buying patterns has emerged a tough challenge for mobile companies. The reason for the growth of this sector is customer involvement as human spends most of his time in interacting with others. India being a developing market and being a nation of diverse cultures and traditions, it becomes mandatory for mobile phone companies to have a deep understanding of buying behavior and buying

5.3 CONCLUSION

Mobile phones are an essential element of daily life today. We accept mobile phones as a part of our everyday lives and an important means of getting in touch with the world around us despite our busy schedules. The purchase of a mobile phone is an important decision with a variety of mobile phone brands available to choose from. With the strong presence of different brands, many the brand wars among leading mobile brands has provided the Indian market with better mobile sets and variety of features.

As the time has moved on, the number of users of mobile phones has increased tremendously. The use of mobile phone for making calls has changed with the introduction of smart phones and wireless technology. User preference has shifted from using mobile phone merely as a means of communication to using it as a storage device, getting connect to social media and conducting business through mobile phones and making a lot of money. The female brand attribute preferences are different, even age group differences shapes the way they prefer one brand over others in the market. The study shows that, based on certain factors like convenience headset, cost control, value added services etc., women are moderately satisfied with their mobile phones.



Munikan Babu C.

Prof. Munikan Babu C.
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Meloor, Chalakudy

DECLARATION

I, **AKASH A S**, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled **“A STUDY ON AWARENESS OF E-BANKING SERVICES WITH SPECIAL REFERENCE TO THRISSUR DISTRICT”** is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr. JITHIN M VARGHESE**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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Mr. JITHIN M VARGHESE

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AKASH A S

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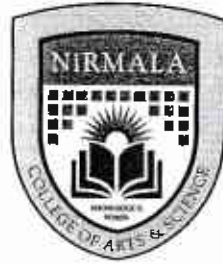


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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
..AWARENESS OF E-BANKING SERVICES WITH SPECIAL
REFERENCES TO THRISSUR DISTRICT
done by AKASH A.S.
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide

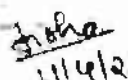

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Principal


Date : 16.02.2023

University Hall Ticket No: EFAUBC M059

Submitted for the examination held on : 11/4/23


11/4/23
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11/4/23
External Examiner

1.1 Introduction

Nowadays information technology plays a vital role in banking sector. Day by day increasing change in technology world, it leads to improve E-Banking services of various banks. In banking industry in the past, large queues could be observed for payment utility bills or for cash withdrawals/deposits. The banks are succeeded to reduce this queue through uses of latest technology, but still busy common people are demanding less time methods for banking transactions. In this regard, banks are going utilize internet facility for customer's transactions. This method will reduce paper work, and will give quick response to customer while they remain in their office or at home. It provides various advantages to customers of various banks. Nowadays people are educated more than older days, today human lives becomes machine oriented and they don't have enough time to visit bank branch than even before.

E-Banking means providing banking products and services through electronic delivery channels like ATM, internet banking, telephone banking and other electronic delivery channels. Internet banking highly useful to the customer one who have computer with internet connection, they need not visit bank branch for their business transactions. Simply they can transact anywhere, anytime if they have internet connection by dialing the telebanking number customer can get various facilities like cheque book request, balance enquiry etc. E-Banking includes the system that enables the financial institution customers, individual or business, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the internet. Customers access E-Banking services using an intelligent electronic device, such as personal computer (PC), automated teller machine (ATM), kiosk or mobile phone. Electronic banking is a high-order construct, which consists of several distribution channels. It should be noted that electronic banking is a bigger platform than just banking via the internet. The term electronic banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone (Daniel, 1999). Electronic banking has different types of delivery channels: telephone, PC, mobile and the internet. Moreover, Personal Computer allow customer to use all E-Banking facility at home without go to bank. It gives customers a variety of services so they can move money

between accounts, pay bills, check balances, and buy and sell mutual funds, securities and also submit electronic loan applications through PC Banking. A mobile banking service is the newest service in electronic banking Customers can check their balance and make adjustments between accounts, account transactions, payments etc.

Internet is the interconnection of computer communication networks which enable the customer to perform all the banking activities over the internet.it is the latest wave in the information technology.

The NET is changing everything, from the way of conduct commerce and the way distribution of information.

Several benefits of strong electronic service have also been identified as including satisfied and retained customers, attraction of new customers, development of customer relationships, increased sales and market shares, enhanced corporate image, reduced costs and increased profit margins and business performance.

The main advantage regarding E-Banking is that is availability 24 hours a day and 7 days a week. Customer s perception and life style plays important role in growth of E- " Banking system.

The fact is that the customers are even not using all of E-Banking products and services offered by the bank. So there arise the necessity for the study of customer s " awareness and perception towards E-Banking services.

1.2 Statement of problem

With the changing environment, banks implemented various E-Banking facilities to the consumer's one after the other. It includes internet banking, mobile banking, SMS banking and telebanking etc. According to consumer's interest and convenience they can use the ~ Banking transactions through online 24 hour services without hassle. Due to rapid change in technology and the delivery channels have been introduced. Despite these possibilities, there are various psychological and behavioral issues such as reluctance to change trust in one's bank, security concerns, preference of human interference and like impede the growth of E-Banking. In this regard a study has been undertaken on the topic consumer perception towards E-Banking services with special reference to Irinjalakuda municipality. Melloor, Chalakudy

5.3 CONCLUSION

E-banking has become a necessary survival weapon. Today, the click of the mouse offers customers banking services at a much lower cost and also empowers them with unprecedented freedom in choosing vendors for their financial service needs. Banks have to upgrade and constantly think of new innovative customized packages and services to remain competitive. Banks have come to realize that survival in the new E-Economy depends on delivering some or all of their banking services on the internet while continuing to support their banking traditional infrastructure. The rise of E-banking is redefining business relationships and the most successful banks will be those that can truly strengthen their relationship with their customers. Without any doubt, the international scope of E-banking provides new growth perspectives and internet business is a catalyst for new business processes.

Most of the customers are aware about E-banking services but they hesitate to use it and some customers are unaware about all E-banking services provided by the bank. So the bank should take some measures for removing such hesitation of customers and for increasing awareness among public about the E-banking products and services.



Murukan Babu C. R.

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DECLARATION

I, **ALIN GEORGE**, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON CUSTOMER SATISFACTION OF KHADI PRODUCTS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY**” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of Ms. **NEETHU MOL M S**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023



Ms. **NEETHU MOL M S**

(Faculty guide)



ALIN GEORGE

(Reg No: EFAUBCM060)



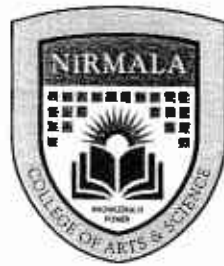
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CERTIFICATE

This is to certify that this Project Report entitled...A STUDY ON.....
CUSTOMER SATISFACTION OF KHADI PRODUCTS WITH SPECIAL REFERENCE TO
done by.....ALIN GEORGE.....
during the semester.....VI.....is in partial fulfillment of the requirement
for the award of the degree of.....BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.


Project Guide


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Date : 16-02-2023

University Hall Ticket No : EFAUBCM060

Submitted for the examination held on : 11/4/23


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External Examiner



1.1 INTRODUCTION

Khadi is an Indian fabric. Khadi is also known by another name khaddar. It is made by spinning the threads on an instrument known as Charkha. During pre-independence era the movement of khadi manufacturing gained momentum under the guidance of father of nation Mahatma Gandhiji. This movement of khadi manufacturing and wearing started as to discourage the Indians from wearing of foreign clothes. Khadi before independence was considered as the fabric for the political leaders and the rural people. But now it has found its way into the wardrobe of fashion conscious people. The current situation is that the demand is more than the supply. Earlier the type of khadi available was khadi cotton which had very coarse texture and feel. However many varieties of khadi like khadi silk, khadi wool and khadi cotton are available now, which makes it a fashionable fabric and likeable by the masses. Its concept was developed by Mahatma Gandhi. It was a symbol for political agendas during the fight for independence in India against the British rule. It was primarily a means to provide employment to the unemployed rural population of India at that time. The Indian flag has to be also made from khadi material. Thus it holds national importance, we could even call it the national fabric of India.

Khadi has the unique property of keeping the wearer warm in winter as well as cool in summer season. This fabric on washing is more enhanced thus the more you wash it, better the look. Khadi is not easily worn out for years together, at least for 4-5 years. Very attractive and designer apparel is made by doing handwork on garments made from it. Khadi spinning is generally done by girls and women and weaving mostly by men. During spinning of khadi the threads are interwoven in such a manner that it provides passage of air circulation in the fabric.

1.2 STATEMENT OF THE PROBLEM

In the changing business environment customer satisfaction has become the top priority for success of any business organization. This research is aiming to find out the consumer satisfaction towards the khadi Products. The research on consumer satisfaction helps to identify the consumers and to know the consumers preferences, choice, taste and other quality parameters by conducting a through analysis and questionnaire with statistical methods.

5.3 CONCLUSION

Khadi over the decades has moved from the freedom fighters identify fabric to a fashion garments. Today the range of Khadi products is unlimited from garments to household linen to furnishings etc. Similarly to attract more customers, designs and technology up gradation centers must be set up. All these will equip Khadi sector to face the competition from the power loom. It is an admitted fact that the technological development has done a good deal of work in this sector. This sector can improve it's productivity and quality by adopting new innovation

Murthy



Prof. Murthy
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, ANANTHU VIJESH, S6 B com Finance, student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON IMPACT OF IMPLEMENTATION OF GST AMONG RETAILERS WITH SPECIAL REFERENCE TO MATTATHUR PANCHAYATH" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. GIGI M.R Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023

Ananthu

ANANTHU VIJESH

(EFAUBCM061)

Gigi

Ms. GIGI M R

(FACULTY GUIDE)



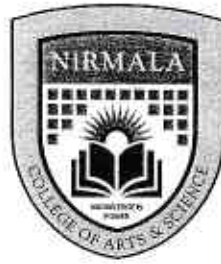
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NIRMALA COLLEGE OF ARTS & SCIENCE

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON IMPACT OF IMPLEMENTATION OF GST AMONG RETAILERS WITH SPECIAL REFERENCE TO MATTATHUR PANCHAYATH done by ANANTHU VISESH

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Jaya

Project Guide

Chithra V
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Principals

Principal

Date: 16-08-2023

University Hall Ticket No: EEAUBCMDSI

Submitted for the examination held on: 11/9/23



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Jaha
11/9/23

Internal Examiner



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11/9/23

External Examiner

1.1 INTRODUCTION

The Goods and Service Tax (GST), the biggest reform in India's indirect tax structure since the economy began to be opened up 25 years ago, at last looks set to become reality. The Constitution (122nd) Amendment Bill finally got the nod of Rajya Sabha. Government successfully stitching together a political consensus on the GST Bill, to pave the way for much awaited roll out of the landmark tax reform that will create a common market of 1.25 billion people. GST will be a game changing reform for Indian economy by developing a common Indian market and reducing the cascading effect on tax on the cost of goods and services. It will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting leading to a complete overall of the current indirect tax system. Law provide for compensation of 100% to States for any loss of revenues arising on account of GST, for a period which may extend to five years, based on the recommendations of the GST Council. Here, every tax payer will be issued a 15-digit common identification number which will be called as "Goods & Service Tax Identification Number" (GSTIN) a PAN based number.

In India, a direct tax practice was prevailed across various industries. From July 1st, 2017, GST came into being which is a comprehensive tax regime levied on manufacturing, sales and consumption of products and services. Introduction of GST has merged both centre and state tax into a unified tax system across nation. This new tax regime which has cascading effects on the economy which seems to be testing time for India for ease of business in the supply chain systems. GST has become buzzword across the nation, which has created a sense of transformation of businesses yet to get clarity in various sectors. In retail industry, business has undergone dramatic changes both in organized and unorganized retailing in Tier-I cities and Tier-II cities of India. As it is highly fragmented in nature, the country is going to experiment with Goods and Services Tax with new tax regime which has cascading effects on the economy. In this context, retailers are facing challenges in terms of handling merchandise across categories which in turn has effect on their bottom line of business. According to various sources of market research agencies, the definition holds as follows GST is defined as a new tax regime

that is currently levied on products and services across India. Further, it is a uniform indirect tax which has replaced many of taxes such as excise duty, service tax, additional duties of excise and custom duty taxes and surcharges on products and services.

1.2 STATEMENT OF THE PROBLEM

The introduction of Goods and Service Tax (GST) would be a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, it would mitigate cascading or double taxation in a major way and pave the way for a common national market. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which is currently estimated to be around 25%-30%. Introduction of GST would also make Indian products competitive in the domestic and international market. Retail refers to the activity of reselling. A retailer is any person or organization is a reseller who sells good or services directly to consumers or end-users. Some retailers may sell to business customers, and such sales are termed non-retail activity. In some jurisdiction or regions, legal definitions of retail specify that at least 80% of sales activity must be to end-users. Hence the present study is focused in the areas of FMCG, Textiles, Hotel, Medical shop, Jewellery etc. And also focused on knowledge of retailers about GST, impact of implementation of GST among retailers, opinion of retailers about the GST implementation.

1.3. SIGNIFICANCE OF THE STUDY

GST has influenced the retailers in many ways. This study was conducted to understand the knowledge about the GST and how the GST has influenced the retailers.

1.4 SCOPE OF THE STUDY

The study entitled "A study on impact of implementation of GST among retailers with special reference to Mattathur panchayath" was carried out to define the impact of implementation of GST among retailers and to understand their

Prof. Murugesan

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5.4 CONCLUSION

This study reveals that retailers are not fully aware about the implementation of GST. It has reduced overall tax burden. The retailers believe that they get less benefit from GST. The central government gets more benefit from GST. This study reveals that there is positive and negative impact in retail sector. Implementation of GST helps the development of nation's economy.



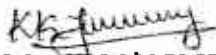
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DECLARATION


I, ANOOJ P RAJ, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON STRESS MANAGEMENT AMONG EMPLOYEES IN BANKING SECTOR AT KODUNGALLUR MUNICIPALITY" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. JESSY K K, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University. I further declare that this report has not previously formed the bias for the award of any degree, diploma, fellowship or other similar title of recognition.

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Ms. JESSY K K
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ANOOJ P RAJ

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CERTIFICATE

This is to certify that this Project Report entitled A study on stress management among employees in Banking sector at Kollungalur road, Palatty done by Anoop P. Raj during the semester VI is in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce of University of Calicut, Kerala.

K.R. Jayaram
Project Guide

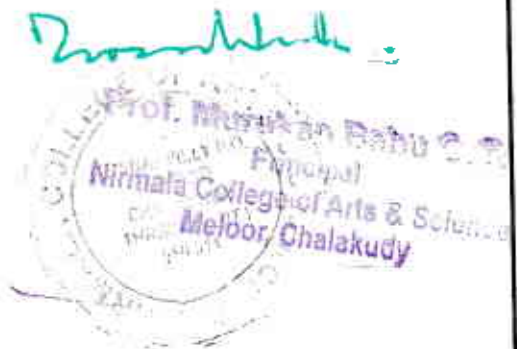
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2.1 Introduction

Scholarly articles for introduction of review of literature stress management among employees in banking sector

2.2 Review of literature

The review of related literature is an integral part of research process. The review of earlier studies is essential and useful to give right direction to any study. It explore the development in the subject of the study and help the researcher in formulating the methodology comprising establishing hypothesis, selecting the factors to be studied and seeks to explore research gaps. The resent human life and the areas of work associated to him/her are full of tensions and stress which lead to occupational stress whereby one needs to have a balance between what is required to be done in terms of mental and physical abilities and the prevalence of capabilities to cope up with the demands of the job. Here, an attempt is made to review the literature regrading occupational stress.

Mrs. Caral Lopes, Ms. Dhara Kachalia (2020), they have conducted a study "a, *Impact of job stress on employee performance in banking sector, in private and public banks.*" They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

B. Kishori and B. Vinothini (2019), in their study entitled "*work stress among bank employees performance in State Bank of India with reference to Thiruchirapalli*" stated that productivity of the work force is decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressor that can affect them on all realms of life. The research intended to study the impact occupational stress on nationalized bank employees.3

Conclusion

The study analyzed the stress management among employees in banking sector. The study revealed that the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition in banking sector, introduction of new technologies. Due to change, the employees in the banking sector are experiencing a high level of stress. The banking sector employees consider attitude of employers, work environment, nature of job, career prospects and reward as the main factors influence the banking sector employees. The occupational stress reduce the growth of organization and also creates a lot of health problems. By reducing the workload and by considering the working condition of employees in banking sector. If both these factors are eliminated, the stress of employees can be reduced, which increase the satisfaction level of employees.

Murugesan



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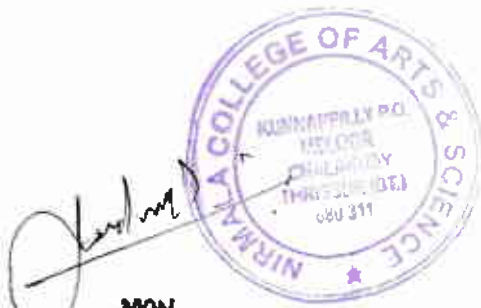
I, **ANSIL WILSON**, S6 B.COM student of Nirmala College Of Arts And Science, Meloor hereby declare that this project report entitled **A STUDY ON THE QUALITY OF WORK LIFE OF THE EMPLOYEES AT THRISSUR MUNICIPAL CORPORATION**, is a bonafide record of work done by me during 2022- 2023 in partial fulfilment for the award of degree of Bachelor of COMMERCE under the supervision of Mr. ^{MON}**JAISE JACOB**, Department of Commerce, Nirmala college of arts and science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-2-2023



^{MON}
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ANSIL WILSON

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This is to certify that this Project Report entitled A STUDY ON THE QUALITY OF WORK LIFE OF THE EMPLOYEES AT THRISSUR MUNICIPAL CORPORATION done by ANSIL WILSON

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.



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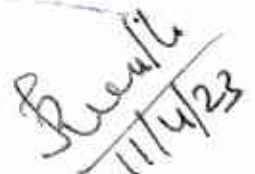
Submitted for the examination held on: 11/4/23





Internal Examiner





External Examiner

1.1 INTRODUCTION

Quality of work life describes a person's broader employment related experience. Various authors and researchers have proposed models of quality of working life – which include a wide range of factors, sometimes classified as "motivator factors" which if present can make the job experience a positive one, and "hygiene factors" which if lacking are more associated with dissatisfaction. A number of rating scale have been developed aiming to measure overall quality of working life or certain aspects thereof. Some publications have drawn attention to the importance of QWL for both employees and employers, and also for national economic performance.

The present era is an era of knowledge workers and the society in which we are living has come, to be known as knowledge society. The intellectual pursuits have taken precedence over the physical efforts. Some knowledge workers work for more than 60 hours a week. As a result of this, their personal hobbies and interests clash with their work. Life is a bundle that contains all the strands together and hence the need to balance work life with other related issues.' One must have both love and work in one's life to make it healthy. Gone are the days when the priority of employees used to be for physical and material needs. With the increasing shift of the economy towards knowledge economy, the meaning and quality of work life has undergone a drastic change.

The aim of the study is to find out whether the employees are satisfied with the quality of work life and to provide suggestions and recommendations to improve QWL. This study helps to understand the existing system of QWL in the organisation towards the employees. It also helps to understand the problems of the employees working condition.

Quality of work life (QWL) refers to the favorableness or unfavorableness of a job environment for the people working in an organisation. The period of scientific management which focused solely on specialisation and efficiency, has undergone a revolutionary change. The traditional management (like scientific management) gave

CONCLUSION

From review of the literature and from above analysis, it can be seen that work life programs are definitely a key component of an organization's strategy for ensuring employee satisfaction and providing them a value creating engagement with the company. However companies should do the necessary due diligence and groundwork to ensure that proposed work life programs should add value to the project at the company, and align with meeting larger organizational objectives. This should be achieved by means of having more motivated employee resulting in their increased efficiency. The implementation of elective work life programs depended on the economy, value engineering analysis guidelines, and the decisions of key project personnel.

Work life programs policies that were to be implemented and are necessary to meet the primary project objectives, regulatory or legal requirements, or safety and engineering standards. On the other hand not evaluating work life programs policy in a timely manner could have led to schedule slippage which was often a detrimental effect of cumulative project changes. Once the project fell behind at the company, it was difficult for the project to recover thereby increasing the risk of cost



Murukan Babu C. R.

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DECLARATION

I, ASWIN VARGHESE, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING AND IT'S SERVICES WITH SPECIAL REFERENCE TO KORATTY TOWN " is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. GIGI M R, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023



Ms. GIGI M R

(Faculty guide)



ASWIN VARGHESE

(Reg No: EFAUBCM064)



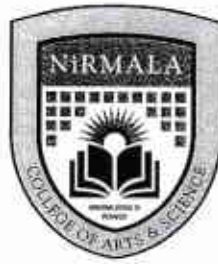
Prof. Muralan Satish
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Nirmala College of Arts & Science
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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING AND IT'S SERVICES WITH SPECIAL REFERENCE TO KORATTY TOWN done by ASWIN VARGHESE during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

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Project Guide

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1.1 INTRODUCTION

Now a day's technological advancement makes our life easy. Competition and the constant changes in technology and life styles have changed the face of banking. Nowadays banks are seeking alternative ways to provide and facilitate their customer involvement by offering most convenient service through electronic means. So, to compete globally banks are offering E-banking services. Customers, both corporate as well as retail are now busy enough and consciousness, they are no longer willing to queue in banks, or wait on the phone for the most basic services and they also expect high quality services with the short period of time. They demand and expect to be able to transact their financial dealings. Where and when they wish to do electronic delivery of banking services, that is becoming the ideal way for banks to meet their client's expectations.

E-banking implies performing basic banking transactions by customers round the clock globally through electronic media. E-banking is at its revolutionary stage and provides various electronic services like, Mobile Banking, Internet Banking, ATM services, Electronic Fund transfer, Credit cards and Electronic Clearing services, Tele Banking Etc.

In this study I will try to represent present situation of e-banking and customer satisfaction towards these services. Nowadays Customer is said to be the "KING OF THE MARKETING". Customer satisfaction is a measure of how product and services offered by companies are meeting their customer expectations. So, practice of e-banking services and its execution regarding customer satisfaction is a main focus of the study.

So, understanding the customer's needs and requirements, analysing the service performance, measuring customer satisfaction and dissatisfaction and the way to deliver the superior services to customer have been highlighted in the study. In this study we also analysis the very essential key factors to build-up an effective and strong customer relationship and also making some recommendation to the bank. And also represent clear picture of customer awareness and satisfaction towards e-banking. So, study on "customer satisfaction towards E-banking and its services" is therefore very significant survival of the banking sector in the modern world.

5.3 CONCLUSION

Thus, this study has analyzed the overall perception of customers regarding e-banking and its services. Age, gender and occupation are the important demographic factors in the banks which have used to measure the perception of the customers on e-banking services. E-banking or internet banking will be successful for banks only when they have Commitment to banking along with a deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people, and a service attitude. Banks should concentrate on above lines in order to have effective E-banking practices The study concluded that different age group of customers have different perception toward the E-banking services and the usage level of these banks" customer is different so bank should concentrate on all the age group of customers for betterment of E-banking banks. It has also seen that different occupation group of customers have different perception toward the E-banking services. There are good number of customers in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services.



Murthy

Prof. Murthy Ravi C. R.
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DECLARATION

I, **ATHULKRISHNA** , student of sixth semester B.Com finance, **NIRMALA COLLEGE OF ARTS AND SCIENCE, Meloor**, do hereby declare that the project entitled, "**A STUDY ABOUT ONLINE ENTREPRENEURSHIP AMONG YOUTH^{IN} THRISSUR DISTRICT**", is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. DELVIN FRANCIS**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

Place: **MELOOR, CHALAKUDY**

Date: **16-02-2023**


Ms. DELVIN FRANCIS
(FACULTY GUIDE)


ATHULKRISHNA
(RegNo:EFAUBCM065)

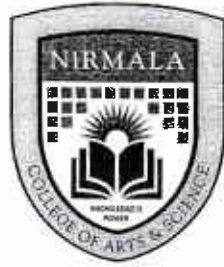



Nirmala College of Arts & Science
Meloor, Chalakudy

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ABOUT ONLINE ENTREPRENEURSHIP AMONG YOUTH IN THIS DISTRICT done by ATHUL KRISHNA during the semester VI is in partial fulfillment of the requirement for the award of the degree of B.COM FINANCE of University of Calicut, Kerala.

Project Guide

Debraj

B. Debraj
HOD

Prasanna

Principal

Date: 16-02-2023

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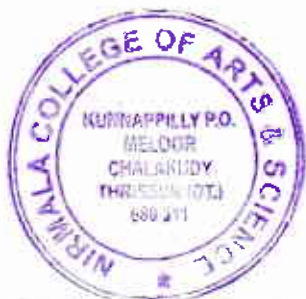
Submitted for the examination held on: 11/4/23



Renuka
Renuka Bahu C. R.
Nirmala College of Arts & Science
Meloor, Chalaky

Jisha
11/4/23

Internal Examiner



Renuka
11/4/23

External Examiner

1.1 INTRODUCTION

Entrepreneurship is the act of creating a business or businesses while building and scaling it to generate a profit. Entrepreneurship is defined as the willingness & ability of a person to seek & identify investment opportunities. It is also viewed as the act of arranging business ideas, taking the associated risk & starting a business with a view of profits.

Entrepreneurs shape economic destiny of nations by creating wealth & employment, offering products & services & generating taxes for government because of which entrepreneurship has closely been linked to economic growth of country. Entrepreneurs convert ideas into economic opportunities through innovations which are considered to be major sources of competitiveness in an increasingly globalizing economy.

The effect of new online start-up business are enormous as they create employer opportunities, create customer value in terms of providing new & improved products & service create training & skill acquisition opportunities for the youth & impact on the general living standard of the people & the economy.

The nature of business today and the developments in information and communications technologies have required people involves in business to employ emerging technologies in order to remain competitive in the business world. In recent years, online business using electronic devices and internet has been adopted by many people to extend and improve their businesses because they realize the beneficial functions provided by the internet. So the objective of this study reveal the benefits that the youth can get when they are involved in online business. That benefits include such as low cost business, many marketing strategies, geographic barriers fo not give many effects to the online business and information can be transferred easily and fast. Nowadays, online business has been chosen by many people as the source of income because the availability of the internet. The internet changes organizations beyond the physical constraints of their traditional distribution channels and creates a worldwide online community in which small and medium sized companies can compete with large enterprises. With the advantages provided by the internet, many people have started to do online business and they only use internet as the medium of business and they can gain profits just by using their fingertips. They also do not have to do any

CONCLUSION

As a conclusion, entrepreneurship skills are important to survive in this competitive world. The world of online businesses is very much needed and very beneficial for many people. The ease of access makes the online market more preferred by sellers and buyers to make a transaction. With the discovery of the driving elements of the success of this business, it does not rule out the possibility for young people to work, take advantage of business opportunities with internet. The purpose of this research is to discover what factors affect the success of creative youth business by utilizing the development of the technological era. In today's competitive world it is not easy to become an online entrepreneur. This study identifies about online entrepreneurs in the issue. Through the studies it has brought some findings and suggestions which would be valuable information to the online entrepreneurs in the issue.



A handwritten signature in green ink, appearing to read "Prof. Murukan Raha C. E."

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DECLARATION

I ATHULKRISHNA M.N , S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON MOBILE BANKING AND IT'S IMPACT ON CUSTOMER SATISFACTION IN MELOOR GRAMA PANCHAYATH" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms.VINEETHA SHIBU, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.



I further declare that this report has not previously formed the bias for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023


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(Faculty guide)

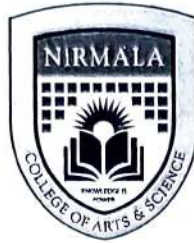



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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON MOBILE BANKING AND IT'S IMPACT ON CUSTOMER SATISFACTION IN MELOOR GRAMA PANCHAYATH

done by ATHUL KRISHNA M.N.

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

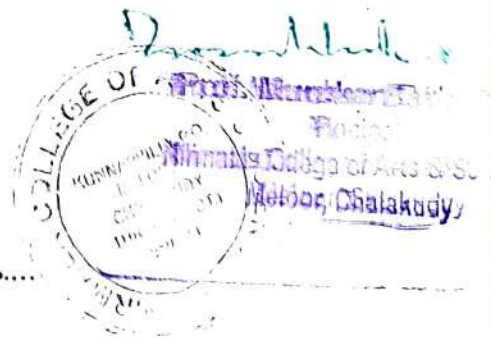
HOD

Principal

Date: 16/02/2023

University Hall Ticket No: EFAUBCM066

Submitted for the examination held on: 11/04/2023



Internal Examiner



External Examiner

1.1 INTRODUCTION

The rapid growth of Information and Communication Technology (ICT), along with internet and wireless technologies, has revolutionized the whole world and that has changed the business philosophy. The transformation of the financial information after liberalization period is a successive development of innovation base that has resulted in various Self-Service Technology (SST) mediums between bankers and customers. They consist of ATM (Automated Teller Machine), Plastic Money, Tele Banking, Internet Banking, Credit/Debit cards and Mobile banking. The development of electronic banking services such as smartphones, wireless communication networks, mobile applications and technologies have influenced the emergence of mobile banking. With the implementation of information technology, the banking industry has brought a revolutionary change in the workability of banks. Bank customers are becoming highly demanding and curious about the new technology-based banking of electronic banking services such as smartphones, wireless communication networks, mobile applications and have influenced the emergence of mobile banking. Technology has changed the total system of banking operation and enabled banks to satisfy the needs of the customers adequately. IT is not confined only to transaction processing and management information system, but it has created a competitive environment for banks to retain their customers. These information technological changes in Indian banking are called as mobile banking. It is one of the emerging trends in the Indian banking and is playing a unique role in strengthening the banking sector and improving service quality.

Millions of people access to the Internet through mobile phones. Mobile banking may help to increase satisfaction by innovation services that have no limitation on time and place in order to add more value to the customer. Customer's satisfaction with the bank is expected to increase their willingness to make more online transactions. Therefore this will increase their confidence with the bank which will directly put positive effect on bank's customer relationship.

5.3 Conclusion

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smart phone or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24 hours basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on amount that can be transacted. Mobile banking is dependent on the availability of an internet or data connection to the mobile device.

The study found that there is an impact on the customer's age on the use of mobile banking services. And customers are little concerned with the safety of mobile banking services, followed by network problem and insufficient operational guidance. The study also found that bill payment option provided by bank has promoted the customers to use mobile banking. The success of mobile banking not only depends on the technology but also on, to the large extent the attitude, commitment and involvement of the operating at all levels and how far the customers reap the benefits from the mobile banking services.



Dr. M. S. S. S.

Prof. M. S. S. S.
Faculty
Nirmala College of Arts & Science
Meloor, Chalakudi

DECLARATION

I, **AUSTIN SOJAN**, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON SAVINGS AND INVESTMENT BEHAVIOR OF COLLEGE TEACHERS IN THRISSUR DISTRICT**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. JESSY K K**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 31/03/23


Ms. **JESSY K K**

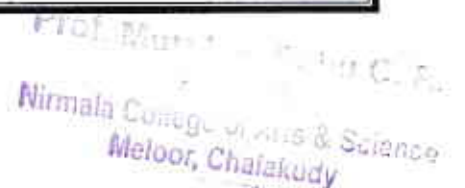
(Faculty guide)


AUSTIN SOJAN

(Reg No: EFAUBCM067)






Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON SAVINGS AND INVESTMENT BEHAVIOR OF COLLEGE TEACHERS IN THRISSUR DISTRICT" done by AUSTIN SOJAN during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide

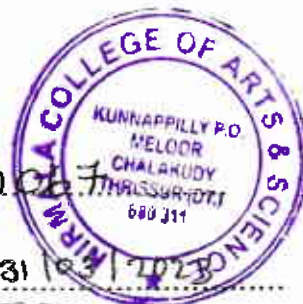

HOD



Principal

Date : 31/03/2023

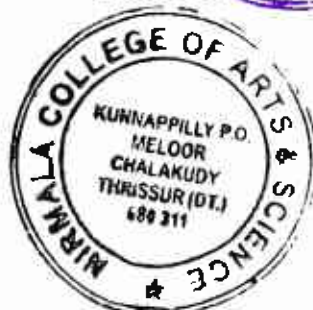
University Hall Ticket No : EFAUBCM07

Submitted for the examination held on : 31/03/2023




Prof. Murukan Babu E. J.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy


Internal Examiner



External Examiner

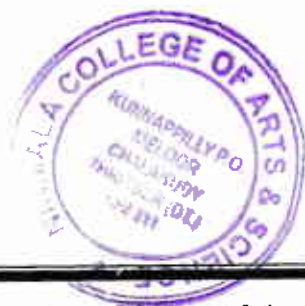
1.1 Introduction

Investment refers to a commitment of funds to one or more assets that will be held over some future time period. Anything not consumed for today saved for future use can be termed as Investment. The act of committing money or capital to an endeavour with the expectation of obtaining an additional income or profit.

Saving behaviour is influenced by several factors, important among them are: income, wealth, education, employment status, stages in life cycle, dependency ratio, fiscal policy, pension, insurance and banking infrastructure. Saving of money help people in the long run. There could be the uncertainties of future which resist people to save for future. Attitude of the people towards money in today's world is that everybody wants to enjoy the benefits of money because they have earned by hard work and efforts made on it. But spending all your money is not the smartest thing to do. If somebody have savings for future than the uncertainties can be faced by people and stress will be less. Without money put away in savings and/or investments, people may open themselves up to other risks as well. Investment is essential for financial interdependence, increasing wealth, fulfilling personal goals and reducing future risks.

Teaching is one of the most prestigious jobs in the world. Teachers are an important force in our society, not only because of their sheer numbers but much more because they are guarantors of the education of future generations, especially in the developing countries like India. A teacher enjoys the privileged position of unleashing the human potential of students within the formal education system and thereby transforming the individuals, families, communities and society-at-large.

Like any other profession, teachers also earn income and the do also make investments. But unlike any other profession, except those which are related to the subject, teachers are more aware about the avenues they can invest in, especially commerce teachers. In general, commerce teachers are assumed to be more aware about the avenues available to invest and they will be investing accordingly. Many studies have conducted regarding the general topic savings and investment behaviour among teachers, but nothing has conducted as a comparative study between commerce teachers and non-commerce teachers.



Prof. Murali P. P. P. P.
Nirmala College of Arts & Science
Maloor, Chalakudy

Conclusion

This study was conducted with a purpose of finding the savings and investment behaviour of college teachers. For this, questionnaire was distributed among 60 teachers from three aided colleges of the area and data was analysed and interpreted from it. It has found that teachers are following an investment pattern which they are traditionally following, without including any risky investment avenues like share market investments, mutual funds, etc. 20 out of 30 commerce teachers and 24 out of 30 non-commerce teachers have invested their savings in bank fixed deposits, making it the favourite investment avenue of teachers. It is also found out from the study that there is no significant difference between the investment behaviour of commerce teachers and non-commerce teachers, both of them having somewhat identical investment patterns.

This study was confined to college teachers in Thrissur district, focusing mainly on southern part of Thrissur for convenience. Teachers are divided mainly into commerce teachers and non-commerce teachers, with equal number of samples taken from both categories and it has found out that teachers from both the departments are quite aware about the available investment avenues. It is also found out that most of the teachers are risk averse and prefer less risky and traditionally followed investment avenues like bank deposits, chit funds, post office deposits, etc.



Murukan Babu C. R.

Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **CHARLES JOSE**, S6 B.com Finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON SAVING HABIT OF COLLEGE STUDENTS WITH SPECIAL REFERENCE TO ALAGAPPANAGAR PANCHAYATH**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr.JITHIN M VARGHESE**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16-02-2023



Ms. JITHIN M VARGHESE


(Faculty guide)



CHARLES JOSE

(Reg No: EFAUBCM068)




Prof. Murukutty, B. B. C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014





CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
SAVING HABITS OF COLLEGE STUDENTS WITH SPECIAL
REFERENCE TO ALAGAPPANAIAR PANCHAYATH
done by..... CHARLES JOSE.....

during the semester.....VI.....is in partial fulfillment of the requirement
for the award of the degree of.....BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.


Project Guide


HOD



Principal
Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meeoor, Chalakudy


Date :...16-02-2023.....

University Hall Ticket No :...EFAUBEM068.....

Submitted for the examination held on :...11/4/23.....


Internal Examiner




External Examiner
(UO/CL/19/2023)

1.1 INTRODUCTION

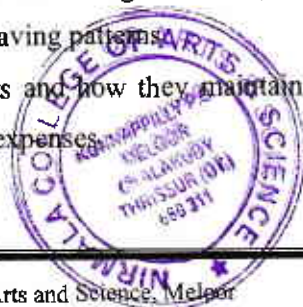
Student life is definitely a hard time, and it is twice harder when they are trying to harmonize studying and working. Working and studying can't but have a positive impact attaining new skills and experience, today's college students has changed significantly over the past few years. College students are typically in their mind twenties and work part time jobs.


A few years ago the typical age for college students was eighteen to twenty-one. Today more students are in their mid-twenties and work part time jobs. This creates a larger amount of disposable income for college students and the stereotypical, starving students doesn't apply like it did a few years ago.

The saving and spending habits of college students have changed over the year with the revolution in the retail sector in India and advent of mall culture. An over exposure to marketing communication activity of the companies, the students has turned to be more brand conscious and also spend a considerable amount of their income on entertainment and gadgets. With the increase in spending power of adults, even the young have become free hand spenders.

Students saving account are one tool with the potential to encourage both development and financial inclusion possibly even in a financially sustainable way. For individuals, a financial cushion such as saving is clearly useful in mitigating the impact of economic shocks. Research has shown that making formal sector saving account available can boost this financial cushion among students.

The study has been undertaken to analysis the saving and spending habits of college students. The main reason behind the study is the college students saving habits is declining spend more than their income. This study shows the various saving and spending avenues for college students, the saving patterns of male students were compared to the saving patterns of female students and how they maintain their financial requirements with limited income and high expenses.




Prof. Murugesan
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 SUGGESTIONS

- Students should invest their saving in to productive channel like bank, post office.
- Students should consult their parents or guardian before spending their saving.
- Students are required to use their saving more for their studies.
- Students are required to save money for medical emergencies.
- Students should have a habit of saving more than spending.
- Students should have an awareness about the money there are spending.
- Students should find a way to get regular source of income through part- time jobs.

5.4 CONCLUSION

The study conducted on " The saving habit of college students" was undertaken to know both the saving and spending habit of college students. It was found that most of our respondents have less saving habit than their spending. Only a few of the respondents have high spending and high saving. The saving avenues of the respondents are different. Most of the students have saving and they know about the importance of saving. Students save as a habit and small portion save for their higher studies.

This study focus on investigating the attitude of the college graduates towards savings. Students do not save as they prefer to live in the present and are well versed with the importance of saving in their life. They admit the fact that one develops the habit of saving and the saving habits can ve developed when they are nudged to save. The study was done to know the saving habits so that policies can be framed to increase saving habits among students at a very young age. Studies have shown that saving can be increased through financial literacy.



Murukan Babu C. R.

Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Melloor, Chalakudy

DECLARATION

I, **CHRISTO KURIAN**, S6 B.com finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE SAVINGS AND INVESTMENT BEHAVIOR OF WORKING WOMEN AT VARANDARAPILLY PANCHAYATH**" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mr. **BLESSON BABU**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University. I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2023



MR. BLESSON BABU

(Faculty guide)



CHRISTO KURIAN

(RegNo: EFAUBCM069)

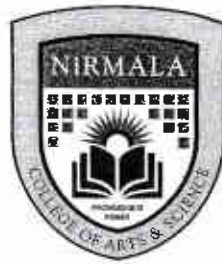
Nirmala College of Arts and Science
Meloor, Chalakudy



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE SAVINGS AND INVESTMENT BEHAVIOUR OF WORKING WOMEN AT VARANDARAPPILLY PANCHAYATH done by CHRISTO KURIAN

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


HOD


Principal

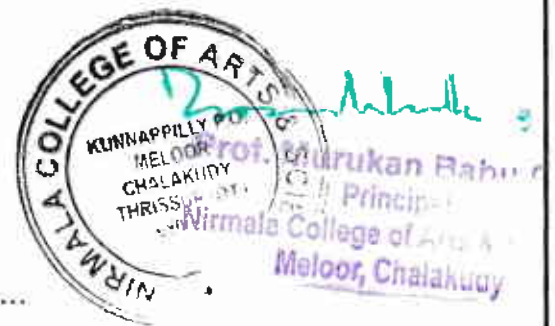
Date: 16/02/2023

University Hall Ticket No: EFAUBUM069

Submitted for the examination held on: 11/4/23

11/04/2023


11/4/23



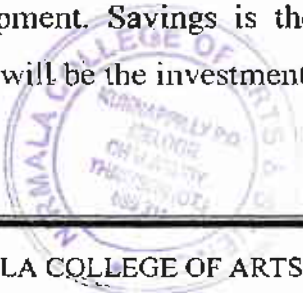

External Examiner

1.1 INTRODUCTION

Investment refers to putting money to start or expand a project or to purchase an asset or interest, where these funds are put to work, with goal to income or increase in value over a period of time. It occurs in various areas of the economy such as business management and finance. It may be referred to as any mechanism used for generating future income. It can also be referred to as an asset that is created with the intention of allowing money to grow. An investment may involve choice of an individual or an organization after some analysis or thought to place or lend money in an asset such as property, commodity, stock, bond or any financial derivatives that has certain level of risk and provides possibilities of generating returns over a period of time.

Investment always comes with a certain amount of risk. If not analyzed properly, investment may be subject to loss of money which cannot be controlled by the investor. The returns on investment in form of income or price appreciation of statistical significance is the aim of investing. Risk and return go hand in hand in investing. Lower risk means lower returns while higher returns are accompanied by higher risk. The spectrum of investment is vast consisting of financial and non-financial products. Under financial we have bank deposits, share market, commodity market, insurance post office schemes and other bonds. Non-financial product comprises of real estate, gold etc. The type of investment we choose depends on specific need, rate of return and risk preference of the investors. Degrees of risk and returns vary for each investment type. The main aim is to multiply invested money depending on the investment term. A thorough understanding of concepts and available options will help the investor to plan for maximum return without any risk. The study helps in analyzing the saving pattern and investment preference of working women towards various products based on demographic factors.

The economic cycles of boom, recession, depression and recovery not only effect the level of GDP but also the income of the people, and hence saving ratio and investment behavior. So, it is important the savings and investment both of which contribute to economic development. Savings is the backbone of investment, which means higher the savings, higher will be the investment.



Prof. Murugesan Sabu C.
 Nirmala College of Arts & Science
 Meloor, Chittoor

5.2 Conclusions

This study was conducted in order to understand the savings and investment behavior of working women, and also how aware they are of the different savings and investment avenues that are available, and also the potential and benefits of each of these avenues. Income, investment and savings are all related and connected terms. Savings are being done for future needs especially for buying/constructing houses and children's education. It was observed that investments with higher returns were being preferred, but, along with it, the risk factor severely affected their decisions. This research provides valuable information to companies about the preferences of women and what they are looking for while making investments, and also advises them on which individuals to target and plan their policies and strategies.



Murukan Babu

Prof. Murukan Babu
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **EDISON JOY**, S6 B.COM Finance student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled **A STUDY ON WORK LIFE BALANCE AMONG PROFESSIONAL WOMEN WITH SPECIAL REFERENCE TO KDRATTY PANCHAYATH** is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mrs. NEETHUMOL^{MS}** Department of Commerce,

Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16-02-2023


Mrs. NEETHUMOL MS

(Faculty guide)

EDISON JOY

(Reg No: EFAUBCM071)





Prof. Murukan
Principal
Nirmala College of Arts and Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled *A study on work - Life Balance Among Professional Women with special Reference to Kozhikode Panchayath* done by *Edison Joy* during the semester *Sixth* is in partial fulfillment of the requirement for the award of the degree of *Bachelor of Commerce* of University of Calicut, Kerala.

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Project Guide

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HOD

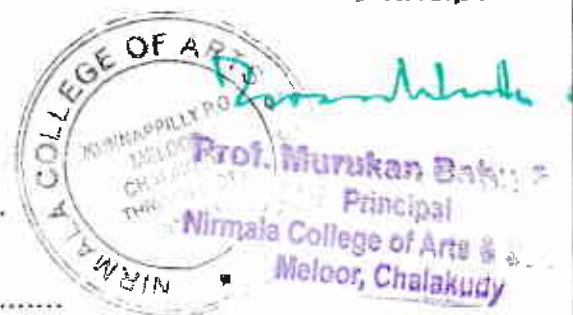
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Principal

Date : *16-02-2023*

University Hall Ticket No : *EFAUBCM071*

Submitted for the examination held on : *11/4/23*



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11/4/23

Internal Examiner



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11/4/23

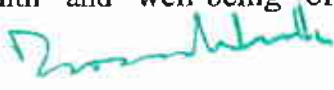
External Examiner

1.1. INTRODUCTION

From time immemorial men is considered as the bread earner of the family and women is only considered as equipment to do all the household activities in the name homemaker. But in the present scenario we can see women doing professional jobs that are equal to men in each and every sector. This shows that she overcome all the restrictions made on her in terms of gender. We can see in olden days only a minute percentage of women is allowed to acquire higher education. Among them again a small portion really gets the right from their father, husband and the entire family itself to do a job. Today our observation wonders the contributions made by women Education brought not only empowerment but also a career to the Indian women. Career and goals are the most important factors in life. Most of the women are coming forward to work in order to support their family. This change is now natural and dynamic due to change of environment and economic conditions. The biggest challenge for women is how to balance the demands of family and career. Work Life Balance of Women employee has become an important subject since the women are equally sharing the earning responsibility for the betterment of their family. especially in academics, politics, engineering, medical field, sports, etc.

Work-life balance received great importance today .Because without effective work-life balance professionals became unable to carry out the profession itself. A central characteristic of work- life balance is the amount of time a person spends at work. There are indications that long work hours may harm personal health, endanger safety and increase stress. Working women has to make a balance between the work life and social life .She has to play different roles in the society as a mother, partner, employee, daughter, sister, etc. balancing all the above posts is a rare and difficult task. If one fails its consequence also reflects in the other also. Multiple role-playing has been found to have both positive and negative effects on the mental health and well-being of professional women.

The study we are going through will discuss all the work-life problems as well as its solutions clearly.


Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts and Science
Meloor, Chalakudy

5.4 CONCLUSION

Nowadays we see women working in almost all types of professions demonstrating that there is no gender difference in work. In fact many organizations say that women are playing a vital role in uplifting the organization. This is a positive development that women are making their presence in different walks of life. On the other hand, for every woman there is one more background to manage, which is home and personal life. Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. The objective of the study is to identify the factors affecting work life balance of professional women, and from the study it is identified that work load, stress and role conflict are the major factors that affect the work life balance of professional women. The study also revealed that most the women succeeded in achieving a balance between their work life and family life. Among them IT Professionals has to face some troubles. They get only less time to spend with their family. They also have an opinion that their work sometime hinder because of family responsibility. We can find that majority of the professionals have work load and work stress in their profession. Due to that they get less time with their family and it affect their daily activities like eating and sleeping even though they are trying to maintain a work life balance and they are succeeded in it for a small extent. They rarely miss the time with-family due to work pressure. Most of them spend a good time with family after getting back to home from work domain. Personal life needs and wants of professional women are carried out efficiently. So we can conclude that stress and work load have a significant influence on work life balance of IT professionals more than other professional women.



Prof. Murukan

Prof. Murukan
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **HASHIM ASARAF**, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON BRAND PREFERENCE OF TWO WHEELERS AMONG^{WOMEN} IN THRISSUR DISTRICT**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms. ANNIE K T**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16/02/2023



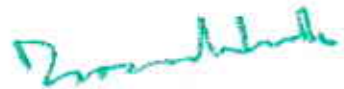
Ms. ANNIE K T

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HASHIM ASARAF

(Reg No: EFAUBCM072)



Prof. Murukan Babu

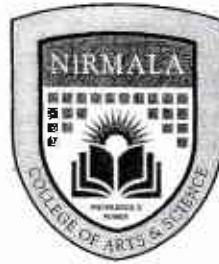
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
BRAND PREFERENCE OF TWO WHEELERS AMONG WOMEN IN THRISSUR DISTRICT
done by HASHIM ASARAF
during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

For
Babu V

Project Guide

Babu V
HOD

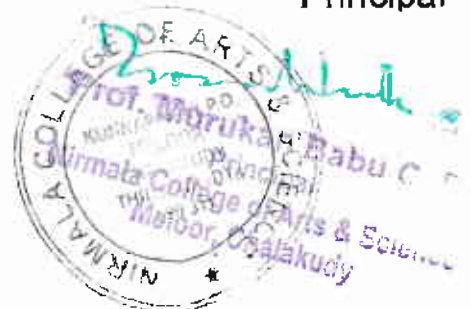
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Principal

Date 10-4-23

University Hall Ticket No: EFAUBCM032

Submitted for the examination held on 11/4/23



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Internal Examiner



[Signature]
10/4/23

External Examiner

1.1 INTRODUCTION

Brand preference is the measure of brand loyalty in which a customer will choose a particular brand in preference of competing brand but will accept substitute if that brand is not available. The frequency of repeated purchase in case of two wheeler market is very low. Even though competitors are low in the two-wheeler segment, competition is very high due to the availability of different product categories under different brands. Customer will get satisfied when their expectations met or exceed, it is an after purchase behaviour. Knowing the pattern of consumer's preference across the population is a crucial input for designing and developing innovative marketing strategies. To analyse brand preference and loyalty, it is necessary to study both the consumer buying behaviour and after purchase behaviour.

Indian automobile industry, especially the two-wheeler segment has undergone tremendous change from the earlier times, when the two wheelers were more or less about the scooters and bikes were the odd one out. Over the years, consumer behaviour has changed drastically and it has become all the more dynamic, changing on a regular basis. This makes it necessary for the organizations to understand the impact that consumer behaviour has on the marketing plans and strategies. If the same is let out then it can be lead to dangerous situation. With this the automobile industry is moving at a rapid pace where by increasing the number of vehicles on roads which includes all the four wheelers, three wheelers and two wheelers. India is global major in the two wheeler industry producing motor cycles, scooters and mopeds principally of engine capacities below 200cc. The two wheeler industry in India has grown at a compounded annual growth rate of more than 15% during the last five years and Indian two-wheeler comply with some of the most stringent emission and fuel efficiency standards maintained worldwide. Motor cycle is basically a two wheeler mechanism with an engine used basically for the purpose of conveyance. It is not only the consumer itself, but there is also a lot of internal and external stimuli, including demographic factors, economic factors, and sociological factors and psychological factors etc. Which resemble the complete picture of consumer behaviour, through this conceptual review-based paper efforts has been made to get insight about the factors responsible for attracting consumers to buy motor cycles as well as factors resulting in

consumer satisfaction and dissatisfaction as well, the feeling of freedom and being one with the nature comes only for riding a two wheeler. Indians prefer two-wheeler because of their small manageable size, low maintenance, and pricing and easy loan repayment. Motorized two-wheeler is seen as a symbol of status by the population. The marketing concept is consumer oriented and emphasis more on the consumer rather than on the product. The essence of modern marketing lies in building of profit along with the creating meaningful value satisfaction for the consumers, whose needs and desires have to be coordinated with the set of products and production programs. Therefore, marketing success an enterprise depends as its ability to create a community of satisfied consumers. All the business activities should be carried out in ways which are directed towards the satisfaction of the consumer needs.

1.2 STATEMENT OF THE PROBLEM

Consumer preference towards brand is scientific study of the process consumer use to select, secure and dispose of products and services that satisfy their needs. Women formulating world's half population are now a critical consumer segment for the marketers and business. In today's intensely competitive environment, company are constantly looking for ways to attract consumers having a better understanding of changing customer preference. This study has been conducted to find the customer preference of two wheelers among women.

1.3 SIGNIFICANCE OF THE STUDY

- Since the primary objective of the study is to identify the women consumer preference, it was decided to use descriptive research design. The purpose of this research is description of state of affairs, as it exists at present.
- The characteristics of this method are that the researcher has to control over the variables, the researcher can give only the report what was happened and what is happening.

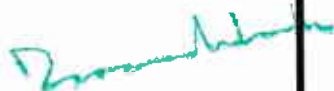
1.4 SCOPE OF THE STUDY

The study indicates the selection of two wheeler brand. It mainly focuses on various satisfactory levels like publicity, awareness, range of the brand, promise of the brand it also reveals to understand the consumer reaction two wheeler

5.4 CONCLUSION

The research is helped to know the brand preference of different two-wheeler among women. The topic of brand preference on two wheelers massively studied topic by the researchers. It is worth nothing that consumer preference is studied as part of the marketing and its main objective is to learn the way how the individual, group organization chooses and buy the two-wheeler and factors such as their previous experience, price, brand name, on which consumers base their purchasing decision. Now scooter is a smart choice for any woman who is looking for a convenient, affordable way to travel. Customer's expectations and satisfaction are fulfilling by supplying them superior quality product at reasonable rate. Customer preference to large extend depends on the brand. Customers are annoyed of the performance, mileage, price, convenience, durability, resale value etc. with the increasing demand of two-wheelers companies factoring in the preference and special needs of women while fine tuning their marketing strategies. All companies will duly satisfy the customer, by offering high quality products and services, while new and traditional technologies as well as creativity and artistry and continue to be a known, trusted on love brand. The major factor for purchase decision is the variety of functions provided by the brand.




Prof. Murukan P. P.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **JISNO GEORGE**, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON CUSTOMER'S SATISFACTION ON HONDA VEHICLE WITH SPECIAL REFERENCE TO HONDA VEHICLE PVT.LTD THRISSUR**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms.NEETHUMOL M S**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-2023

For (Signature)

Ms. NEETHUMOL M S

(Faculty guide)

(Signature)

JISNO GEORGE

(Reg No: EFAUBCM073)

(Signature)

Prof. Murukan Bahu C. P.
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON
CUSTOMER'S SATISFACTION ON HONDA VEHICLE WITH SPECIAL REFERENCE
TO HONDA VEHICLE PVT. LTD THRISSUR
done by Jisna George

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD


Principal

Date: 16-02-2023

University Hall Ticket No.: EFAUBCM073

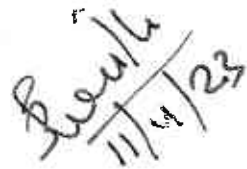
Submitted for the examination held on: 11-04-2023




Prof. Murukan Babu C.
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INTRODUCTION

The automobile industry designs, develops, manufactures, markets, and sells motor vehicles, and is one of the world's most important economic sector in respect of revenue. The competitive nature of the automobile industry has prompted the companies to take up new and innovative market strategies towards the competition. The automobile industry in India has witnessed a rapid growth over the last couple of decades and in recent years it has also captured the attention of the whole world with some innovative products. It includes manufacturing of cars, two-wheelers like motorcycles, scooters, bikes, passenger cars, trucks, tractors, defence vehicles and buses. It can be divided into car manufacturing, heavy vehicle manufacturing and two-wheeler manufacturing. The study has been conducted to know the Customers Satisfaction level towards Honda Two Wheelers with Special Reference to Thrissur District. It analyses the factors that lead to the preference of a particular brand by the customers.

This study will be useful for the organization to understand the reasons for the preference of the Honda bikes. High satisfaction delights and creates an emotional feeling with the brand. As a result, one can have high customer loyalty. Senior managers believe that a very satisfied or delighted customer is more worthy and they are the biggest assets to an organisation.

1.2 STATEMENT OF THE PROBLEMS

The title of the study is customer satisfaction with special reference to Honda. This study has been conducted to study the customer response, market share and customer satisfaction and response for Honda. It is aimed at different customer satisfaction with reference to age, purpose of purchase focusing on the target group. To analysis the findings or recommend the change in services towards customers

1.3 SIGNIFICANCE OF THE STUDY

Customer satisfaction is defined as 'the number of customers, or percentage of total customers whose reported experience with a field, its products or its services exceeds specified satisfaction goals'. The study entitled 'customer satisfaction towards Honda cars' mainly focus on the satisfaction of customers to the Honda company for the

analysis of satisfaction from the 150 respondents are collected and it will be simple percentage to know the various satisfaction the features of honda cars. The sample design taken for the study is convenient sampling for the study is convenient sampling for collecting the data prim and secondary method is used.

Customer satisfaction is the key factor in knowing the success of any retail store or business: therefore it is very important to measure it and to find the factors that affect the consumer satisfaction. Consumers are most likely to appreciate the goods and services they buy provided if they are made to feel special that occurs when they feel that the goods and services that they buy have been specially produced for them or for people like them. Gaining high levels of consumer satisfaction is very important to business because satisfied consumers are most likely to be loyal to a business

1.4 SCOPE OF THE STUDY

- I. Better understanding of companies services.
- II. To become aware about the functioning of company
- III. The boundary of the study is the Honda vehicles in Trissur

1.5 OBJECTIVES OF THE STUDY

* To study and evaluate the level of customer satisfaction towards services rendered by POPULAR HONDA VECHICLE & SERVICES PVT LTD.

* To study the functioning of the POPULAR HONDA VECHICLE & SERVICES PVT LTD. X

*To evaluate the marketing activities of POPULAR HONDA VECHICLE & SERVICES PVT LTD.

1.6 RESEARCH METHODOLOGY

1.6.1 TYPE OF RESEARCH

The type of research design used here in this study is descriptive research.

1.6.2 RESEARCH DESIGN

Research design is the arrangement of activities for the collection and analysis of the data in a manner that aims to combine relevance to the purpose with economy

- Providing more techno-driven, sophisticated exteriors keeping track of present situation.
- To increase the mileage efficiency
- To provide mobile servicing a should be able to reach the spot in case of any breakdown
- To bring down the cost of spares and to improve genuinely.
- To change shape or body design of Omni so as to increase road safety especially during swift turns.
- To give more ads on to drive slowly and safely.
- Sales executives should constantly review the present, the past and the future objectives and there by evaluate their performance.
- Gathering and processing data through electronic data processing system there by time spent on information evaluation feedback can be reduced.
- Building satisfaction: sales person should reassure the customer regarding decision taken by him while ordering product/service.
- They should constantly provide adequate solutions for purchasing a product.
- Final buyer relation: sales personnel who are in contact with final buyer should be courteous, friendly and competent in their jobs.
- Customer care is best way to build long-term relation, because they also have emotional and psychological needs when they purchase a car.

5.3 CONCLUSION

This study concludes that improved product and process quality will result in customer satisfaction. And it incorporates learned and best practices from global automotive industry leads to additional confidence for global sourcing that provides a global quality system approach in the supply chain for subcontractor development and consistency. It may result in reduction in variation, waste and increased efficiency that provides a common language for worldwide quality system requirements.



Munishan Babu

Prof. Munishan Babu

Principal

Nirmala College of Arts & Sciences
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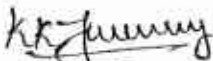
DECLARATION

I, **JITHIN C J**, S6 Bcom Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE ATTITUDE OF YOUTH TOWARDS ENTREPRENEURSHIP AT KURIACHIRA TOWN**" is a bonafide record of work done by me during 2022 – 2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. JESSY K K**, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or similar title of recognition.

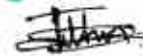
PLACE: MELOOR,

DATE: 16 - 02 - 2023



Ms. JESSY K K

(Faculty guide)



JITHIN C J
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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
ATTITUDE OF YOUTH TOWARDS ENTREPRENEURSHIP AT KURIALHIRA TOWN
done by JITHIN CJ
during the semester SIXTH is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

KK Jeyaraj
Project Guide

Behu V
HOD

[Signature]
Principal

Date 16-02-2023

University Hall Ticket No: EFAUBCM074

Submitted for the examination held on: 11-04-2023



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Principal
Nirmala College of Arts & Science
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11/4/23
Internal Examiner



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11/4/23
External Examiner

1.1 INTRODUCTION TO THE STUDY

Attitude is essential in life. This is much truer for an entrepreneur. Entrepreneurs need the right attitude to start and run a successful business. Entrepreneurial attitudes are behavioral traits that can help an entrepreneur grow and success in business. There are so many attributes an entrepreneur should possess that will build and promote their business, without these entrepreneurial attitudes it may be challenging to grow in business.

The study is an attempt to find out the entrepreneurial attitude of the youth with special reference to Kuriachira Town. Kuriachira is one of the growing towns in the Thrissur Corporation. By the study, researcher can find out the factors that keep people away from venturing with business.

Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties to make a profit. The most prominent example of entrepreneurship is the starting of new businesses.

In economics, entrepreneurship connected with land, labor, natural resources and capital can generate a profit. The entrepreneurial vision is defined by discovery and risk-taking and is an indispensable part of a nation's capacity to succeed in an ever-changing and more competitive global marketplace.

An entrepreneur is a person who organizes and operates a business concern for the purpose of making a profit. He is a talented person having the qualities of skill, initiative and insight of innovation to achieve high goals. He looks for opportunities, identifies and seizes them for making economic gains. Entrepreneurs play a vital role in the economic development of a country. The economic progress of a country depends primarily on the success or failure of the entrepreneurial development in that country.

The entrepreneur is defined as someone who has the ability and desires to establish, administer and succeed in a startup venture along with the risk entitled to it, to make profits. The best example of entrepreneurship is the starting of a new business venture. Entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas to the market by replacing old with new inventions.

5.4 CONCLUSION

As per the study it is identified that, youngsters are very much interested to start their own business as an alternative option than waiting for a job offer. Entrepreneurship is an emerging concept among youth. They need practical skills on how to run a business, how to get access to finance, so that they can be confident and able to address their fear of risk. So, entrepreneurial education may play a key role in developing millions of future entrepreneurs. Entrepreneurship education is not only a means to foster entrepreneurship and self-employment. But at the same time to equip young people with the attitudes and skills necessary for the growth of our economy as well as society and reduce level of unemployment to a great extent.

Majority of youth are aware of entrepreneurship and agree that it is the best career option. They are aware on the significance and traits of entrepreneurship. The Central Govt. of India introduced some of the projects and schemes for empower the youths and women's like Start-Up India, and Make in India. In India more than 80,152 startups have been recognized as of 2022 been officially recognized by DPIIT. During 2021, 555 districts had at least one new startup. In India, 45% of the startups are run by women, of which over 50,000 are recognized by the government. The drastic transformation clearly underlines the potential of women of India and their determination for coming forward. All of this will give a boost up for business economy and young entrepreneurs in India.



[Handwritten signature in green ink]

Prof. Murugan
Nirjala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **JOYAL J**, S6 B.com Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE IMPACT OF STEALTH MARKETING ON YOUTH WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Ms. JISHA T K**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE:16/02/2023

Ms. JISHA T K

(Faculty guide)

JOYAL J

(Reg No: EFAUBCM075)

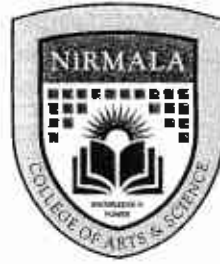


Prof. M. S. ...
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Meloor, Chalakudy

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MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled.....A STUDY ON
THE IMPACT OF STEALTH MARKETING ON YOUTH WITH SPECIAL REFERENCE
TO CHALAKUDY MUNICIPALITY
done by.....JOYAL J.....

during the semester.....VI..... is in partial fulfillment of the requirement
for the award of the degree of.....BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.

Jaha
Project Guide



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Principal

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University Hall Ticket No.:.....EEAUBCM075.....

Submitted for the examination held on:.....11/4/23.....

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Nirmala College of Arts & Science
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Jaha
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Internal Examiner



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External Examiner

1.1 INTRODUCTION

Stealth marketing is advertising something to a person, without them realizing they are being marketed to. It refers to the surreptitious promotion of consumer goods, services and experiences to unwitting potential consumers. It is allowed cost strategy that can be really valuable to a business. Stealth marketing is also known as buzz marketing. It includes a number of promotional tactics used by the company for the promotion of their products and services. Here the companies concentrate on positioning the product in the minds of the people rather than increasing the sales.

The most common technique used in stealth marketing is product placement. Buzz marketing can be done in many ways like creating the buzz in the social media platforms where people make comments and discussions regarding the product; product showcases in malls; live audience interactions on promotion events; showcasing products/ brands through movies and brands.

Product placement means advertising techniques used by the companies which are very different from usual format, mostly through appearances in film, television or other media. The trick of stealth marketing is to make so subtle that the consumer doesn't notice that it is a marketing ploy.

Today companies come up with more new and innovative advertising methods attain the market position. Some of the companies that successfully tried stealth marketing techniques include Coca-cola, Sony Ericsson, and Starbucks.

1.2 STATEMENT OF PROBLEM

After referring many other journals, research papers and studies that have been undertaken earlier related to the topic stealth marketing, the need for more clarification in certain areas were found. These areas were considered as research gap of the study. Thus, this study arises following questions: How much customers are aware of the different tools of stealth marketing? What is the consumer attitude towards stealth marketing? How the demographic variables of customers influence stealth marketing?

CONCLUSION

After conducting the research through different stages, it was clear that stealth marketing does make an impact on consumers buying behavior. To increase a company's sales or turnover, they adopt different marketing techniques for a particular product. The most appropriate technique is to be used as it affects the returns from the product, substantially. Nowadays competition among the companies selling similar products is very high, thus a good amount has to be kept aside for marketing the product. If they are able to convince the targeted customers through these marketing techniques, thus leads to higher market share and return. Mass media marketing is most popular marketing technique used by all popular companies as this technique has a wide range of access. Though the initial cost is high, but the cost per customer is very low when compared to direct marketing.

As the competition tightens up, new and upgraded versions of marketing are introduced. One among them is stealth marketing and has gained recognition among the companies. This marketing technique influences one's buying behaviour even without the knowledge of the consumer itself. After the study, it is clear that there is a positive impact on the youth of this technique of marketing. They easily fall for the product campaigns presented by their favourite celebrities. Attractive and innovative way of presenting a product in the market makes a positive image in minds of the consumers, especially the youth. Thus, in order to seek the attention of the youth for a particular product, stealth marketing can be adopted. Through this study we can also conclude that the demographic factor does not affect the effect of stealth marketing.



Murukan

Prof. Murukan M. S. C. R.
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Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **MUHAMMED IBINU**, S6 BCom Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY OF SATISFACTION ON USING OF ONLINE BANKING APPS PROVIDED BY THE SBI BANK**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Mr.BLESSON BABU**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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DATE: 16-02-23

Mr.BLESSON BABU

(Faculty guide)

MUHAMMED IBINU

(Reg No: EFAUBCM076)



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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled "A STUDY OF...
SATISFACTION ON USING OF ONLINE BANKING APPS PROVIDED
BY THE SBI BANK
done by...MUHAMMED...IBINU.....
during the semester...VI.....is in partial fulfillment of the requirement
for the award of the degree of...BACHELOR OF COMMERCE.....
of University of Calicut, Kerala.

for Abdul ✓

Project Guide

Abdul ✓

HOD

Murukan ✓

Principal

Murukan ✓

Prof. Murukan Taha C

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Nirmala College of Arts & Science

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University Hall Ticket No :...EEAU.B.C.M.076.....

Submitted for the examination held on :...11/4/23.....

Internal Examiner

Internal Examiner



External Examiner
10/4/23

External Examiner

1.1 Introduction

Now a days information technology plays a vital role in banking sector. People Are educated more than old days, Today human lives become machine Oriented and they don't have enough time to visit bank than ever before. State Bank Of India is the largest bank with network of over 15000 branches and 5 Associated banks located even In the remort part of India. SBI offers a wide Range of banking products to corporate and retail customers. Mobile Is one of The fastest growing areas of modern banking A customer can perform 1Transaction at anywhere through Mobiles. It enables the dramatic lowering of Transaction cost and the creation of new types of banking Opportunities that Address the barriers of time and distance. The internet banking of SBI has Many features like Fixed deposit , money transfers, adding automated bill Payment and many more. The SBI anywhere personal apps Provides most of The features of net banking in order to make things simpler. SBI has Introduced YONO(You Only Need One) app which combines the features of UPI app and the internet banking portal. YONO offers services From over 100 e-commerce including online shopping, travel planning etc. and also offers convential mobile Banking services such as bank account opening, fund transfer, cashless bill payment and loans. YONO offered as An app for both android and ios. BHIM(Bharat Interface For Money) is an app that lets you make simple, easy Quick payment transaction unified payment interface (UPI) easy to make instant bank to bank payments and pay And collect money using mobile numbers or virtual payment address(UPI ID). The present study analysis the Awareness and satisfaction of using YONO and BHIM among customers of SBI in Perinjanam . It is the most Populated town in coastal area. So we conduct the study to understand the awareness of the respondent in This Town.

1.2 Statement of the problem

To find out the customer satisfaction towards using of SBI YONO and BHIM Applications in Perinjanam Panchayat. Today SBI bank provides lot of Services to their customer. SBI have launched a New app YONO. It is necessary to


5.3 Suggestions

- Make the application more colourful and user-friendly.
- Response speed of application should be more faster.
- Should make more awareness on YONO which people could do at Their Home without visiting branch which facilitates by YONO SBI app.
- Beneficiary activation should be faster.
- Number of YONO CASH enabled ATM, should be increase and should Aware More about it among the customers.

5.4 Conclusion

Trading and service which are now giving a makeover trading for economy. This makeover is creating a great effect on banking sector today. The nature Of banking transactions has moved from long queue at the bank counter to Small screens that fits our hands. Banks began to use emerging technology to provide better qualities service to the customer at less cost and greater speed. SBI bank which is one of the Leading bank on India also provide many of e banking facilities. The Research conducted on the topic "A Study of satisfaction on using of Online banking apps provided by SBI Banks". with special reference conducted In Perinjalam. Identified that majority of customers are awarded and their Response is satisfactory with SBI YONO app which provided by SBI. Majority of The respondents are satisfied with the speed of YONO app. Therefore majority Of customers are satisfied and most of them are aware about SBI YONO Application.




Prof. Murali
Principal
Nirmala College of Arts & Science
Melloor, Chalakkudy

DECLARATION

I, SARATHKUMAR P, S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project entitled "A STUDY ON ONLINE BUYING BEHAVIOUR IN FASHION AND APPAREL INDUSTRY OF COLLEGE STUDENTS" is a bonafied record of work done by me during 2022-2023 in partial fulfillment of the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. Malavika M R ,Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis of award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2023

For


Ms. MALAVIKA. M R

(Faculty guide)



SARATHKUMAR P

(RegNo: EFAUBCM077)



Prof. Mittra

Nirmala College of Arts and Science
Meloor, Chalakkayy



NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON ONLINE BUYING BEHAVIOUR IN FASHION AND APPAREL INDUSTRY OF COLLEGE STUDENTS

done by SARATHKUMAR P

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For

Project Guide

HOD

Principal

Date : 16/02/2023

University Hall Ticket No : EFAUBCMO.77

Submitted for the examination held on : 11/4/23



Internal Examiner



External Examiner

a huge influence on online marketing nowadays than other industries and this is quite a big development in the industry.

1.2 STATEMENT OF THE PROBLEM

In this study I would like to learn the on online buying behaviour in fashion and apparel industry. The data collected is from the customers who are using online method for purchasing. It is done during the current time and its main importance is as many people are buying online it is important to know the buying behavior.

1.3 SIGNIFICANCE OF THE STUDY

This study is significant since understanding buying behaviour is the important aspect for any business to grow. The same is true for online stores as well. There are tremendous opportunities for growth in the online mode of shopping, as the users of the internet are growing.

1.4 SCOPE OF THE STUDY

This study looks at the consumer behaviour towards buying apparel from online websites. This study aims to examine the factors affecting purchase behaviour of consumers towards online apparel industries. Its main aim is to know the buying behavior of consumers towards buying fashion and apparel products through online.

1.5 OBJECTIVES

1. To study consumer preferences towards online shopping as compared to offline shopping for fashion apparel.
2. To analyse the factors affecting the consumer preferences towards purchase behaviour of fashion apparel online.

1.6 RESEARCH METHODOLOGY

1.6.1 Type of research

The nature of study states as descriptive. Descriptive research is a research method describing the characteristics of the population or the phenomenon studied. It focuses on "what" of the research subject than "why" of the research subject.

1.6.2 Research design

A research is a valid when a conclusion is accurate or true and research design is the conceptual blueprint with in research is conducted. Research design is the framework of research methods and techniques chosen by researcher to conduct a study. The

5.4 CONCLUSION

From the study on online buying behaviour in fashion and apparel industry of college students it can be concluded that online shopping is becoming increasingly popular, especially among young people aged 17-20, and that most respondents in the survey were female. While many people have only recently started online shopping, there is a positive perception about the accuracy of information, variety of products available, and the affordability and fairness of prices.

Furthermore, online shopping is perceived as safe and convenient, with better service and safe delivery options that help to avoid risks. While there were a few instances where defective goods were received, most people were satisfied with the quality of the products purchased online.

There is also a positive perception about the suitability of fashion and apparel in online purchasing. The change in technology is seen as having a drastic impact on the overall shopping experience, with most people seeing it as making shopping easier.

Overall, the majority of respondents prefer online shopping, which suggests that it is becoming an increasingly important part of the retail industry. However, it is important to note that some people still have concerns about the accuracy of information, safety, and quality of online products. It is important for retailers to address these concerns in order to continue to grow the online shopping market



[Handwritten signature]

Prof. Murugan
Nirmala College of Arts &
Meloor, Chalakuudy

DECLARATION

I. **SREERAG MENON**, S6 Bcom Finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE ANALYSIS OF THE FINANCIAL PERFORMANCE OF KSE LTD, IRINJALAKUDA**" is a bonafide record of work done by me during 2022 -2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Dr Bindu V**, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR,

DATE: 16/02/2023



Dr. Bindu V

(Faculty guide)



SREERAG MENON

(RegNo:EFAUBCM078)



Prof. Murukan Babu C. S.

Principal

Nirmala College of Arts & Science

Meloor, Calicut

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE ANALYSIS OF FINANCIAL PERFORMANCE OF KSE LTD, IRINJALAKUDA done by SREERAG MENON during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

[Signature]

Project Guide

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HOD

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Principal

Date : 16/02/2023

University Hall Ticket No : EPAU.BC.M.078

Submitted for the examination held on : 11/04/2023



[Signature]
11/4/23

Internal Examiner



[Signature]
11/4/23

External Examiner

1.1 Introduction

Finance is the most important factor which is required by an organisation. Without the availability of finance, no organisation can succeed. A business organisation objective will be to maximise profit. No economic activity can be carried without finance. All resources needed for production can be arranged with the help of finance. Where there is use of finance there is a need for financial management. Financial management requires correct estimation of the financial needs of business, decides the best sources of funds and proper administration of capital. The utilisation of finance is scattered to many departments via the production department, marketing department, purchasing department, sales department etc. Finance is the life blood and nerve centres of a business. Finance is necessary for smooth functioning of business. Financial analysis is the analysis of financial statement of a company to assess its financial and soundness of its management. Financial statement analysis seeks to evaluate the performance, financial strength, ability to generate enough cash and the growth outlook of company. A financial statement provides a summarised view of the financial position and operation of a firm. Therefore, much can be learnt about firm financial position and operations of a firm. Therefore, much can be learnt about firm from careful examination of its financial statement, thus, an important aid to financial analysis. The resources must be suitable and economical for the need of business. The checking of financial performance ensures that the finance is carried efficiently .it requires retrospective analysis of operating period for the purpose of evaluating the wisdom and efficiency of financial planning. Financial analysis is the process of identifying strengths and weakness of the company with the help of accounting information provided by the profit and loss account and balance sheet. financial analysis will give the management considerable insights into levels and areas of strength or weakness. The analysis of financial statement is the process of evaluating the relationship between component part of financial statement to obtain a better understanding of firm position and performance. The financial analysis is the process of selection relation and evaluation based on the resourcing. This is the study based on the financial performance of KSE Ltd for the last five years. KSE Ltd is one of the medium size industrial undertakings and one of the largest producers of cattle feed in the private sector, situated in irinjalakkuda.

5.3 Conclusion

Kerala Solvent Extraction LTD was established on 25th September 1963, by a handful of coconut millers in and around Irinjalakuda with a vision of outcome this crisis of the coconut oil industry. KSE Irinjalakuda having a turnover of 500 cores are a largest manufacturing of cattle feed. It improves employment to around 1700 people directly and 7000 indirectly. Its shares are listed in the three stock exchanges in Cochin, Chennai and Mumbai. The company commenced its production in the year 1972. Now it become leader in the cattle feed industry in south India. The project entitles on "ANALYSIS OF FINANCIAL PERFORMANCE OF KSE LTD, IRINJALAKUDA". Financial performance is the process of measuring the result of a firm's overall financial health over a given period of time and can also use to compare similar firms across the same industries or sectors, utmost care has been taken at all levels of project work right from die beginning of analysing accounting information provided by profit and loss account and balance sheet. The project is conducted to find out their financial performance. From the analysis and interpretation, it is clear that the firms have been increasing year by year. The functions of finance department of KSE Ltd Irinjalakuda is better. When we are comparing 2018 to 2022 it is clear that the company's growth rate is increased.



Murukan Pabu C. R.

Prof. Murukan Pabu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalaky

DECLARATION

I, THOUFEER K, N S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON SPENDING BEHAVIOUR OF STUDENTS WITH SPECIAL REFERENCE TO NIRMALA COLLEGE, CHALAKUDY" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. ANNIE K T, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16/02/2023

For
Kk Jeyaraj

Ms. ANNIE K T

(Faculty guide)



Thoufeer K N

Thoufeer K N

THOUFEER K N

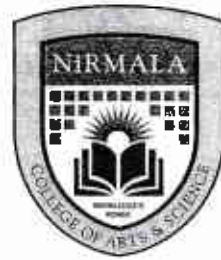
(RegNo: EFAUBCM 079)

Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON SPENDING BEHAVIOUR OF STUDENTS WITH SPECIAL REFERENCE TO NIRMALA COLLEGE CHALAKUDY done by THOUFEER K.M. during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For

Project Guide

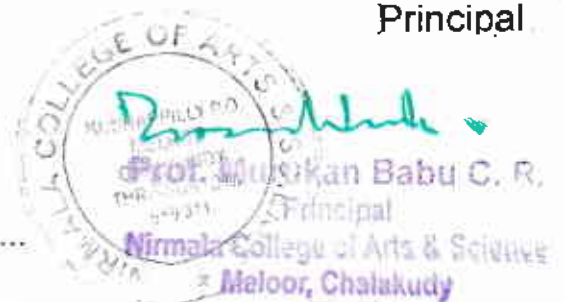

HOD


Principal

Date 16/02/2023

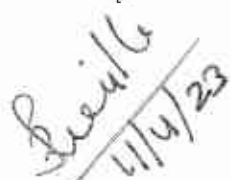
University Hall Ticket No.: EFAUBCM079

Submitted for the examination held on: 11/04/2023




Internal Examiner




External Examiner

1.1 INTRODUCTION

Human wants are unlimited. When one want is fulfilled, then another want is raised. In early years people spent more on unnecessary items than the necessary items.

The transition from childhood to adulthood can be a tough time for young people. Young people face the challenges and up the level of leaving their parental home moving in to the world of work and beginning to build a family. But for the young people today the challenge for them is even more difficult because they must do all of these in the midst of a struggling economy. The increased pocket allowances and employment opportunities to earn and spend make the youth of this country as one of the most important forces in spending. The spending habits of this youngster not only indicate the economic and life style trends but also larger social trends of the country.

The youth referred to here are college students in under-graduation. The age group of 18-22 years is the part of society which is immortalized in advertisements despite they are financially dependent on parents till about an age of 18-22 years, there is a radical difference observed in the spending behaviour of the youth of our country. The study has been undertaken to analyse the spending habit of Nirmala college students. The main reason behind the study is the youth spend more than their income and saving habit is declining.

This study also identifies various factors which influence the spending of students.

1.2 STATEMENT OF THE PROBLEM

The spending habits of the youth have changed over the years. Youth has started to spend more money on entertainment and life style and has become more brand conscious. With the increase in standard of living of adults, the young have also been empowered with more money and have got more spending power. The spending habit of college student is a relevant topic in this current scenario because the income of the students is very low and expenses are very high. It is important to study that how will they manage their spendings with their limited income. This study is conducted to understand the various spending patterns of Nirmala college students.

5.3 SUGGESTIONS:

Spending is increasing among youth and in order to control spending and increase the savings .the following are the suggestions:

- Try to spend within in the budget.
- Savings can be deposited in bank accounts which will motivate to save more money.
- Savings can be invested in financial markets which will brings higher returns in the future.
- Figure out the luxury items that we usually buy and try to avoid them

5.4 CONCLUSION:

The study was conducted to know the spending habits of college students of Nirmala college . It helps to understand about the spending habits of college students and also help to understand about the spending pattern of college students. It was found that most of our respondents spend more than they save but their spending avenues are different. Students save their money for travelling and for shopping. From the study on spending pattern of students, students are spending their amount in entertainment, shopping and transportation. From this, we conclude that the students have savings but they spend more than they save and the students are not aware about the importance of savings



Murukan

Prof. Murukan
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **VYSHAK J RAMESH S6 B.com** Computer application student of **Nirmala College of Arts and**

Science, Meloor hereby declare that this project report entitled "**A STUDY ON FINANCIAL ANALYSIS OF BRITANNIA INDUSTRIES LTD**", is a bonafide record of word done by me during 2021-2022 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr.BLESSON BABU**, Department of commerce, **Nirmala College of Arts and Science, Meloor, Chalakudy**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16/2/2023



Mr. BLESSON BABU

(Faculty guide)



VYSHAK J RAMESH

(Reg no. EFA/BCM080)



Prof. Murukan Babu C.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy



NIRMALA COLLEGE OF ARTS & SCIENCE


MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT. U.O. No. 8089/2014/Admit. dated 17/8/2014





CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON FINANCIAL ANALYSIS OF BRITANNIA INDUSTRIES LTD" done by VYSHAK J. RAMESH during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide




HOD

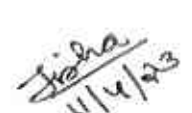

Principal

Date: 16-2-2023

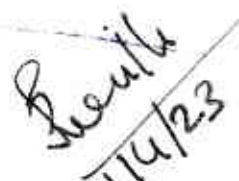
University Hall Ticket No.: EFAUBCM080

Submitted for the examination held on: 11/4/2023


Prof. Muruk
Nirmala College of Arts & Science
Meloor, Chalaky


Internal Examiner




External Examiner

1.1 INTRODUCTION

Financial performance analysis is the process of identifying the financial strength and weakness of firm by properly establishing relationship between the items of balance sheet and profit and loss account. It is performed by professionals who prepare reports using ratios and other techniques, that makes use of information taken from financial statements and other reports. These reports are usually presented to top management as one of their bases in making business decisions. It also helps in short term and long term forecasting and growth can be identified with the help of financial performance analysis.

Finance is a term for matters regarding the management, creation, and study of money and investments. Specifically, it deals with the questions of how and why an individual, company or government acquires the money needed called capital in the company context and how they spend or invest that money. To determine the firm's efficiency the analyst attempt to measure the firm's solvency, liquidity, profitability, turnover and other indicator in rational and normal way. It is a process of measuring the result of firm's policies operations in monetary terms. It is used to measure firm's overall financial health over a given period of time and can also be used to compare similar firms across same industry or to compare sectors in aggregation.

1.2 STATEMENT OF PROBLEM

It basically examines the strength and weakness of the firm by properly establishing the relationship between the items of balance sheet and the profit and loss account of Britannia Industries Ltd.

1.3 SIGNIFICANCE OF STUDY

It provides internal and external stakeholders with the opportunity to make informed decisions regarding investing. Financial statement analysis also provides lending institutions with an unbiased view of a business's financial health, which is helpful for making lending decisions.

1.4 SCOPE OF STUDY

The study was conducted on Britannia Industries Ltd to analyze the financial performance of past 5 years. The study aims to analyze the liquidity, profitability, turnover, solvency position of company the study is based on the financial position of

5.3 CONCLUSION

The project is entitled on "FINANCIAL ANALYSIS OF BRITANNIA INDUSTRIES LIMITED". Utmost care has been taken at all levels of the project work, right from the beginning of analysing accounting information provided by profit and loss account and balance sheet.

The study highlights that the financial performance of Britannia Industries Ltd is satisfactory. This study helped you to know the financial strength and weakness of the company. Under liquidity ratio, current ratio shows a negative sign and quick ratio shows a positive sign. The solvency ratio and the profitability ratio overall shows a positive signs. Under activity ratio, total asset turnover ratio and working capital turnover ratio shows a negative sign, whereas stock turnover ratio shows a positive sign. The financial statements of the company was analysed and interpreted with the help of balance sheet and profit& loss account of last 5 years 2015-20. The company has a scope of improvement in the future.



Murukan Babu

Prof. Murukan Babu
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, YADHUKRISHNA M U S6 Bcom finance student of Nirmala College of Arts and Science, Meloor hereby declare that this project report "A STUDY ON PROBLEMS FACED BY STREET VENDORS IN CHALAKUDY MUNICIPALITY" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. JESSY RAPHEL, Department of Commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the bias for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-2-2023



Ms. JESSY RAPHEL

(Faculty guide)



YADHUKRISHNA M U
(REG NO: EFAUBCM081)



Prof.
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON PROBLEMS FACED BY STREET VENDORS IN CHALAKUDY MUNICIPALITY done by YADHUKRISHNA M.U during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

HOD

Principal

Date: 16-2-2023

University Hall Ticket No: EFAUBCM081

Submitted for the examination held on: 11/4/23

Internal Examiner



External Examiner

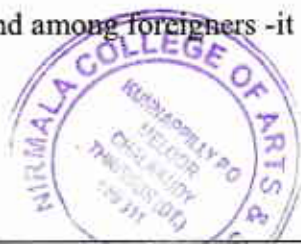
1.1 INTRODUCTION

Street vending means displaying, offering solicitation for sale or actual sale of goods, food items, wares, artworks or similar items on public streets road side. Street vendor is person who offers goods for sale to public at large without having a permanent build up structure. Street vendors may stationary in the sense that, they occupy space on the pavement or other public/ private or vending with wheeled stalls. They provide a wide range of goods and service at affordable prices get conveniently at the door step, reducing everyday transaction cost and time.

They try to solve their problems their meagre financial resources. They are the most people ought to be encouraged to grow in the informal sector ,so they created an organisation called NASVI. They contribute significant role in development of urban economies but public authorities consider street vendors as an encroacher of the road sides. Those people who live in villages and towns ,hear the call of the street hawker in the morning and evening .They bring plenty of fruits and vegetables with them, people flock around them buy fruits and vegetables .Sometimes bargaining about the prices of various commodities, sometimes they to bow to the wishes of customers by reducing their rates

The PM SVANidhi scheme was launched with the objective of providing an affordable working capital up to Rs10000/- at 7% interest from commercial banks, rural regional bank small finance banks to street vendors to resume their business adversely impacted due to COVID-19 pandemic.

The street vendors have safety and security in their working place ,together with illegal compensation pay to the authorities. In the study attempted to explore the problems of vendors and this study will provide a better understanding about street vendors life. By solving the problems it will increase the tourism of the nation because street products have high demand among foreigners -it is a general truth.



Murukan Baba C. R.

Prof. Murukan Baba C. R.
Nirmala College of Arts & Science
Meloor, Chalakydy

5.3 CONCLUSION

Street vendors are the people who offer goods or services for sale to the public without having any permanent built up structure or stall. Today vending is an important source of employment for a large number of urban poor as it requires low skills and small financial investment. Street vending could be stationary and occupy space on the pavement or other public/private areas or could be mobile and move from space to space carrying their wares in moving buses.

The study clearly reveals the current status of locals ,in terms of current needs and problems. Street vendors are trying to survive in society with availability of basic living standards. The study shows a considerable number of street vendors. The street vendors are affected with low investment, language, competition from domestic vendors, difficulty in getting loans and regular income, health problems and weather conditions.

Murukan Babu



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **ABHIJITH P S**, S6 BCOM CA student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled **"A STUDY ON THE CUSTOMER PURCHASING BEHAVIOR TOWARDS BRANDED APPARELS IN ANGAMALY MUNICIPALITY"** is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Ms.MALAVIKA M.R, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similarity of recognition.

PLACE: MELOOR

DATE: 16-02-2023

For


Ms. MALAVIKA M R

(Faculty Guide)



ABHIJITH P S

(REG NO EFAUBCM082)



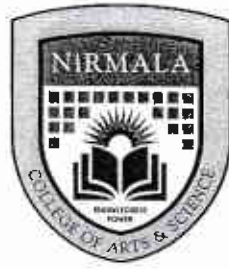


Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE CUSTOMER PURCHASING BEHAVIOR TOWARDS BRANDED APPARELS IN LANGAMALY MUNICIPALITY done by ABHIJITH PS during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For 
Project Guide


HOD


Principal

Date: 16-02-2023

University Hall Ticket No: EFAUBCM082

Submitted for the examination held on: 11/4/23


Internal Examiner




Krishnakumar PG

Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Memorial Government College,
P.O. 680722, Chalakudy, Thirissur Dt.

External Examiner

1.1 INTRODUCTION

Indian economy is one of the fastest growing economies in the world and is observing shifts in consumer preferences. Indian apparel industry is the second largest contributor in retail industry. Its overall retail picture has shown long-term growth with the increase of income, increased exposure to foreign brands. According to an article in Economic Times, market of branded apparels in India may rise to Rs.250000 lakh by 2020. Today the people of India have become brand conscious and they prefer branded products to show off their status symbol. Customers rely on branded products and mostly prefer to buy products with well-known brand name.

Consumer Buying Behavior is the investigation of people and the method they use to choose, secure, utilize, and discard items, administrations, encounters, or thoughts to fulfill needs and the effects that these procedures have on the consumer and society. Today Indian consumers have become more adaptable and demanding to fashion change, thus, it has become challenging for marketers to cater the buyers with constant changing preferences. In today's era for a marketer, consumers are the kings. For a marketer the only way to influence purchasing is by understanding consumer behavior.

Consumer behavior is the study of individuals, groups, or organizations and all the activities associated with the purchase, use and disposal of goods and services. Consumer behavior consists of how the consumer's emotions, attitudes, and preferences affect buying behavior. Consumer behavior emerged in the 1940-1950s as a distinct sub-discipline of marketing, but has become an interdisciplinary social science that blends elements from psychology, sociology, social anthropology, anthropology, ethnography, ethnology, marketing, and economics (especially behavioral economics).

The study of consumer behavior formally investigates individual qualities such as demographics, personality lifestyles, and behavioral variables (such as usage rates, usage occasion, loyalty, brand advocacy, and willingness to provide referrals), in an attempt to understand people's wants and consumption patterns. Consumer behavior also investigates on the influences on the consumer, from social groups such as family, friends, sports, and reference groups, to society in general (brand-influencers, opinion leaders).

Research has shown that consumer behavior is difficult to predict, even for experts in the field; however, new research methods, such as ethnography, consumer

A STUDY ON THE CUSTOMER PURCHASING BEHAVIOR TOWARDS BRANDED APPARELS IN ANGAMALY MUNICIPALITY

neuroscience, and machine learning are shedding new light on how consumers make decisions. In addition, customer relationship management (CRM) databases have become an asset for the analysis of customer behavior. The extensive data produced by these databases enables detailed examination of behavioral factors that contribute to customer re-purchase intentions, consumer retention, loyalty, and other behavioral intentions such as the willingness to provide positive referrals, become brand advocates, or engage in customer citizenship activities. Databases also assist in market segmentation, especially behavioral segmentation such as developing loyalty segments, which can be used to develop tightly targeted customized marketing strategies on a one-to-one basis. (Also see relationship marketing).

1.2 STATEMENT OF PROBLEM

In changing life style environment and growing economic scenario Indian consumers purchase behavior is totally change in different dimensions includes consuming food and taste, buying of cloths, use of durable products, and luxuries products.

1.3 SIGNIFICANCE OF THE STUDY

We live in fashionable and modern India. Increase in purchasing power and literacy level among consumers makes them easy to find out what is new in clothing and now consumers have the ability to purchase costly branded apparels to look stylish. Now consumers give much preference to branded apparels as compared to unbranded ones. So, this study helps to find out what are the factors which consumers think off while giving preference to branded apparels and which brands consumers mostly prefer.

1.4 SCOPE OF THE STUDY

Today's generation is quite impressionable and hence in order to enhance their personality, or to meet social standards, they gravitate towards branded products that are creating a stir in the market. The brand image simply an impression or a imprint of the brand developed over a period of time in the consumer's mindset. So, this study is to investigate the buying behavior of regular buyers of branded apparels in Angamaly Municipality.



Prof. Sankar Das
Principal
Nirmala College of Arts & Science

5.3 CONCLUSION

The study reflects that income factor and purchase pattern of branded apparel product. According to the ranking by customers, the quality factor prevails in the first position, color and design, comfort and style and price are securing successive ranks respectively. Understanding consumer behavior with respect of their preferences, influencing factors, reasons behind purchase is quite important from the side of branded players. It is found from the study that apparel manufacturers should focus on manufacturing various variety to consumers in terms of design, style, as well as color. The expectation level and satisfaction level towards the types branded apparel were having positive relationship. The brand developer should develop and place the products accordingly to the customer and that will help in sustainable apparel products development as well as better business performances. Brand enhances the personality of a person. In Thaliparamba, people associate brand with the quality of product, style and is design. In return, they expect the branded product to provide them recognition, satisfaction and value for money invested. Survey depicts that there is a relationship between the consumers income and the satisfaction derived from a purchased product. Finally, it can be concluded that it is important to know the customers buying behavior process and customer's requirements properly



Dr. M. M. M.

Prof. M. M. M.
Nirmala College of Arts &
Meloor, Chalakudy

DECLARATION

I, **ADHIL K A**, S6 BCCM CA student of **Nirmala College of Arts and Science Meloor** hereby declare that this project report entitled "**CUSTOMERS ATTITUDE TOWARDS PURCHASE OF ELECTRIC AND NON-ELECTRIC TWO WHEELERS AT CHALAKUDY MUNICIPALITY**" is a bonafide record of work done by me during 2021- 2022 in partial fulfillment for the award of degree of **BACHELOR of COMMERCE** under the supervision of **Ms. MINY M J**, Department of Commerce, **Nirmala College of Arts and Science, Meloor, Chalakudy**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similarity of recognition.

PLACE: MELOOR

DATE: 16-02-2023



Ms. MINY M J

(Faculty Guide)


ADHIL K A

(REG NO EFAUBCM083)




Prof. Murtala Bobu C R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled CUSTOMERS ATTITUDE TOWARDS PURCHASE OF ELECTRIC AND NON-ELECTRIC TWO WHEELERS AT CHALAKUDY MUNICIPALITY done by ADHIL K.A during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


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Principal


Date: 16-02-2023

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External Examiner

1.1 INTRODUCTION

One of the most important factors that decide the future of Indian economy is the price of petroleum products. After all a small increase the price of this has got widespread impact on the Indian Economy. If the price of petrol increases, it increases the transportation cost of various products, thereby making the companies to increase the price of these products. This causes inflation in the Indian market and the performance of the economy is affected.

It is evident to everyone how volatile the prices of petroleum in the global market are. Considering the fact that it is a non-renewable source of energy and also the fact that India has one of the highest energy needs the world, it is not a cause of surprise to anyone how volatile Indian Economy becomes.

Further considering the fact that government since June 2010 have given oil companies the power to decide the price of petrol in the country has alienated the public from the government. It is to note that since this act from government, the price of petrol has been increased many times.

Around 93% of today's automobiles run on petroleum based product, which are estimated to be depleted by 2050. Moreover, current automobiles utilize only 25% of the energy released from petroleum and rest is wasted into the atmosphere. For preservation of gasoline for future and increasing the efficiency of vehicle an electric vehicle can be a major breakthrough. An electric vehicle is pollution free and is efficient at low speed conditions mainly in high traffic areas. But battery charging is time consuming. Gasoline engine proves its efficiency at higher speeds in high ways and waste a lot of energy in urban areas. A hybrid vehicle 2 solves these problems by combining the advantages of both the systems and uses both the power sources at their efficient conditions. In January 2013, the Indian government announced a plan to provide subsidies for hybrid and electric vehicles. The plan will have subsidies up to ₹ 1,50,000 (Approximately US\$2,200) for cars and Rs. 50,000 on two wheelers.

1.2 STATEMENT OF PROBLEM

Automobile industry has become very competitive. Retention of existing customers and creation of new customers is very toughest job to do. The frequent rise in petrol price

5.2 SUGGESTIONS

On the basis of study, the following suggestions are pointed out

- The manufactures should try to introduce charging stations and battery swapping in order to increase the sale of electric scooter.
- If the manufactures try to introduce more models with reasonable price it will be convenient for the purchase of electric scooters.
- The government should try to reduce petrol price in order to manage the sale of non-electric two wheelers.
- The manufactures should try to introduce new models with better mileage for the non-electric two wheelers.

5.3 CONCLUSION

According to the study conducted, demand for petrol vehicles is comparatively higher. Now potential buyers are reluctant to shift to electric vehicles due to the below reasons

- Non availability of sufficient source centers
- Non availability of battery swapping
- Concerned about the performances comparing to petrol vehicles
- Highlighted complaints in social media

All these factors does affect the decisions taken while given a choice of petrol / electric vehicles. These concerns are expected to be advised in coming future with such more big brands coming to this sector and much more awareness to the public.



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Nirmala College of Arts & Science
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DECLARATION

I, **JEFIN JOY**, S6 BCOM CA student of **Nirmala College of Arts And Science Meloor** hereby declare that this project report entitled **“A STUDY ON WORK LIFE BALANCE IN INDUS MOTORS PVT LTD”** is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of **BACHELOR of COMMERCE** under the supervision of **Ms.GIGI M.R**, Department of Commerce, **Nirmala College of Arts and Science, Meloor, Chalakudy** , affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/2/2023



Ms GIGI M. R

(Faculty Guide)



JEFIN JOY

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NIRMALA COLLEGE OF ARTS & SCIENCE

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON WORK LIFE BALANCE IN INDUS MOTORS PVT LTD done by TEJIN JOY during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

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1.1 INTRODUCTION

Man is a social animal, needs time for self, family and society to satisfy their various needs. An individual spends more than eight hours a day in office, remaining is spent in travel to and from office, and with family and friends. Very little time is available for attending to his/her personal needs or grooming.

The quality of the time spent by people with their family, friends or for themselves would help the individuals to relax, refocus and perform better in their jobs. This would automatically benefit the organizations in enhancing the overall organizations performance. Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development/meditation).

1.2 STATEMENT OF THE PROBLEM

Lack of work flexibility, high work pressure and longer working hours are stressing out many Ghanaian workers, reducing their job performance and productivity as well as causing broken homes. In the community, there is growing concern that the quality of home and community life is deteriorating. These have resulted to poor employee input and performance at his or her job place, because an employee, who finds it difficult to properly balance his or her family life, tends to also have difficulties managing tasks at his or her workplace, therefore resulting in poor employee performance. Sparks, Cooper, Fried and Shirom, (1997) in their study provide some indication that when people spend too many hours at work, and spend less with their families, their health and work performance begin to deteriorate. There are various explanations for this associated with affluence, the growth of single parent families, the privatization of family life and the lack of local resources and facilities. In addition, the pressures and demands of work, reflected both in longer hours, more exhaustion and the growth of evening and weekend work leave less scope for "quality" family time. The consequences include increases in juvenile crime, more drug abuse, a reduction in care of the community and in community participation and less willingness to take responsibility for care of elderly relatives and for the disadvantaged. While steps to redress these concerns transcend work and employment, it is nevertheless

5.4 CONCLUSION

The family and work life are both important to employees in any sector and if these two are not maintain properly it creates stress and strain and results into various diseases. This study is found important because it tries to know how employees are manage work and life.

Through work life balance the individual will feel relaxed and organized, productivity of the person increases which will lead accomplishing task effectively as well as to attain greater successes. It will improve relationship with families and work life. Leisure time is another added plus of work life balance.

The company provide yearly master check up for employees. The employees are use entertainment programmes, music and other activities to manage stress. Most of the employees are personally feel that flexible finishing time will help them to balance their work and life. Company provide holiday pay for employees and give maternity leave for female staff and opportunity to get back the same work.

This study is help to know that the employees have good work life balance they are not suffer because of work pressure and family matters.



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Prof. T. S. S. S.

DECLARATION

I, **MOHAMMED MUSAWIR**, S6 B.com computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON CUSTOMER’S PREFERENCE TOWARDS PETROL AND DIESEL CARS WITH SPECIAL REFERENCE TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR**” is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of **Mr. JITHIN M VARGHESE**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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This is to certify that this Project Report entitled *A study on customer's preference towards petrol and diesel cars with special reference to Nirmala College of Arts and Science, Meloor* done by Mohammed Musawir during the semester VI is in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce of University of Calicut, Kerala.


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1.1 INTRODUCTION

Automobile industry is a symbol of technical marvel by human kind. Automobile industry is one of the fastest growing industries in India. They play a major role in the development of the economy through the transport sector on one hand and help the industrial sector on other hand to grow fast and thereby generate better employment opportunities. Over the last decade agencies and institutes are trying to improve their customer satisfaction method. Customer satisfaction is the key to bring an economy to the greatest heights. They are necessary for the improvement of business. Due to the Indian market opening its wings to MNC's the competition has become severe in terms of product, quality and service. India stands 4th in position in terms of producing motor vehicles after China, United states and Japan. In 2021 India produced a total of 4,399,112 vehicles.

The era of liberalization, privatization and globalization has brought changes in society and lifestyle of people. Marketers can justify their existence only when they are able to understand consumers' needs and satisfy them.

Most of the customers in India are unwilling to try new products. There are only a few who are willing to experiment with new one. Once they've tried them it's advertised. Advertising are done through different methods, nowadays social media influencers play a major role. Through their feedback customers try new products, which leads to even more customer feedback.

Some of the organizations have to depend upon customers to improve their quality and product. Understanding and predicting customers' needs and wants is very crucial for an organization. Customer's needs, attitude can help in the growth of an organization. It helps the organization to keep up with the trend. In the age of social media trends and desires tend to keep on changing.

In 2022 there are different types of fuels used in vehicles such as Petrol, Diesel, Compressed Natural Gas (CNG), Bio-Diesel, Liquid Petroleum Gas (LPG), Ethanol or Methanol. Apart from all of the fuel dug from earth, there is also the existence and continuous development of electric vehicles, which provides zero emission and is 100% environmentally friendly. In this research we are focusing on usage of petrol cars over and diesel cars.

In India we can see many people use different fueled cars for different purposes. Especially in the case of petrol and diesel. Most of the time diesel is used for heavy vehicles for long and loaded travel. There are also times when the cars are using diesel as well. As a majority we will be able to see petrol being used. Lately the use of electric vehicles is rising for environmental friendly reasons. Now, the production of cars supporting Compressed Natural Gas is in production

One of the most common fuel types currently in India, petrol cars form the majority of all vehicles sold in India, especially passenger vehicles. Another most preferred type of fuel when it comes to vehicles, diesel is highly preferred across the globe, one of the economic fuels. There is a recent diesel price deregulation in India which is rightly going to affect the buying behavior of customers. The manufacturers of automobiles need to think over this recent fuel deregulation and plan the strategy accordingly with the customer's perspective.

1.2 STATEMENT OF THE PROBLEM

While buying a new car, each customer focuses on different factors of the vehicle. It could be the price of the vehicle, if the vehicle is taken on EMI, the value of EMI is focused. Customers can also go for the performance of the vehicle. The tax rate that should be paid for the vehicle. Customer number of seats. Customers may check the service centers available for the said vehicle. Customers can check the maintenance cost and the availability of spare parts in the country. Competitive pricing of petrol and diesel can affect the customer's decision to buy a new car. Fuel efficiency and after sales service influence a customer to prefer a car. The studies raise the prominent factors that influence customers to purchase petrol cars rather than diesel.

1.3 SIGNIFICANCE OF THE STUDY

The study is relevant to the people who are actually going to buy a car, be it a first hand or second hand. It helps the customers to realize which one is better than the other and the reason behind it.

5.4 CONCLUSION

Customer satisfaction is important in an economy; it illustrates whether your customer base likes what you're doing. In a society it helps the people to choose which one is better and be more efficient. Having a loyal customer in specific thing helps the society to understand the value of it. Now in social media there are people who goes and rates the level of satisfaction. This helps in better reach of such items and goods.

The purpose of this study was to understand why people choose petrol cars over diesel cars. From the study it was concluded that petrol engines are efficient than diesel engines. The survey was conducted on 60 people. There were limitations to this study such as the place. From the study it is understood that the maintenance, after sale value, efficiency and mileage is better for petrol cars. Even when the cost of petrol is more than diesel fuel, people choose petrol cars. In the study when the question was asked separately whether the respondents have driven petrol and diesel cars it showed that 83 percent of people have driven petrol cars while only 53 percent of people have driven diesel cars. Petrol cars have better quality and wide range of brands. Even in future the people will rely more on petrol even if new fuels come into existence.



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I, **MOHAMMED ZAHID**, S6 B.COM Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON EMPLOYEE WELFARE SCHEMES AT CHERUVATHOOR AGENCIES MUTHUVATTOOR**" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. **VINEETHA SHIBU**, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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This is to certify that this Project Report entitled A Study on
Employee Welfare Schemes at Chemvathoor Agency, Mathavala
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1.1 INTRODUCTION

The ILO (International Labour Organization) defined, "welfare as a term which is understood to include such services and amenities as may be established in or the vicinity of undertaking to perform their work in healthy, congenial surrounding and to provide them with amenities conducive to good health and high morale".

According to Arthur James Todd, "welfare as anything done for the comfort or improvement and social of the employees over and above the wages paid, which is not a necessity of the industry".

Employee welfare means, such services, facilities and amenities such as canteens, rest and recreation facilities, arrangement for travel to and for the accommodation of workers employed at a distance from their home, and such other services, amenities and facilities including social security measures as contribute to improve the condition under which workers are employed.

Employee welfare may be viewed as a total concept, as a social concept and a relative concept. The total concept is a desirable state of existence involving the physical, mental, moral and emotional well-being. The social concept of welfare implies, of man, his family and his community.

The relative concept of welfare implies that welfare is relative in time and place. Employee welfare implies the setting up of minimum desirable standards and the provision of facilities like health, food, clothing housing, medical allowance, education, insurance, job security, such as to safeguard his health and protect him against occupational hazards. The worker should also be equipped with necessary training and a certain level of general education.

The term 'Employee Welfare' refers to the facilities provided to workers in and outside the factory premises such as canteens, rest and recreation facilities, housing and all other services that contribute to the well-being of workers.

Welfare measures are concerned with general well-being and efficiency of workers. so this study deals with the various welfare measures provided by the cheruvathoor agencies to their employees.

5.3 CONCLUSION

Overall, the employee involvement and welfare measures of cheruvathoor agencies Muthuvattoor, Guruvayur are satisfactory and they need to develop still more new techniques and also, they have to convert the minds of the subordinates.

The Welfare measures are more important for every employee, without welfare measures employee cannot work effectively in the organization. Majority of employees are satisfied with welfare measures. They should take necessary steps to solve problems in those measures; So that the employee can do his job more effectively. The company can concentrate on the other non-statutory measures to boost the Employee morale.

Operating efficiency of the company is satisfactory. The company maintains good industrial relationships with the employees and continues to be the market leader in all over the world. Hence the management is making it possible to make a better place to work. Every organization has to take make a better place to work every organization has to take effort to find out what the employees want and what the drawbacks are this can be done formal procedures likes third party intervention then only this precision and esteemed organization can reach to the world top. Sincerely hope that the suggestions provided by improve useful in the employee involvement and welfare measures.



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I, **AGNES SHAJU**, S6 B.com Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY IN NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR ON AWARENESS ABOUT E- BANKING SERVICES AMONG COLLEGE STUDENTS**" is a bonafide record of work done by meduring 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms.JESSY K K**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
AWARENES ABOUT E-BANKING SERVICES AMONG COLLEGE STUDENTS
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External Examiner

1.1 Introduction

In this era of global competition the banking sector has emerged as a vital service industry. More about that segmentation, structuring of activities and scope of banks has changed its landscape in due to of changes in the world economy at large. The financial and investment activities are added with insurance and foreign transactions. The technological revolution has added the usage of information and communication techniques that are sophisticated used and replaced the manual banking transactions. E-banking is not a new topic of the town today, but has raised the business of banking sector by 4.6% only due to technological advancement.

E-banking services are becoming increasingly popular among college students, as they offer convenience and flexibility in managing money with e-banking students can access their accounts from anywhere, anytime and perform a variety of activities such as paying bills, transferring funds and viewing account balances. However many students may not be aware of the advantages of e-banking and the advantages of e-banking and the potential risks associated with it.

This paper is an attempt to study the awareness of e-banking facilities among college students. Electronic banking means providing banking services to customer at his home, office travelling with the use of electronic technology. It means provide banking services to customer at anywhere and anytime, there is no limitation of place and no limitation of time. It is a conveyance service to customers. The rapidly changes in business operations in contemporary times in the form of technological improvement require banks to serve their customers electronically. Traditionally banks have been in fore font of harnessing technology to improve their services. The banking industry and its environment in the 21st century is highly complex and competitive and there for the need for information and communication technology to take centre stage in the operations of the bank. Electronic banking is critical in the transformational drive to the place banks in the area such services and how they deliver to customers. Thus it is seen as a valuable and powerful tool in the development growth, promotion of innovation and enhancing competitiveness of banks, information technology has been found to lead to improvement in business efficiency and serve quality and hence attract customers as well retain them. This

5.3 CONCLUSION

This study can be concluded that most of the students are aware about various E-banking services offered by their bank. E-banking is quite popular among students since it is convenient to use and time saving too. ATM is popular services among students. There is need to create awareness about Internet Banking security.



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DECLARATION

I, ANAKHA E A, S6 B.Com Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN PRIVATE SECTOR BANKS" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of MS.MALAVIKA M R, Department of commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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This is to certify that this Project Report entitled "A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN PRIVATE SECTOR BANKS" done by ANAKHA EA during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

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1.1.INTRODUCTION

E-banking is an umbrella term for the process by which customers may perform banking transactions electronically without visiting financial institutions. Compared with traditional channels of offering banking services through physical branches, e-banking uses the Internet to deliver traditional banking services to their customers, such as opening accounts, transferring funds, and electronic bill payment.

E-banking services are delivered to customers through the Internet and the web using **Hypertext Mark-up Language (HTML)**. In order to use e-banking services, customers need Internet access and web browser software. Multimedia information in HTML format from online banks can be displayed by the web browsers. The heart of the e-banking application is the computer system, which includes web servers, database management systems, and web application programs that can generate dynamic HTML pages.

Bank customers' account and transaction information is stored in a database, a specialised software that can store and process large amounts of data at high speed. The function of the web server is to interact with online customers and deliver information to users through the Internet. E-banking enables the customers to perform the basic banking transaction by sitting at their offices or home through the internet. The customers can access the bank website for viewing their account details and perform the transactions on account as per their requirements. Customers are being provided with additional delivery channels like ATM Smart cards, home banking, mobile banking etc, which are more convenient to customers and are cost effective to the banks. Customer satisfaction is an overall customer evaluation of a product or service based on purchase and consumption experience over a time period. Satisfaction of customers is the most important factor in judging the service quality of the banking sector. Thus, an increase in satisfaction levels leads to decrease in operating and service costs and provides an opportunity for banks to expand their product portfolio and services for the future development.

Banking is a service and service quality has been found to be an important criterion in achieving customer satisfaction. However, measuring service quality has always been a challenge for service providers because of the intangible, inseparable and

5.3 CONCLUSION OF THE STUDY

With the advent of the LPG, economic reforms were introduced in many industries, especially the banking industry. As the effect of economic reforms the banking industry has the most competitive sector in the economy. This competitive pressure compels the banks to improve their service and provide best services to the customers to meet their customer expectation and to attain customer satisfaction.

This study attempted to identify key quality attributes of internet banking services by analysing e-banking customers & their comments on banking experience. The findings of this study show that despite of many advantages of e-banking people still consider it as an alternative for analysing their bank records. Although every bank today provides the facility of e-banking but most of people use it only once a month. This is because of the reason e-banking interpersonal interaction with customers is seldom possible. Identification and measurement of customer's expectations of the e-banking services provide a frame of reference and their related quality dimension.

There is still a lot needed for the banking system to make reforms and train their customers for using internet for their banking account. Going through the survey the main problem lies that still customer have a fear of hacking of accounts and thus do not go for internet banking. Banks are trying their level best by providing the best security options to the customers but there are lots of factors which stop a customer from opening an internet bank account. It is important that the banking atmosphere must focus on quick and fair services to their customers. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. And the scope can be increased by increasing the number of the respondents from the limit of 60 respondents in the further research. In this study the area is limited to the Vadanappally panchayath in the Thrissur District. For further studies the geographical area can be expanded to all over the Kerala or India etc.



Muri...

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DECLARATION

I, GASNA BIJU, S6 BCOM CA student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled "**A STUDY ON CUSTOMER SATISFACTION TOWARDS PAYTM USERS IN CHALAKUDY MUNICIPALITY**" is a bonafide record of work done by me during 2022- 2023 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Ms.GIGI M R, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similar title of recognition.

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Ms. GIGI M R

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GASNA BIJU

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External Examiner

1.1 INTRODUCTION

Paytm is one of the India's largest mobile commerce platforms. They started their journey by offering mobile recharge and utility bill payments. Today it offers a full marketplace to consumers on its mobile apps with the introduction of shopping platform on its mobile wallet recharge app. Paytm is deepening their roots in Indian e-commerce market. With a very short span of time, there are over 25 million registered users and are expected to double by the end of this year. Paytm success is followed by adverse challenges in the face of banks and e-tailors like Flip kart, snap deal who are on the path of introducing their own mobile wallets. In order to survive and grow in the market Paytm is developing effective marketing strategies and are expanding their operational competitiveness.

A digital wallet is a type of virtual wallet service that can be used by downloading an app. The digital or mobile wallet stores bank account or debit/credit card information in an encoded format to allow secure payments. One can also add money to a mobile wallet and use the same to make payments and purchase goods and services. This eliminated the need to use credit/debit cards or remember the CVV or 4-digit pin. Some of the mobile wallet apps in the market are Paytm, mobikwik, freecharge, etc. The various services offered by mobile wallets include sending and receiving money, making payments to merchants, online purchase etc.

Paytm is India's largest mobile payments and commerce platform. It allows you to pay bills and make online transactions. It started off as a prepaid mobile and DTH recharge platform, and later added data card, postpaid mobile and landline bill payments in 2013. By January 2014, the company had launched the Paytm wallet, which the Indian Railway and Uber added as a payment option. It launched into e-commerce with online bus ticketing. In 2015, it unveiled more use-cases like education fees, metro recharges, electricity, gas, and water bill payments. In 2016, Paytm launched movies, events and amusement parks ticketing as well as flight ticket bookings and Paytm QR. Later that year, it launched rail booking and gift cards. In 2017, Paytm became India's first payment app to cross over 100 million.

5.3 CONCLUSION:

The present study has tried to understand the consumer satisfaction regarding Paytm app is a familiar app used for e transactions. It is true that Paytm faced a successful growing path after demonetization. Even the smaller vendors have introduced Paytm to promote cashless payment methods. Therefore, we could generalize the trends that we are moving to a cashless economy. It is observed that the persons using internet from a longer time are aware and are using Paytm. The age group of the user has also influenced the usage of Paytm. It is observed that the users in the age group of 18 to 30 are aware of Paytm and are using Paytm for various purpose.

From my survey, I conclude that Paytm wallet had a large number of satisfied users until now Paytm started as recharge website in India pioneering today in diversified sectors like insurance, bill payments, ticket booking to online shopping etc. Paytm has to work upon the Payment gateway to improve the transaction efficiency as 67% people faced problem with payment gateway Paytm is currently performing well in terms of privacy but it has to work upon discounts/offers, transaction time and bring about innovation to increase customer satisfaction.



Murukan Bahu C. R.

Prof. Murukan Bahu C. R.
Principal
Nirmala College of Arts & Science
Melloor, Chalakudy

DECLARATION

I, **AADITHYA P SURESH**, S6 BCOM CA student of **Nirmala College of Arts And Science, Meloor** hereby declare that this project report entitled **"A STUDY ON BRANDED PRODUCTS INFLUENCE IN DAILY USE WITH SPECIAL REFERENCE TO IRINJALAKUDA MUNICIPALITY"** is a bonafide record of work done by me during 2022- 2023 in partial fulfilment for the award of degree of BACHELOR of COMMERCE under the supervision of Ms. **VINEETHA SHIBU**, Department of commerce, **Nirmala College of Arts and Science, Meloor, Chalakudy**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similarities of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16/02/2023



Ms. VINEETHA SHIBU

(Faculty Guide)



AADITHYA P SURESH

(REG NO EFAUBCM090)



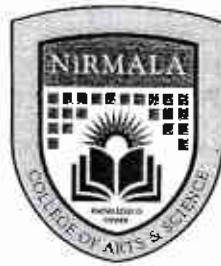
Prof. Murukrishnan P.R.
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON BRANDED PRODUCTS INFLUENCE IN DAILY USE WITH SPECIAL REFERENCE TO IRINJALAKUDA MUNICIPALITY done by ADITHYAN P. SURESH during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

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Principal

Date: 16/2/23

University Hall Ticket No: EPABCM090

Submitted for the examination held on 12/3



Internal Examiner

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Assistant Professor of Commerce,
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External Examiner

CHAPTER 1

1.1 INTRODUCTION

Brands are like human beings. They are born, fed and nurtured, made strong responsible. In today's market each product is known by its brand name, today the customers are aware about a product or the company because of the brand. Brand plays a major role in the growth of a company. It is the main factor which influences the customers in buying of a product. The brand forms the potential for present growth and future expansion. They help the organizations to conquer peaks at the time of booms and stay afloat and swim at times of depression.

A brand is a product, service or concept that is publicly distinguished from other products, services or concepts, so that it can be easily communicated and marketed. A brand name is the name of the distinctive product, service or concept. A brand also includes the feelings that consumer get when they use your products and services. In one way, according to an organization their brand is a promise to their customers. It says them what they can expect from their products and services, and it differentiates their offerings from their competitors.

There are some important characteristics to brand, that are loyalty, awareness, higher sales and profits, knowledge about the target markets, uniqueness, passion, consistency, competitiveness, exposure and leadership. Branding of a product is very important because not only what makes a memorable impression on consumers but also allows customers and clients to know what to expect from the company. There are some importance of branding they are,

- Branding improves recognition
- Branding creates trust
- Branding supports advertising
- Branding builds financial value
- Branding inspires customers and employees
- Branding generates new customers
- Branding improves sales

5.3 CONCLUSION

The purpose of this paper was to create deeper consideration about the influence of brand in daily use products. From the study it is clear that well known branded products are very famous among the consumers because consumers trust the brand. In today's world everyone are using medias journals and internet they are able to know about brand and product details so the consumers are interested in using branded products especially youngsters.

The consumers are interested to use branded products because it fulfills all the expectations of the consumers and it also fulfills the brand promises along with these it also provide good quality products. Many of them say that branded products are expensive but they purchase that product by giving high price because it worth the price it provides good quality. The consumers agree that the main attracting factor and benefits of the branded product is its quality.

Other reasons for using branded products are consumers want comfort, happiness and satisfaction in their lives and they get it in part through the products they buy also prestige and status are part of this. If the brands they use consistently deliver a positive experience, consumers form an opinion that the brand is trust worthy, which gives them peace of mind when buying.

This study suggests that brand preference can be developed from two different sources the brand knowledge and the brand experiences. The brand knowledge presents consumer perceptions of the brand cognitive structure while the brand experience captures the essence of the brand through actual responses. Brand experience extracts the essence of the brand and increases its value beyond its functional benefits. Consumers prefer the brand that provides them with experiences that meet their expectations. Therefore, what consumers learn from their knowledge and experience are the bases of their comparative judgment that develop their preferences.

DECLARATION

I, **ABIJITH K G**, S6 BCOM COMPUTER APPLICATION student of Nirmala College of Arts & Science, Meloor here by declare that this project report entitled **“A STUDY ON CUSTOMER SATISFACTION AT RELIANCE HYPERMARKET, CHALAKUDY.”** is a bona fide record of work done by me during 2022 – 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of **MS MINY M J**, Department of Commerce, Nirmala College of Arts & Science, Meloor, Chalakudy, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma or fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 28-03-2023



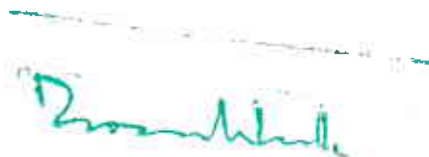
Ms. MINI M J

(Faculty Guide)



ABIJITH K G

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Prof. Mini M J

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MELOOR, CHALAKUDY

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION AT RELIANCE HYPERMARKET, CHALAKUDY.

done by ABIJITH K G

during the semester VI is in partial fulfillment of the requirement for the award of the degree of B.COM COMPUTER APPLICATION of University of Calicut, Kerala.

U.S.J.
Project Guide

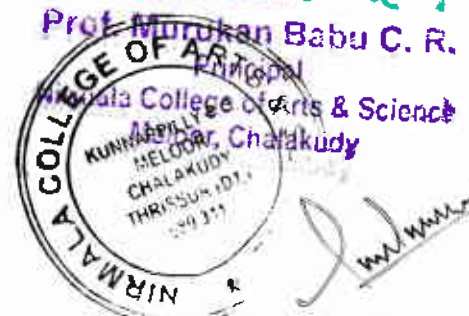
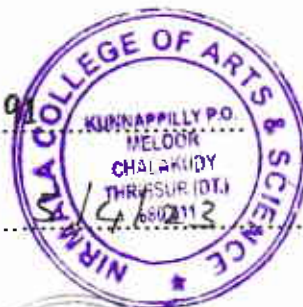
Babu ✓
HOD

[Signature]
Principal

Date: 16/2/23

University Hall Ticket No: EFAUBCM091

Submitted for the examination held on:



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Potta, 680722, Chalakudy, Thiruvananthapuram, Kerala.

[Signature]
Internal Examiner

External Examiner

1.1 INTRODUCTION

Customer satisfaction can be experienced in a wide range of circumstances and linked with both products and solution. It is a highly personal assessment is greatly influenced expectations. Some definitions are based on the observations that customer satisfaction or dissatisfaction result from either the confirmation or Disconfirmation of individual expectations regarding a service or product. A customer may be satisfied with a product or an attribute or any of these. It is in this light; this project is done on the topic "CUSTOMER SATISFACTION AT RELIANCE HYPERMARKET CHALAKUDY". Marketers of goods and services are increasingly implementing service quality and customer satisfaction survey to measure business performance and some are even utilization results from this survey to determine employee incentive and appeals. The objectives of the survey to assess the satisfaction level of various customer and to know about the general perception and expectation of customer and the extent to which they have been met and to identify weakness of organization. Service is very important in today's context as it is the key for attracting new customers and retaining of existing ones. Bad service experienced forces customers to switch the brand or the service provided in search for the one who provides them with satisfaction.

Services often come with satisfaction; services often come with product but it's purely only service. A customer satisfaction survey can provide management with a variability input on both short term and long-term decision making. Here is a customer satisfaction survey at Reliance Hypermarket Chalakudy which gives an idea about the perception and expectation of different customer.

1.2 STATEMENT OF THE PROBLEM

Every organization is trying to be at top position through providing better services to the customer. The company must know the customers' needs and wants and adequate steps are to be taken. Customer satisfaction is an important factor that helps the organization to be top position. Without satisfying consumer no firms can exist in the market for long term. The study is focused on customer satisfaction, through this study the company will be able to know whether their customer is satisfied or not. So, the problem

5.4 CONCLUSION

The project is done to know the "CUSTOMER SATISFACTION OF RELIANCE HYPERMARKET CHALAKUDY." On the basis of 50 samples of respondents, detailed analysis was made. Based on the data collected, inference is drawn and findings are suggestions were given. The motto of the organization is to provide quality products at reasonable price and to satisfy their customers. From the survey it was found that the material provided and the service of Reliance hypermarkets are very good. Through most of the customers are satisfied with the services, there are certain areas which need special attention. Managers must see to it that, the problems faced by the customers are solved.



A handwritten signature in blue ink, appearing to read "D. Anitha".

Prof. Anitha D. A.
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, **ADITHYA KRISHNA**, S6 B.com computer application student of **Nirmala College of Arts and Science, Meloor** hereby declare that this project report entitled "**A STUDY ON IMPACT OF SOCIAL MEDIA AMONG YOUTH WITH SPECIAL REFERENCE TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR**" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms. ANNIE K T**, Department of commerce, **Nirmala College of Arts and Science, Meloor**, affiliated to **Calicut University**.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

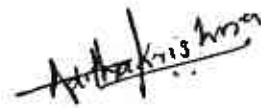
DATE: 16/2/2023

For



Ms. ANNIE K T

(Faculty guide)



ADITHYA KRISHNA

(RegNo: EFAUBCM092)



Prof. M...
Nirmala College of Arts & Science
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NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON IMPACT OF SOCIAL MEDIA AMONG YOUTH WITH SPECIAL REFERENCE TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR done by ADITHYA KRISHNA during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

For
Babu V
Project Guide

Babu V
HOD

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Principal

Date : 16/2/2023

University Hall Ticket No : EFAUBCM092

Submitted for the examination held on : 5/4/2023



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3
Internal Examiner



External Examiner

1.1 Introduction

Social media are computer-mediated technologies that allow individuals, companies, NGOs, governments, and other organizations to view, create and share information, ideas, career interests, and other forms of expression via virtual communities and networks. The variety of stand-alone and built-in social media services currently available introduces challenges of definition

Social media use web-based and mobile technologies on smart phones and tablet computers to create highly interactive platforms through which individuals, communities and organizations can share, co-create, discuss, and modify user-generated content or pre-made content posted online. They introduce substantial and pervasive changes to communication between businesses, organizations, communities, and individuals. Social media changes the way individuals and large organizations communicate. These changes are the focus of the emerging field of techno self studies.

Social media is one of the media having many features and characteristics .It have many facilities like texting, communicating, video sharing, audio sharing, and images sharing etc. Its use is increasing day by day with high rates all over the World .Especially, majority of the youth is shifting from electronic media like Television , and radio listeners to social media among all age of group .Youth is very much to shifting in to social media has led to a host of question regarding its impact on society.

This study focused on the influence of social media on youth and their life style, trends, educational and political awareness, physical activities, social life, etc...

1.2 Statement Of The Problem

The study was designed to analyse the impact of social media on youth, how social Is influencing on youth in different aspects of socializing, political awareness, religious practices, educational learning, trend adopting, sports activities and so on.

1.3 Significance Of The Study

This study helps to analyse the impact of social media on youth. It also assess how youth use social media in their day to day life and its impact on youth in terms of educational learning, entertainment, communication and enhancing skills

Conclusion

The research deals with a survey on the usage of social media networking in the domain of youth. The social media referencings which is used in the research tool are face book, WhatsApp, Instagram, YouTube and others. The survey was being approach by this researcher to 50 youngsters. All the participants actively respond to this questionnaire. The return average of the questionnaire was greatly high with 97%. The average age groups which are being contacted with researcher were between 14-24. The majority of the respondents were students. This shows that the use of social media is widely used by all segmented youngsters of Nirmala College of Arts and Science, Meloor. This research find that the excessive users in the educational computer labs use the social media forms for comments, chatting, image and video sharing and texting etc. this average touches the almost half of sampled population. This shows that they ignore their primary focus on their study and research related activities while utilizing the facility of internet in connecting with their friends on the social media networking forums with their average utilized time between 30 to 60 minutes. But the actual results may cross this maximum time period while utilizing the social media forms as 12% responds that they use it more than 4 hours in a single day. The important features while using social media are SMS, video clips sharing links and comments. The informative links and the Islamic links are widely shared by the sample population of this survey for the fellow users, The negative Images, messages, video links, voice messages are creating negative influence in the society and social groups at the minor level to penetrate to destabilize the inter-state harmony in the international relations. The social media campaign is creating deeper division in the society, social and political groups, ethnic communities, racial entities and cultural groups. Majority of the sampled population is agreed with this argument that the positive use of social media forms can brought socio-political awareness and improve language.



[Handwritten Signature]
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, ASHWIN P RAJESH, S6 B.com computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON THE EFFECTIVENESS OF INTERNET ADVERTISING ON CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms.Jessy Raphel A., Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/2/2023



Ms.JESSY RAPHEL

(Faculty guide)



ASHWIN P RAJESH

(RegNo: HFAU/BCM093)

Prof. Murali Chari, B.A.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

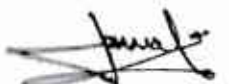
AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014





CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE EFFECTIVE
NESS OF INTERNET ADVERTISING ON CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE
TO NIRMALA COLLEGE OF ARTS AND SCIENCE, MELOOR
done by ASHWIN P. RAJESH

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide


HOD




Prof. Murukan Babu Principal
Principal

Date: 16/2/2023

University Hall Ticket No. EFAUBCMD93

Submitted for the examination held on: 5/4/23




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Internal Examiner




External Examiner

1.1 INTRODUCTION

In a competitive market, it is important for advertising managers to grab the consumer's attention through advertisements and sales promotion. A sizable marketing budget is spent on advertising. The trend of using digital media platforms for advertising is fast growing. This study intends to explore the importance of internet advertising on different consumer behaviour stages.

The consumer expectations of information from various media such as TV, radio, newspapers, magazines and the internet are entirely different. The characteristics of different media and its immediate and long-term effects on consumers are also varied. For instance, TV allows high quality audio-visual content that is more suitable for product categories, which require physical demonstration. Radio offers audio content and is most suitable for businesses catering to the local markets. Internet had grown tremendously in both its applications and number of users due to its unique characteristics of flexibility, interactivity and personalization. It has been a very useful tool of communication, entertainment, education and electronic trade. Many companies have turned to the internet to advertise their products and services and the internet is deemed to be the most significant direct marketing channel for the global marketplace. Companies are pouring billions of dollars into internet advertising to obtain greater return on investment on ads. The internet has given consumers more control in accessing more information on products and services. There are several factors that contribute to consumers pull for online content. Now consumers are able to shop from companies around the world, and it has reduced the time and effort they spend on shopping.

1.2 STATEMENT OF THE PROBLEM

Internet Advertising is a very important tool used to stimulate consumer behaviours by ways of getting them informed or by reminding them about a product but it must persuade them to purchase the products. As such, it becomes

very important in marketing. In addition, the use of social media helps the companies to promote the products, build relationship with consumers and understand the consumer's needs. Ambrose and Catherine (2013) did a study/research on social media and entrepreneurship growth and it was revealed that social media tools play various roles to different SMEs and that the tools could be

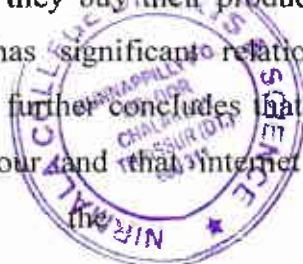
- 52 percentage of the respondents conveyed that repeated advertising has an effect on consumer behaviour to little extent

5.2 SUGGESTIONS

The study established that the reliability of internet advertising is medium and therefore recommends that the management of companies using internet advertising should provide unique experience to its customers based on customer analysis to deliver a personalized experience to the customers. The study also found that internet advertising is effective in reach and creation of awareness and recommends that the companies should invest more in internet advertising to increase their market share and provide product information. Finally, the study determined that there is a positive relationship between internet advertising and consumer purchase decision and further recommends that companies should conduct a market research on the different markets in various countries to ensure that the internet advertising initiatives being implemented suits the targeted markets to improve product purchases. This is because there exist different contextual realities between different markets.

5.3 CONCLUSION

The objective of the study was to determine the effectiveness of internet advertising on consumer behaviour using a sample of Nirmala college students. Internet advertising was effective in providing higher reach and creation of awareness. However, in spite of the diverse usage of internet and wide interaction with various internet advertisements, fewer respondents were able to recall the internet ads they had seen. This implies that the reliability of internet advertising is quite medium. The research established that Internet advertising is more reliable. The study concludes that internet advertising influenced purchase decision of the customers to a moderate extent as only nearly half of the respondents' purchase decision were influenced. However, internet advertising is a key determinant of purchase decision of the customers as they consider it to be an interaction point between them and the company from which they buy their products from. The study also concludes that internet advertising has significant relationship with purchase decision of the consumers. The study further concludes that internet advertising contributes most to the consumer behaviour and that internet advertising is a significant factor in predicting the consumer behaviour.



Prof. Murukan Babu

Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, ^T~~A~~ **ATHUL SHAJI**, S6 B.com CA student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON PROBLEM FACED BY PEOPLE IN ONLINE BANKING WITH SPECIAL REFERENCE TO CHALAKUDY AREA**" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Ms GIGI M R**, Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE:MELOOR

DATE: 16/02/2023



Ms. GIGI M R

(Faculty guide)



ATHUL SHAJI

(Reg No: EFAUBCM094)



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Meloor, Chaiakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled "A STUDY ON
PROBLEM FACED BY PEOPLE IN ONLINE BANKING WITH
SPECIAL REFERENCE TO CHALAKUDY AREA"
done by...A.T.H.V.A. SHAJL.....
during the semester...VI.....is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.


Project Guide



HOD

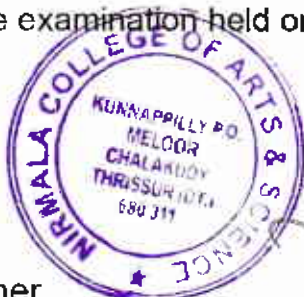

Principal


Date : 16.10.2022

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Submitted for the examination held on : 11/4/23


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External Examiner

1.1 INTRODUCTION

Today's world is one with increasing online access to services. One part of this which is growing rapidly is online banking. Combined with online retailers there is a lot of money changing hands, directed only by communication over the internet. This is very convenient and the ready access to the internet in all first-world countries, coupled with the cost savings from closing bank branches, is driving the deployment and adoption of these services. Purely online transactions, however, lead to increased risk. None of the normal safeguards of real-world transactions are present. Conversely, risk to the criminals is a lot lower (the attacker can be in a completely separate jurisdiction from all the other parties in the transaction) and the retailer sees nothing but a faceless, nameless connection providing card details. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. Penalty due to non-payment of bill is not new to anyone of us. And quite obviously, who likes the long procedure of writing a cheque, standing in a long queue and then ensuring that the particular amount is available in your bank account? Indian banks are trying to make our life easier. Not just bill payment, we can make investments, shop or buy tickets and plan a holiday at your fingertips.

D. S. S. S.



Prof. M. S. S. S.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

5.3 CONCLUSIONS

21st century banking has become totally customer driven and technology driven. During the last one decade, technology has been dramatically transforming banking in India. Driven by the challenges of competition, rising customer expectations and shrinking margins, banks have been using technology to reduce cost and enhance efficiency, productivity and customer convenience.

Technology intensive delivery channels like Net Banking, ATMs, Tele-banking, Mobile banking etc., have created a win-win situation by extending great convenience and multiple options to the customers, while providing tremendous cost advantage to banks. The positive impact of the technology infusion is clearly visible now in almost all areas of banking operations, especially in retail and payment systems in the country.

The basic objective of deployment of ATM technology in the financial sector should be to progressively move away from paper-based transactions, which include use of currency notes, Cheques or challans and to the extent possible, switch over to electronic means using RTGS or NEFT or any other electronic mode.

It is opportune that we are today recognizing the valuable contributions of the path breakers in the field of banking technology. The identification of technology leaders and their recognition in the form of Technology Awards is a pointer that we are capable of excelling in our respective fields. The awardees of today are not a destination but only mark a good beginning – of a more exciting and challenging era ahead of us in our march towards a technologically advanced and efficient, effective, progressive system.



Dr. M. M. M. M.

Prof. M. M. M. M.
Nirmala College of Arts & Sciences
Melloor, Chalakudy

DECLARATION

I, **BLESSON SUNNY**, S6 B.com computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON THE ONLINE PAYMENT APPLICATIONS SYSTEM IN CHALAKUDY TOWN WITH REFERENCE TO AMAZON PAY**" is a bonafide record of work done by me during 2022-2023 in partial fulfillment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Dr Bindu V** Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2023



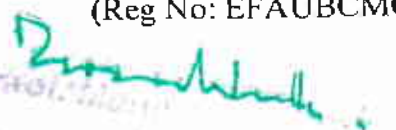
Dr BINDU V

(Faculty guide)



BLESSON SUNNY

(Reg No: EFAUBCM095)



Nirmala College of Arts & Science
Meloor, Chalakkudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE ONLINE PAYMENT APPLICATION SYSTEM IN CHALAKUDY TOWN WITH REFERENCE TO AMAZON PAY done by BLESSON SUNNY during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


HOD



Principal

Date : 16-02-2023

University Hall Ticket No : 2FAUBCM095

Submitted for the examination held on 11/4/23




Krishnakumar PG
Assistant Professor of Commerce,
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Internal Examiner



External Examiner

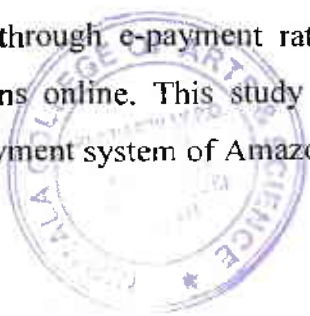
1.1 INTRODUCTION

Today's In India's journey towards E-payments, digitization, merchants, as well as customers, are getting comfortable adopting new digital technologies. With customers are getting comfortable with online shopping, nowadays, an e-Commerce site and online payment acceptance is a must to have for any business. Customers are happy with browsing and shopping at any time from anywhere with just a few clicks and along with this rise of online shopping and e-Commerce, E-payments are gaining widespread popularity. COVID and the limitation it has imposed on people who made online payments the need of time. Many businesses are now offering their products and services online. However, if you are a business and want to accept e-payments, you have to work on your electronic payment system to provide better and secure service for your customers.

In today's digital era the usage of internet has increased dramatically. Now days the customers are adopting the digital devices in order to spend less time on banking. This digital payment is very useful to transaction funds without taking any risk and also easy to handle and make use of it.

E-payment system is increasingly becoming a mode of payment in today's world. This is due to its efficiency, convenience and timeliness. This system facilitates the acceptance of electronic payment for online transactions. E-payment have become popular due to the widespread use of the internet based shopping and banking. Cashless payments for monetary transactions can be done through E-payment. India has seen a phenomenal increase in the number of E-payment users. It helps in carrying out transactions in a quick and easy way.

E-payment has been a convenient mode of exchanging goods and services. E-payment systems were not introduced to replace cash but as an alternative to cash. There are many methods available for making online payment and students are also making payment through e-payment rather than cash payments as it is easy to carry out transactions online. This study was conducted in Chalakudy area to evaluate the online payment system of Amazon.



PROF. ...
Nirmala College of Arts & Science
Meloor, Chalakudy

5.4 CONCLUSION

This research paper started by focusing on the meaning of online or digital payment , digital wallet in Chalakudy town This paper then focused on various digital wallets or online payment application in Kerala like Google pay, PayTm, Phonepe, Mobikwik, etc, then complete explanation about Amazon and amazon pay is stated with the advantages and disadvantages of using amazon pay.

An online survey was conducted through structured questionnaire which received 61 responses some of the respondents did not answered the questions accurately which proved to be the limitation of the study. From the survey conducted it can be seen that many people are adopting cashless mode of payment as it has its own pros like it :- reduces time and is convenient to use as well as various online payment apps offers various cashback offers and discounts as well for encouraging people to use digital mode of payment. A consumer can track all their expenses with online payment.

The concern that consumers have is their security, their privacy being hacked or leaked, high transaction charges etc.

With the increase in the usage of smartphones the world has come closer and with a single touch any payment can be done. In our study it can be seen that the consumers or the respondents are satisfied with the use of Amazon pay for making various payments and that online modes of payments are increasing day –by-day with the increase in various technologies which facilitate the entire process of a transaction.

As it can be seen that cashless economy or the use of online payment application has its various advantages and disadvantages so if any government is planning to adopt cashless economy should carefully analyze the situation of the country.



[Handwritten signature in blue ink]

Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, EDWIN P S, S6 B.COM Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON STRESS AMONG FEMALE NURSES IN PRIVATE HOSPITALS WITH SPECIAL REFERENCE TO IRINJALAKUDA REGION" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mrs. DELVIN FRANCIS, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16/2/2023



Mrs. DELVIN FRANCIS

(Faculty guide)



EDWIN P S

(Reg No: EFAUBCM096)



Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON STRESS AMONG FEMALE NURSES IN PRIVATE HOSPITALS WITH SPECIAL REFERENCE TO IRINJALAKUDA REGION.

done by EDWIN P.S

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE

of University of Calicut, Kerala.

Project Guide Debra

Debra
HOD

Principals
Principal

Date: 16.02.2023

University Hall Ticket No: EFAUBCM096

Submitted for the examination held on: 11/4/23

Internal Examiner



Krishnakumar PG
Assistant Professor of Commerce,
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Panampilly Memorial Government College
Potta, 680722, Chalakudy, Thiruvananthapuram

External Examiner

1.1 INTRODUCTION

In the history of human development women have played a vital role in the history making as men have been. In fact higher status for women vis-à-vis employment and work performed by them in the society is a significant indicator of a nation's overall progress. Traditionally Indian women had been home makers but in recent decades, proper education and better awareness, in addition to the ever increasing cost of living has made them go out. And choose their careers. In a patriarchal society like India it is still believed that a man is the primary breadwinner of his family. Although Indian women have started working outside their homes, still they have a long way to go both culturally, socially, economically, to bring in positive attitudinal changes in the mind-set of people.

Women entering the nursing field have to face numerous barriers, and tangible obstacles. They have to overcome the struggle, frustrations, and handicaps while in the job. The main challenges faced by nurses are family responsibilities, keen caring of patients, shortage of finance, risk of infection, injury, and death, workplace violence - Nurses may experience workplace violence including bullying and verbal abuse from doctors, fellow nurses and health care workers, and patients and their families. At the extreme end, they may be victims of physical abuse. Workplace violence is often unreported, and can take an emotional and physical toll on sufferers. moral distress - Nurses experience moral distress, also known as moral injury, when performing a task that runs counter to their professional ethics or knowledge. During the COVID-19 pandemic, nurses suffered moral distress when not having sufficient resources, such as ventilators, to treat patients. Nurses also may be susceptible to moral distress when their workplace devalues their training and expertise and not getting enough sleep etc. This project deals with study on the problems faced by nurses in private hospitals.



Nirmala College of Arts & Science
Meloor, Chalakudy

CONCLUSION

The main occupational stressors were the attitude of the management, posting in busy departments (emergency/ICU), inadequate pay, too much work, and so on. Thus, hospital managers should initiate strategies to reduce the amount of occupational stress and should provide more support to the nurses to deal with the stress. This chapter dealt with Findings, Suggestions and Conclusions on the study of stress among female nurses in private hospitals.

Dr. Anitha



Nirmala College of Arts & Science
Melour, Chalakudy

DECLARATION

I, FABIN P R, S6 BCOM CA student of Nirmala College of Arts And Science Meloor hereby declare that this project report entitled "STUDY ON ROLE OF BANK CUSTOMERS USING INFORMATION TECHNOLOGY" is a bonafide record of work done by me during 2021- 2022 in partial fulfillment for the award of degree of BACHELOR of COMMERCE under the supervision of Mrs. Delvin Francis, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy , affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree , diploma , fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-23

Mrs. Delvin Francis



(Faculty Guide)

FABIN P R



(REG NO EFAUBCM097)



Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled STUDY ON ROLE OF BANK CUSTOMERS USING INFORMATION TECHNOLOGY done by FABIN P.R. during the semester 56 is in partial fulfillment of the requirement for the award of the degree of COMMERCE of University of Calicut, Kerala.

Project Guide

HOD

Principal

Date 16/2/23

University Hall Ticket No: EEAUBCM097

Submitted for the examination held on: 5-04-23



Internal Examiner



Krishnakumar PG

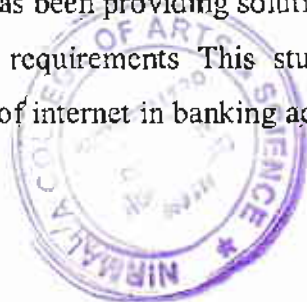
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Memorial Government College
Potta, 680722, Chalakudy, Thiruvananthapuram, Kerala

External Examiner

1.1 INTRODUCTION

An the Midst of an information technology revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation on this industry. Information technology has basically been used under different avenues in banking. One is communication and connectivity and another one is business process reengineering. Information technology enables difficult product development. Better market infrastructure, implementation of reliable techniques for control of risk and helps the financial intermediaries to reach geographically distant and diversified markets.

Now a days IT helped the banking industry to deal with the challenges the new economy poses. More than most other industries, financial institutions rely on gathering ,processing, analysing, and providing, information in order to meet the needs of customers. Given the importance in banking, it is not surprising that banks were among the earliest adopters of automated information processing technology. Technology opened new markets, new products, new services and efficient delivery channels for the banking industry. Onlineelectronics banking, mobile banking and internet banking are just a few examples. The electronics revolution as made it possible to provide ease and flexibility in banking operation to the benefit of the customer. The e-banking has made the customer say good -bye to huge account registers and large Paper bank accounts. The e-bankers, which may „call as easy bankoffers the following services to its customers like credit cards/debit cards, ATM, E-cheque, EFT (electronic fund transfer), DEMAT accounts, mobile banking, telephone banking, internet banking, EDI (electronic data interchange). Progress of technology and the development of world-wide networks have significantly reduced the cost of global fund transfer. It is information technology which enables banks In meeting such high expectations of the customers who are more demanding and are Also more techno-savvy compared to their counterparts of the yesteryears. They demand Instant, anytime and anywhere banking facilities. It has been providing solutions to banks To take care of their accounting and back- office requirements This study is conducted to a knowing the customers applicability of internet in banking activities



Dr. M. S. Srinivasan

PROFESSOR

Nirmala College
Biology, Chemistry

5.3 CONCLUSION

The study focus on the role of information technology in banking sector. Majority of Respondents are now using e-banking services. Technology is one among the foremost Factor of human beings. Customers are started using e-banking made their banking Transactions easy. Respondents rated ebanking as good after computerization. Customers feeling safety about their transactions. Bank also changed their approach from conventional Banking to convenient banking. There is also need to maintain e-banking services easy as Possible. IT enabled better market infrastructure, implementation of reliable technique for Control of risk and help the financial intermediaries to reach geographically distant and Diversified markets. But IT can be fully useful only if they enable to met the challenges in The present environment. There is also need to maintain privacy and confidentiality of Data"s. Another important responsibility is to ensure that the data is only used for the Purpose intended. For this there is a need to implement IT and other cyber laws properly. This will ensure the developmental role of IT in banking industry.

Dr. M. M. M.



Prof. M. M. M.
Faculty of
Nirmala College of Arts & Science
Meloor, Meloor

DECLARATION

I, **JOB P J**, S6 B.COM computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON CONSUMER PERCEPTION TOWARDS GREEN MRKETING AND GREEN PRODUCTS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY**” is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of **BACHELOR OF COMMERCE** under the supervision of **Mr. BLESSON BABU**, Department of Commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16-02-2023.



Mr. BLESSON BABU

(Faculty guide)



JOB P J

(Reg No: EFAUBCM098)



Prof. Murukan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014




CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CONSUMER PERCEPTION TOWARDS GREEN MARKETING AND GREEN PRODUCTS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY done by JOB P.J. during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


HOD


Principal


Date: 16-02-2023

University Hall Ticket No: E.FAUBCM098

Submitted for the examination held on: 11/4/23


Internal Examiner




Krishnakumar PG
Assistant Professor of Commerce,
Post Graduate Department of Commerce,
Panampilly Memorial Government College
Potta, 680722, Chalakydy, Thrissur, Kerala

External Examiner

1.1 INTRODUCTION

Green marketing is also called as sustainable marketing, organic marketing and environmental marketing. It is the marketing of products that are said to be environmentally safe. This includes many activities like product variation, transformation in the manufacturing process, using recycled board or paper for packaging and different forms of advertising.

Green marketing has gained wide acceptance among several companies as being a viable competitive strategy. Green marketing is typically practiced by companies that are committed to sustainable development and corporate social responsibility. Green marketing involves multiple activities. Green Marketing encourages production of pure products by pure technology, conservation of energy, preservation of environment, minimum use of natural resources, and more use of natural foods instead of processed foods. Efforts of people, social organizations, firms, and governments in this regard can be said as green marketing efforts.

Concept of green marketing concerns with protection of ecological environment. Modern marketing has created a lot of problems. Growth in marketing activities resulted into rapid economic growth, mass production with the use of advanced technology, comfortable and luxurious life, style, severe competition, use of unhealthy marketing tactics and techniques to attract customers, exaggeration in advertising, etc., created many problems. Economic growth via production and consumption threatens peaceful life of human being on the earth. Green marketing is an attempt to protect consumer welfare and environment through production, consumption, and disposal of eco-friendly products.

1.2 STATEMENT OF PROBLEM

As green marketing is different from traditional marketing, marketers need to know the factors that persuade the customers to buy green products. This study is an attempt to identify the consumer perception and challenges to green marketing.

1.3 SIGNIFICANCE OF THE STUDY

Green marketing has now evolved as one of the major areas of interest for marketers as it may provide competitive advantages. Many companies in India have started marketing consumer preference worldwide. However not much research has been

5.3 CONCLUSION

Green marketing has to be pursued with much greater vigor as it has environmental and social impact. With global warming looking largely, it is important that green marketing becomes the norm rather than exception. In India green marketing is at initial stages. Government has to impose stringent laws which makes firms and consumers to use eco-friendly products. Firms and government should make combined efforts to increase awareness about green products. Schools and educational institutions must also take steps to create green initiatives in the minds of young people.

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DECLARATION

I, KANNAN SILJAN , S6 B.Com Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON THE EFFECTIVENESS OF ONLINE LEARNING FOR HIGHER SECONDARY CLASS IN KODASSERY PANCHAYATH FROM WARD 9 TO WARD 10" is a bonafide record of work done by me during 2021-2022 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Mrs. GIGI M R Department of commerce, Nirmala College of Arts and science, Meloor, Chalakudy, affiliated to Calicut university.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, or other similar title of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16/02/2023


Ms. GIGI M R
(Faculty guide)


KANNAN SILJAN
(Reg No.EFAUBCM099)





NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON THE EFFECTIVENESS OF ONLINE LEARNING FOR HIGHER SECONDARY CLASS, KODDASSERY PANCHAYATH, FROM WARD 9 TO WARD 10

done by KANNAN SIVJAN

during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Project Guide

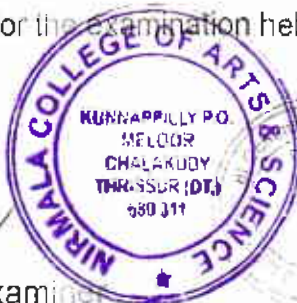
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External Examiner

1.1 INTRODUCTION

A learning activity can be defined as an interaction between a learner and an environment, leading to a planned outcome. It is a planned outcome which makes learning a purposeful activity. In the words of Harvard business school psychologist Chris, learning is “detection and correction of error” where an error means “any mismatch between our intention and what actually happens” There are many type learning methods and theories but e learning is developing very fast.

E-Learning means a lot of different things and it is understood differently by players with very different roles. The E-Content Report (2004) describes e- learning “as an umbrella term describing any type learning that depends on or is enhanced by electronic communication using the latest information and communication technologies (ICT). It is also defined as “a generic term covering a wide set of ICT technology –based application and processes, including computer –based learning, web-based learning, virtual classroom, digital collaboration and networking”. Therapid technology and social change puts forward need for lifelong learning. The move to conduct teaching and learning over the internet is rapidly gaining momentum along with the advance of computing technology and the deep researches into the pedagogical methodology on the Internet. The major benefit of e-learning to governmental educational system would be a long term commitment to growing and maintaining the program. The concept of e-learning integration into an educational system begins with the teacher and the ways in which teachers teach.

E-Learning is a new way of learning. Learning today has evolved considerably because of advances in web technology. The internet enables the ordinary person to have access to never –ending quantities of information and knowledge efficiently and conveniently. The growth of the world wide high–capacity corporate networks, high speed network desktop computers and all kind of mobile devices will make learning available to people 24 hours a day, seven days a week around the globe.

E-Learning is more effective than traditional learning because less time and less money is spent travelling. Since e-learning can be done in any geographic location and there are no travel expenses, this type of learning is much less costly than doing learning at a traditional institute. Flexibility is a major benefit of E-learning.

E-Learning has the advantage of taking class anytime anywhere. Learning is available when and where it is needed. E-Learning can be done at the office, at home, on the road, 24 hours a day a week. e-learning also has measurable assessment which can be created so the both the instructors and students will know what the students have learned, when they will have completed courses, and how they have performed.

D. S. S. S.



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5.3 CONCLUSION

Online learning is a growing and exciting new way to learn about almost anything. If there is a course you have always wanted to take or a skill you have always wanted to learn, but you have not had the time to attend a traditional face to face class or there hasn't been an opportunity near you, then online learning might be your answer. Today's online learning opportunities offer everything from one- hour live workshops to online degrees. There is virtually something for everyone; all you have to do is find it. However, learning online is different from learning in face to face setting, and it is important to think about your goals, your needs and your interests before committing yourself to something. You also need to think about the time you have available, your comfort level with using technology and the equipment that is at your disposal. As we all become more familiar with computers and computer access become increasingly common, online learning will continue to open doors and offer learning opportunities for those who are interested.

Dr. Anandakrishnan



Prof. Anandakrishnan
Nirmala College of Arts and Science
Meloor, Chittalur

DECLARATION

I, **MUHAMMED AMEEN**, S6 B.Com Computer Application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled “**A STUDY ON THE EMPLOYEES SATISFACTION ON INFOPARK WITH SPECIAL REFERENCE TO KORATTY BRANCH**” is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of MS.ANNIE K T, Department of commerce, Nirmala College of Arts and Science, Meloor, Chalakudy, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR, CHALAKUDY

DATE: 16/02/2023


For

MS. ANNIE K T

(Faculty guide)


MUHAMMED AMEEN

(Reg No: EFAUBCM100)



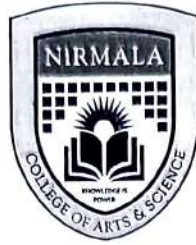


Nirmala College of Arts and Science
Meloor, Chalakudy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled... A STUDY ON THE EMPLOYEES SATISFACTION ON INFO PARK WITH SPECIAL REFERENCE TO KORATTY BRANCH done by MUHAMMED AMEEN during the semester... VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

To: 
Project Guide


HOD


Principal

Date: 16/02/2023


University Hall Ticket No.: EEAUBCM100

Submitted for the examination held on: 5/04/2023




Internal Examiner




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External Examiner

1.1 INTRODUCTION

Job is one of the important elements of peoples life their living style and their social lives depend on their jobs. It is necessary for every organization to have a satisfied workforce. The aim of the present study is to know the employee satisfaction and its relationship with performance level.

Employee satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their series and needs at work. Many measures purport that employee satisfaction is a factor in employee motivation, employee goal achievement and positive employee morale in the workplace. Human resource is considered to be most valuable asset in any organization. It is the sum-total of inherent abilities, acquired knowledge and skill represented by the talents and captitudes of the employed persons who comprise executives, supervisors and the rank and file employees.

Employee satisfaction, while generally positive in your organization can also be a downer. I'd employees to stay because they are satisfied with your work environment. The term related to the total relationship between an Individual and the employer to which he is paid. Satisfaction does mean the simple feeling state accompanying the attainment of any goal;the end state is feeling accompanying the attainment by an impulse of its objectives. The business has to conduct an open work environment that motivates the employee to contribute towards organizational success. There are various factors such as hygiene factors, physical factors, security factors and others that need to be understood by the business for enhancing employee satisfaction. It results in developing a feeling of commitment among the employees which support a long term sustainable return to the business. There are monetary and non-monetary rewards that need to be

- The employees should be clear with their job description in the organization for better improvement.

5.3 Conclusion

The main objective of the study is to identify the satisfaction level of employees in infopark in koratty branch. The study reveals that the satisfied workers can work effectively. It helps to understand the functioning of the company and the relationship of the employees that exist in the organization. so the satisfaction level of employees is very important in the modern industry. so the management would concentrate a little bit on the aspects where employees are satisfied. From this analysis it is clear that majority of employees are satisfied with the job.



Murugesan

Prof. Murugesan Babu C. R.
Principal
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

1. SOURAV RAMESH, S6 Bcom computer application student of Nirmla College of Arts and Science, Meloor hereby declare that this project report entitled "**A STUDY ON CONSUMER SATISFACTION OF YAMAHA BIKES WITH SPECIAL REFERENCE TO CHALAKUDY**" is a bonafide record of work done by me during 2022- 2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. JISHA T K Department of Commerce, Nirmla College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/2/23

Jisha

Ms. JISHA T K

(Faculty guide)



Sourav

SOURAV RAMESH

(Reg No: EFAUBCM101)

Prof. Murugesu
Nirmla College
Meloor, Chalakydy

NIRMALA COLLEGE OF ARTS & SCIENCE

MELOOR, CHALAKUDY

AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER SATISFACTION OF YAMAHA BIKES WITH SPECIAL REF
REFERENCE TO CHALAKUDY
done by SOURAV RAMESH

during the semester VI is in partial fulfillment of the requirement
for the award of the degree of BACHELOR OF COMMERCE
of University of Calicut, Kerala.

Jisha
Project Guide

Prabhu
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Prasanna
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External Examiner

1.1 INTRODUCTION

Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his or her expectation". As the definition makes it clear, satisfaction is a function of perceived performance and expectations. If the performance falls short of the expectations of the customer, the customer is dissatisfied. If the performance exceeds the expectations, the customer is highly satisfied or delighted. Many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch, when a better offer comes along. Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional affinity with the brand, not just a rational preference. The result is high customer loyalty. In this highly competitive world customer loyalty plays a very important role. Thus, if a company wants to survive then it should look forward to the determinants of customer satisfaction. Though it is a very subjective issue that differs from individual to individual yet, identifying some basic parameters of customer satisfaction is important

India is one of the largest manufacturers and producers of two-wheelers in the world. India stands next to Japan and China in terms of the number of two-wheelers produced and domestic sales respectively. This difference was achieved due to many reasons like restrictive policy followed by the Government of India towards the passenger car industry, growing demand for personal transport, ineffectiveness in the public transportation system etc. The Indian two-wheeler industry made a minute establishment in the early 50s when Automobile Products of India (API) started manufacturing scooters in the country. In the last few years, the Indian two wheelers industry has been spectacular growth the country stands next to China and Japan in terms of production and sales respectively. Majority of Indians especially the youngsters prefer motor bikes rather than cars. Capturing a large share in the two wheelers industry, bikes and scooters cover major segment. Bikes are large variety of two wheelers that are available in the market, known for the most recent technology and improved mileage Indian bikes, mopeds stand for style and class for everyone in India.

- Yamaha should try to introduce new bikes. Most of the bikes are still based of same engine and frame so introducing new bikes with different segments will increase their goodwill a little bit
- Yamaha should try to introduce E-bikes also by introducing E-bikes they can create a huge impact on every Market in the world and can increase their goodwill by selling Eco-friendly bikes

5.3 CONCLUSION

In this study I tried to find out the satisfaction of the goods and services rendered to the customer by the Yamaha. This study has given a pure image of what customers feel about the goods and services provided by Yamaha Showrooms and Service Centres. We can obviously say that the product satisfies them as well as facilities provided by the Yamaha showrooms and Service Centres. All customers have a better relationship with Yamaha and they are regularly satisfied with the other features of the company as well from the following study we conclude that from the survey we have done, the Yamaha bikes are well known for their designs and performance the satisfaction is high in all factors except Mileage and free services. Youth is the target of Yamaha. If Yamaha satisfies their customers with more Mileage, good service and providing more free services they can achieve more.

Murukan



Prof. Murukan
Nirmala College of Arts & Science
Meloor, Chalakudy

DECLARATION

I, THARUN GHOSH, S6 B.com computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CUSTOMER SACTISFACTION TOWARDS GREEN PRODUCTS SPECIAL REFERENCE TO NATTIKA PANCHAYATH" is a bonafide record of work done by me during 2020-2023 in partial fulfillment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. NEETHUMOL M.S Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

PLACE: MELOOR

DATE: 16/02/2023


Ms. NEETHUMOL M.S

(Faculty guide)




THARUN GHOSH

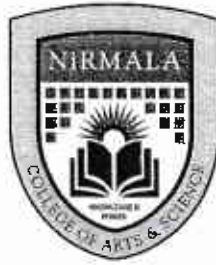
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AFFILIATED TO UNIVERSITY OF CALICUT .U.O. No. 8089/2014/Admn. dated 17/8/2014



CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON CUSTOMER SATISFACTION TOWARDS GREEN PRODUCTS SPECIAL REFERENCE TO NATIKA PANKHAYATH done by THARUN GHOSH during the semester V.I is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.


Project Guide


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Date : 16/02/2023


University Hall Ticket No : EEAUBCM102

Submitted for the examination held on 5/4/23


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1.1 INTRODUCTION

As a part of Calicut University BCom curriculum the researchers have chosen a particular topic entitled "A study on customer satisfaction towards green product" as per the requirement of successful completion of Degree of Bachelor of Commerce

Customer satisfaction is a metric that measures a company's customers' level of satisfaction with its goods, services, and capabilities. When expectations and results are compared, customer contentment is the result. According to that definition, customer satisfaction mostly refers to the contrast between what is anticipated and what is really received from a product once a customer purchases or consumes it. Customer satisfaction is a goal that emerges from a process of assessing what customers received compared to what they expected, the actual purchase decision, and the satisfaction of needs. It demonstrates that customer satisfaction is an intention that arises from comparing what they receive to their expectations, which are connected to their wants and requirements with regard to a good or service.

Customers are always prioritized before profits whenever a business is just getting off the ground. Companies who are successful in providing complete client satisfaction will continue to hold the top spots in a market. Today's businesses are aware that customer happiness is crucial to their performance and also contributes significantly to their ability to increase their market value. Customers are typically defined as people who purchase products and services from a market or company that satisfy their needs and desires. Customers buy things to fulfil their financial expectations. Offering high-quality services that remind clients of the service is the most secure approach to thrive.

Due to clients that care about the environment, the market for green products has grown dramatically in India during the past few years. Today's consumers are "thinking green" more often and are willing to pay more for environmentally friendly goods. Green products are typically referred to as ecological or environmentally friendly products. Whatever is beneficial to the environment is referred to as eco-friendly. Green products are those that can be recycled and won't pollute the environment or use up natural resources.

STUDY ON CUSTOMER SATISFACTION TOWARDS GREEN PRODUCT

When used, some of these environmentally friendly products reduce greenhouse gas emissions, reduce carbon footprints, and do not significantly pollute the environment or cause significant toxicity. When they are not in use, they do not damage the environment or disturb the ecological equilibrium. Green products are those that are biodegradable, non-toxic, and environmentally responsible. Glass, cans, and papers make up the bulk of the items. Environmental problems are now occurring more frequently, and it has more clear. These benefits and drawbacks are affecting consumers' propensity to purchase or refrain from purchasing green items. In addition, benefits help us understand why there is a market for green products. And the reasons why retailers are eager to market green goods. Because more people are aware of environmental issues, they are now more prepared to spend more for green items. Green products, also known as sustainable or eco-friendly products, can be defined as having less of an impact on the environment and being less harmful to human health than traditional products. Green products are made with recycled materials (such as the breakdown of food and food product leftovers in place of artificial fertilizers), are created in more energy-efficient ways, or are distributed to consumers in more ecologically friendly ways. Because of their capacity to profit from the sales of green products as well as simultaneously fulfil their social responsibility to society, green products are being sold by more and more businesses. People started caring more about their health in the previous ten years, which has led to a rise in the use of green products. AS a result, people are becoming more sensitive of the environment and their health.

As far as green products are concerned, both academics and professionals as well as the corporate marketing sector have experimented with them. Businesses have begun to alter their behavior in an effort to allay consumers' "NEW" fears about being green as society and the consumer both become increasingly concerned with the environment.



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Prof. [illegible]
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Meloor, Chalakudy

- Internet is the platform which gives awareness about green products.
- Majority of the customers are influenced to buy green products because of positive attitudes.
- Most purchased type of green product is cotton & cloth shopping bags.

5.3 SUGGESTIONS

Based on the findings, there are a number of suggestions that companies should consider in order to improve customer satisfaction towards green products. Firstly, companies should provide a clear explanation of the environmental benefits of their products. This should be detailed and easy to understand. Secondly, companies should offer incentives and discounts to encourage customers to purchase their green products. Thirdly, companies should offer a wide range of green products in order to give customers more choice. Fourthly, companies should offer personalized customer service in order to ensure that customers are getting the best possible experience. Fifthly, companies should offer convenient ordering and delivery options in order to make it easier for customers to purchase their green products. Finally, companies should offer better warranties and guarantees in order to give customers peace of mind when purchasing their green products.

5.4 CONCLUSION

In conclusion, customer satisfaction towards green products is an important factor for companies to consider in order to ensure the success of their green products and services. The findings of this paper suggest that companies should provide a clear explanation of the environmental benefits of their products, offer incentives and discounts, offer a wide range of green products, offer personalized customer service, offer convenient ordering and delivery options, and offer better warranties and guarantees in order to improve customer satisfaction towards green products. By following these suggestions, companies should be able to ensure that their green products and services are as successful as possible.

DECLARATION

I, UNNI K SAJU, S6 B.com computer application student of Nirmala College of Arts and Science, Meloor hereby declare that this project report entitled "A STUDY ON CONSUMER PERCEPTION TOWARDS ELECTRIC VEHICLE WITH SPECIAL REFERENCE TO ERNAKULAM CITY" is a bonafide record of work done by me during 2022-2023 in partial fulfilment for the award of degree of BACHELOR OF COMMERCE under the supervision of Ms. NEETHUMOL M.S , Department of commerce, Nirmala College of Arts and Science, Meloor, affiliated to Calicut University.

I further declare that this report has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title of recognition.

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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON
CONSUMER PERCEPTION TOWARDS ELECTRIC VEHICLE WITH SPECIAL
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done by LINI K. SATHI
during the semester VI is in partial fulfillment of the requirement
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of University of Calicut, Kerala.

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Project Guide

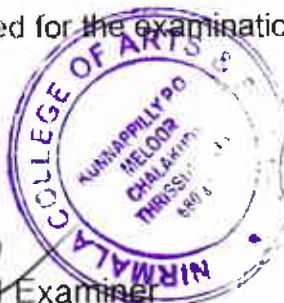
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1.1 Introduction

Electric vehicles are vehicles that are either partially or fully powered on electric power. Electric vehicles have low running costs as they have less moving parts for maintaining and also very environment friendly as they use little or no fossil fuel. When consumers make purchase decision, they face more alternatives due to information exchange, and the aspects that they value during purchase are also varied. Although the popularity of electric vehicles is increasing, the market ratio of electric vehicles is still very low. Consequently, the key to this study is to investigate how to make consumers accept electric vehicles, and explore the conditions which influence the consumers acceptance of electric vehicles.

Therefore, based on the above research background and motivation, this study aims to investigate the factors influencing consumers purchase of electric vehicles in order to provide a reference for the design and development of electric vehicles and offer suggestions for companies regarding future consumer purchase of electric vehicles. This paper studies consumers opinions on electric vehicles in an uncertain environment, and analyzes the factors influencing consumers purchase of electric vehicles, in order to improve the penetration of electric vehicles into the market and to provide suggestions for future researchers. The key factors influencing consumers purchase of electric vehicles are not only applicable to the design and development of electric vehicles that better suit consumers demand, also serve as a theoretical basis for the popularization of electric vehicles, and provide a reference for consumers choice and relevant manufacturers need to consider increasing the publicity of electric vehicles and launch more attractive battery and charging schemes to attract consumers and promote the sustainable development of the automobile industry.

Technology to be used in the upcoming EV is very mature and uptrend leading to high distance coverage with high efficiency and comfort. The potential of electric mobility has been studied in recent research from a technical, economic, logistic, environmental and dinner urban point of view

However research showed also that there is inconsiderable struggle for electric vehicles to create appropriate markets at least public perception and acceptance of electric vehicles India. Changing is the trend from acceptance of fuel cars to EV requires a

5.3 CONCLUSION

With the depletion of fossil fuels and constant hike in fuel prices, is a need for energy transition in vehicles in India. The respondents are aware of global climate conditions and are ready to change their preference from conventional to eco-friendly vehicles.

Cost is an important factor while considering the purchase of electric vehicle.

Respondents are willing to consider electric vehicles as their future purchase option, if proper infrastructure is available. Initial cost of purchase, number of charging stations and the time required to recharge the battery is creating limitation in boosting consumer confidence.



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CERTIFICATE

This is to certify that this Project Report entitled A STUDY ON INVESTORS PERCEPTION TOWARDS VARIOUS SCHEME OF I.T.C. WITH SPECIAL REFERENCE TO KAYAMKULAM MUNICIPALITY done by FAHAD K.S. during the semester VI is in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE of University of Calicut, Kerala.

Jisha
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Chithra V
HOD

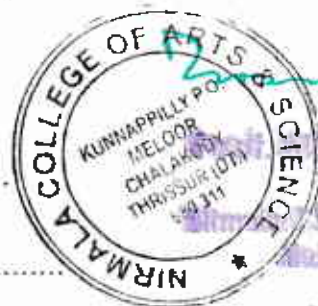
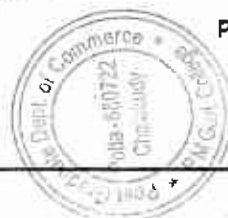
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1.1 INTRODUCTION

The Life Insurance corporation of India (L.I.C) is the largest life insurance Company in India and also the Country's largest investor. It is fully -owned by government of India. It was founded in 1956 Head quartered in Mumbai which is considered the financial Capital of India, The Life insurance Corporation of India Currently has 8 Zonal office and 113 divisional offices located in different parts of India. At least 2048 branches Located in different cities and towns of India.

Life is unpredictable and uncertain. There can be chance to unsound event Life Insurance provides Financial Assistance against if un Sound event earning member and earning member of family death happen. Life insurance provides both benefit one is life Cover and investment in form of saving

LIC is insurance Company which provides life insurance Product Life Insurance is required, because life is uncertain. LIC is taking Premium from the Customer and give insurance facility for Life. LIC is provides a facilities of both Savings and insurance of Life Cover. LIC is helping to achieving Long term goal. LIC is large public Sector Company in Insurance Sector. The main objective of LIC is spread importance about life insurance. In rural area and backward Classes Life insurance Cover life and provide financial assistance if uncertain event happen earning member. LIC is most valuable brand in life insurance Industry in India but now a days private players Increases their market Share by providing batter Services. This Study aim to measure the satisfaction level of investors towards faction towards the Services provided by the LIC and Study about perception of investors investing in various schemes of LIC.

1.2 STATEMENT OF PROBLEM

Investors are confusing because various insurance policies are available in market so this study will help us to understand the consumers perception about life insurance policies and how a consumer select organises and interpret the quality of services and product offered by the company. Investments are both important and useful in the context of present day condition. In the present financial market the investors are facing either the problem of safety or un attractive returns:-At this juncture, the extent to which LIC goes to attract the investors has been under taken in this study.

- To sell the insurance product through electronic medias.
- LIC should also tie up with several other banks apart from the existing ones to sell its products Through banc assurance.

5.4 CONCLUSION

- The study entitled “ INVESTORS PERCEPTION TOWARDS VARIOUS SCHEMES OF LIC WITH
- REFERENCE TO KAYAMKULAM MUNCIPALITY” looked in the different LIC schemes and the
- Evaluation of these scheme by the investors . We also studied how a person selected the schemes from LIC.
- LIC dominates the Indian insurance industry . In today’s competitive world , customer satisfaction
- Has become an important aspect to retain the customer , not only to grow but also to serve . Increased
- Competition wide range of product offering and multiple distribution channel cause companies to value
- Satisfied and highly profitable customers. Customer service is the critical success factor in a company and providing top notch customer service differentiates great customer service from in different customer service. Even with the stiff competition in the market place, it is evident from the study that products offered by the LIC are creative, innovative and of the liking of the customers, moreover they are satisfied by the true knowledge provided by the company or agents and they are easily accessible, Flexible payment schemes with no hidden cost, there is no undue delay in claims settlement, customers are highly satisfied by the grievance redressal mechanism. and in the near future if they will go for the policy they will stuck to LIC of India, which shows the great faith and positive perception of the customers towards LIC of India.



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