

# IJMIR

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**SHARDA**  
**UNIVERSITY**  
*Beyond Boundaries*



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**Issues and Research**

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# IJMIR

## International Journal of Management Issues and Research

### **Aim and Scope**

#### **AIM**

International Journal of Management Issues and Research (IJMIR) is a refereed journal published by the School of Business Studies, Sharda University. It is an academic and a peer reviewed International Journal.

The Journal aims to:

- Disseminate original, theoretical, or applied research in the field of management and its allied areas.
- Publish original, industry-relevant research to reduce the academia-industry gap.
- Seek original, unpublished research based on theory, empirical analysis as well as experimental works for publication.
- Publish strong research in the field of Commerce & Finance, Sales and Marketing, HR and OB, Business Communication, Operations and SCM, IT & Business Analytics as part of Management as a field of Study and also in Healthcare management, as well as other interdisciplinary fields of management.

#### **SCOPE**

The scope of International Journal of Management Issues and Research (IJMIR) includes all domains that are listed above and wishes to include emerging themes and actionoriented research. The journal also welcomes focused discussions, cases, monographs and interview papers, and book reviews.



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## **From Dean, School of Business Studies**

Dear Readers

I am delighted to see this new edition coming up despite our University is in the midst of NAAC preparations. A lot of changes have been duly proposed to make this journal a peer reviewed journal and indexed in coming time. I am sure the journal committee will fulfill this expectation.

I sincerely hope that this Issue will be an interesting academic read and topics will benefit your academic studies and knowledge. I also urge you to send your comments , contribution , book reviews etc to our Journal.

Have a fantastic Year 2022. May divine further guide you and bless you.

Prof. Jayanthi Ranjan

Dean, School of Business Studies

Sharda University,

Greater Noida (U.P.)

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## **Message from the Chairperson and Editor**

Dear Readers

I am pleased to share this Issue with you where different academic areas have been explored by the researchers in this Volume 11, Issue No. 1, Jan to June 2022 , of the International Journal of Management Issues and Research.

We'd want to express our gratitude to everyone who has contributed for their dedication and enthusiasm. In addition, I'd like to express my gratitude to the Journal Committee members and Associate Editors for their efforts to review and choose the articles for publication.

The editors of our Journal once again ask academics, researchers, and practitioners to submit their unpublished articles and papers for consideration.

Regards,

Dr. Manmohan Rahul

School of Business Studies

Sharda University

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# IJMIR

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# CUSTOMER PERCEPTION TOWARDS THE USE OF E-COMMERCE IN ETHIOPIAN MARKET-TAM MODEL

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## **ABSTRACT**

*Rising dispersion of information and communication technology (ICT) around the world, including Ethiopia, e-commerce has become a vital aspect of marketing. Due to its growing significance to the economy, it is critical to identify factors affecting customers' intention to use e-commerce in Ethiopia. This study used Technology Acceptance Model (TAM) to determine key factors influencing customers' intention to use e-commerce system and what are the major gaps in the country. A structured questionnaire was used to collect data from 157 participants in different location of the country.*

*The collected data were analyzed using SPSS software, Google drive and excel statistical analysis techniques. The study found a significant positive effect of perceived usefulness and perceived ease of use on the behavioral intention of using e-commerce. However, there are some other gaps related to government regulation, banking system, infrastructure problems and security. The findings of this study have significant implications towards the intention of the users to use e-commerce in Ethiopia.*

**Keywords:** E-commerce, Consumers, Mobile banking, Internet marketing, Social media.

## **Introduction**

E-commerce is the act of buying or selling anything over the internet. Mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data exchange (EDI), inventory management systems, and automated data gathering systems are all examples of electronic commerce. Although it may also use other technologies such as e-mail, modern electronic commerce often employs the World Wide Web for at least one phase of the transaction's life cycle. Purchases of online books (such as Amazon) and music (music download in the form of digital distribution such as iTunes Store) are common e-commerce transactions, as are customized/personalized online liquor store inventory services to a lesser extent.

## **E-commerce application**

**Retail & wholesale:** -There are numerous applications for retail as well as wholesale in case of ecommerce. Here comes e-retailing or may be called as online retailing. This refers to the selling of goods and other services through electronic stores from business to consumers. These are designed and equipped using shopping cart model and electronic catalog.

**Marketing:** - The marketing activities like price fixing, product feature and its enhancement, negotiation, and the relationship with the customer can be made using e-commerce.

**Finance:** -E-commerce is being used by the financial companies to a large extent. By the name finance we know that there will be customers and transactions. The customers can check the balance in their savings account, as well as their loan account. There are features like transferring of money from and to their own accounts, paying of bills online and also e-banking.

**Manufacturing:** - E-Commerce is included and used in the chain operations (supply) of a company. There are companies that form electronic exchange. This is by providing buying and selling items together, trading market information and the information of runback office like inventory control. This is a way that speeds up the flow of finished goods and the raw materials among the business community members.

**Auctions:** - E-Commerce customer to customer is direct selling of goods among customers. It includes electronic auctions that involve bidding system. Bidding allows prospective buyers to bid an item. In Airline Company they give bidding opportunity for customers to quote the price for a seat on specific route, date and time.

**Entertainment:** -E-Commerce application is widely used in entertainment area also for video cataloging, multiplayer games, and interactive ads and for online discussion.

**Education:** - In educational training also ecommerce has major role for interactive education, video conferencing, and online class and for connecting different educational training centers etc.

### **Ethiopia – Ecommerce**

In Ethiopia, electronic commerce is still in its infancy and is infrequently employed. Ethiopia's government is working on a draft national law to regulate e-commerce. However, there has been a growth in e-commerce in Ethiopia in recent years. Online shopping is becoming increasingly popular among consumers due to its convenience in terms of time, price flexibility, and availability of a wide variety of products and product ranges on a single platform.

In Ethiopia, internet businesses have begun to see flashes of realization in the last few years, employing websites and social media channels to reach out to buyers. Despite the fact that the road to profitability is long, e-commerce is on its way, awaiting the approval of a proposed e-commerce law aimed at boosting economic growth.

### **Ethiopia's population**

Ethiopia had a population of 116.4 million in January 2021.

- ❖ Ethiopia's population increased by 2.9 million (+2.5%) between January 2020 and January 2021.
- ❖ 50.0% of Ethiopia's population is female, while 50.0% of its population is male [note: The United Nations does not publish data for genders other than 'female' and 'male'].
- ❖ 21.9% of Ethiopia's population lives in urban centers, while 78.1% lives in rural areas (source: - <https://dataportal.com/reports/digital-2021-ethiopia>)

**Internet users in Ethiopia**

There were 23.96 million internet users in Ethiopia in January 2021.

- ❖ The number of internet users in Ethiopia increased by 2.8 million (+13%) between 2020 and 2021.
- ❖ Internet penetration in Ethiopia stood at 20.6% in January 2021.

**Social media statistics for Ethiopia**

There were 6.70 million social media users in Ethiopia in January 2021.

- ❖ The number of social media users in Ethiopia increased by 500 thousand (+8.1%) between 2020 and 2021.
- ❖ The number of social media users in Ethiopia was equivalent to 5.8% of the total population in January 2021

**Mobile connections in Ethiopia**

There were 44.86 million mobile connections in Ethiopia in January 2021.

- ❖ The number of mobile connections in Ethiopia increased by 710 thousand (+1.6%) between January 2020 and January 2021.
- ❖ The number of mobile connections in Ethiopia in January 2021 was equivalent to 38.5% of the total population.

Note: many people have more than one mobile connection, so figures for mobile connections may exceed 100% of the total population

(Source: - <https://datareportal.com/reports/digital-2021-ethiopia>)

Ethiopia's communications infrastructure is quickly expanding, with broadband fiber optic cables and 4G networks bringing internet to Addis Ababa and other rural areas, promoting e-commerce and other businesses (2008, Ferri, Grifoni, and Guzzo). Over the past couple of years the online businesses started to have flashes of realization in Ethiopia, using websites and social media platforms to reach out to buyers. Consumer acceptance of the use of internet technology will determine the future of e-commerce. When it comes to new technologies, such as the internet and e-commerce, consumer acceptability in terms of trust is vital. Consumers are frequently confused by today's methods of operation. In general, trust is a key characteristic that plays a curial part in online purchase acceptability. Consumers frequently cite a lack of trust as a reason for not shopping online. Thus, in order for consumers to accept online purchasing, trust and confidence in the usage of e-commerce must be promoted. Security, privacy issues and lack of e-commerce infrastructure are seen as main barriers to shopping online.

In Ethiopia, e-commerce has changed the way people do business. For example, banks play a significant role since they implemented main online transactions on a large scale through mobile and card banking services. These technologies were developed in response to the introduction of centralized, online real-time, electronic banking solutions, which advanced the banking service and

increased bank revenue as the number of customers expanded.

### **Major gaps and inhabitations of e-commerce in Ethiopia**

Despite all the facts, uncertainty and fears of opportunism still characterize the online context, and varying degrees of consumer acceptance and engagement in the use of e-commerce have been observed

### **Poor Knowledge and Awareness**

When it comes to the ratio of internet users, the situation is less than ideal. The majority of Ethiopians in rural areas are unfamiliar of the internet and how to use it. Surprisingly, the majority of internet savvy or urban populations suffer from a lack of understanding of online business and its functions. Few people are aware of online corruption and fraud, therefore there is still a lot of mystery.

### **Ease of use and technology**

In the e-Commerce business, simplicity of use and technological developments have given customers greater power and increased worldwide competitiveness. For e-Commerce, Omni-channel retailing is the way to go. This puts pressure on businesses to handle technological challenges related to maintaining an online store, such as server issues, bandwidth issues, dynamic IP addresses, data privacy, and security concerns. Transitioning from a multi-channel to an Omni-channel business is another issue that many businesses struggle with.

E-commerce enterprises have greater hurdles in managing logistics, seller registration, and inventory accounting. These internal difficulties will necessitate a larger deployment of manual resources and will not be solved just through cloud services.

### **Ethiopian banking system**

Debit cards and automated teller machines (ATM) are used by Ethiopian banks; however credit cards have not yet been issued. The majority of Ethiopians do not have access to credit cards. Banks, on the other hand, have begun to use primary internet transactions via mobile and card banking services. These technologies were developed in response to the introduction of centralized, online real-time, electronic banking systems, which resulted in a rise in customer numbers. The mechanism for delivering digital financial services still has a long way to go. Currently, international companies are providing technical services for the GOE's different financial inclusion projects.

### **Legal issues**

For internet-based transactions, proper legislation has yet to emerge. Various government authorities are checking the validity of e-mail digital signatures and the application of copy right rules. E-mail and digital signatures are now accepted as legal documents for all purposes. Another area that causes issues is the value added tax (VAT). Taxes on products and services continue to be a problem. There are no clear regulations to guide shops because the taxes are levied and shared by many government bodies at the local, state, and federal levels.

### **Consumer behavior**

Customers in Ethiopia are more at ease purchasing things in person. They prefer to select products by

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feeling them immediately. Companies selling apparel, handicrafts, and jewelry encounter obstacles in selling their products since purchasers want to feel and touch these items before purchasing them.

### **Online Security**

The majority of business owners in Ethiopia used unapproved software on their server, which usually did not come with enhanced internet protection. Such unlicensed software opens the door to virus, malware, and Trojan attacks, and doing online transactions with such computers is a highly risky undertaking, as it may reveal or leak critical credit card and online banking information.

### **Fear factor**

Customers in Ethiopia have a common psychological fear of making online payments. With the increased awareness of online transactions and their reliability, some customers have forgotten about their fears and are confidently engaging in online purchasing. However, the vast majority of clients are unaware of internet transactions and their safety. They were generally hesitant to reveal their financial information and sought to avoid shopping online.

### **Requirement to change business process**

The sourcing, storage, and logistics processes in e-commerce are distinct from those in typical brick-and-mortar stores. To accommodate the increased business, the e-commerce company must re-design and integrate numerous processes.

### **The role of government in e-commerce**

E-commerce is at the heart of the government's plan to transform the world's economy into a contemporary, knowledge-based economy. In the coming years, e-commerce will play a critical role in increasing national productivity and wealth. It promotes economic growth, lowers market entry barriers, and allows businesses to compete in a global, increasingly intelligent, and well-educated market with increasingly demanding customers. The government wants to see consistent increases in productivity growth so that it can close the productivity gap faster than its industrial competitors. The government also wants to boost e-commerce by offering a variety of services, such as promoting consumer-friendly broadband services.

The Ethiopian government is trying to develop public awareness towards e-commerce since lack of public awareness is the constraints on the sector's growth. As e-commerce develops, governments will face a number of issues. One of them is striking a balance between their role and the private sector's, as well as between legislation and industry self-regulation. The rapid advancement of technology and the expansion of the Internet have aided the rise of e-commerce.

The Internet's growth is determined by three factors: -

The first is the state of development and distribution of the Internet's telecommunications infrastructure. The Internet tends to grow swiftly in countries with well-developed telecommunications infrastructures. The population's skill level is the second consideration. Third, and perhaps most critically, is the desire for Internet-based applications such as electronic commerce. Such a demand can only be addressed if a legal and commercial framework exists that encourages the creation of such apps.

## Methodology

The aim of research is to get a better understanding of the major gaps and consumer acceptance of e-commerce in Ethiopia and to find out the factors that are vital for establishing consumer acceptance in e-commerce.

In order to find relevant consumer acceptance establishing factors, reviewed and searched literature on consumer's acceptance of e-commerce in different country's has been referred and the factors that were found to be relevant guided my statistical research. Conducting an online survey, in form of a questionnaire, this seemed like the most suitable strategy, to be able to get a bigger picture of consumer opinions in the matter.

Data collection methods namely: Secondary Data and Primary Data collection methods. Different sources of secondary data such as books, publication, articles and internet has been used to mainly searched literature related to this topic. Primary data have been collected via questionnaires through online survey and direct distribution of the questioner in different location of country.

The questions in the questionnaire have been based on technology acceptance model (TAM model). The collected feedback/responses have been assessed using statistical analysis techniques (SPSS software and online Google drive questioner forms).

Different types of questions have been included in the questionnaire. According to TAM model, there are different kinds of questions to use, depending on data requirement. The first eleven questions have been demographic questions, where question number one and two based on data collected about gender and age, which are attribute variables. And rest main questions; have been used to collect consumer perceived usefulness and perceived ease of use on level of consumer acceptance of e-commerce in Ethiopia.

## Results and Discussions

From both primary and secondary method of data collection the following results has been obtained

### From sample size of 157 population

#### Gender of the population in percentage (%)

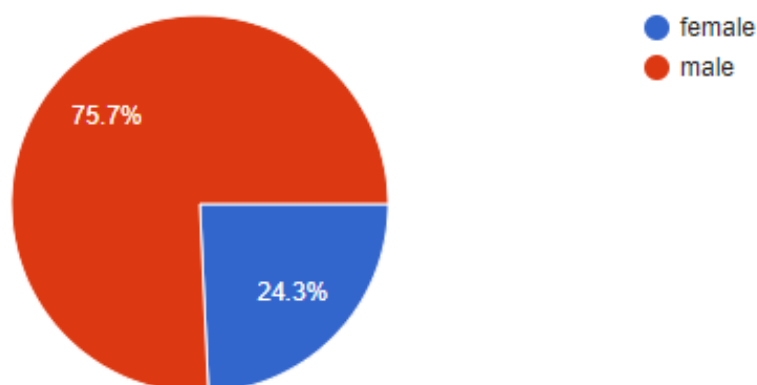


Fig 1. Gender of population



**Age of the population in percentage (%)**

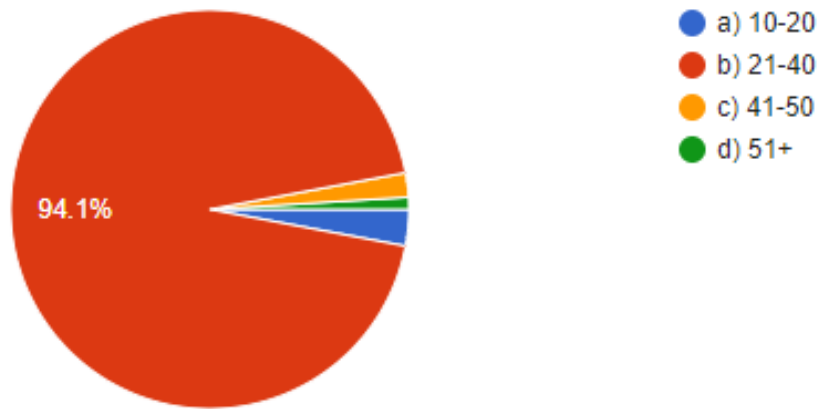


Fig 2 Age of population

**Occupation composition in percentage (%)**

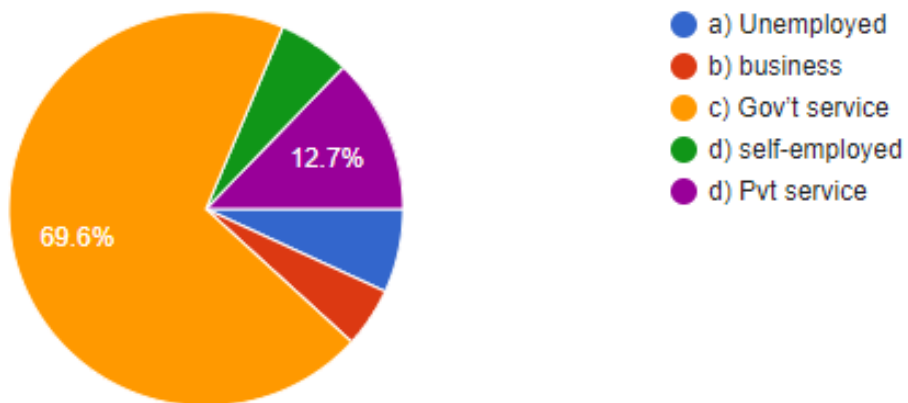


Fig. 3 occupation composition

**Family monthly income in percentage (%)**

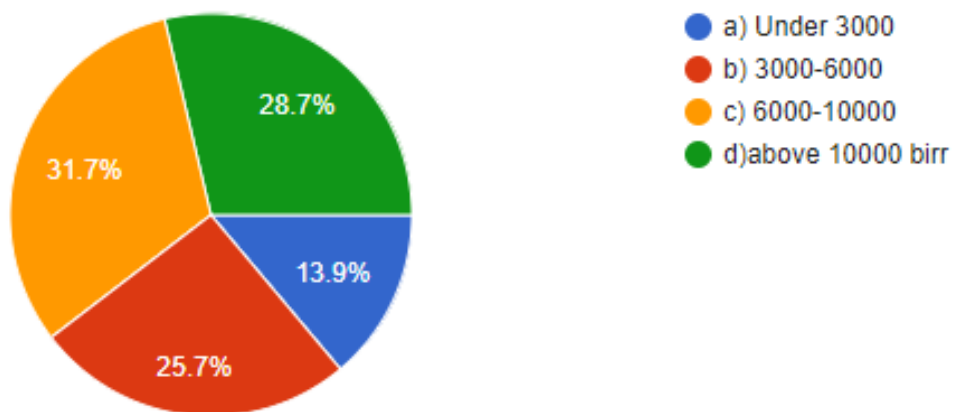


Fig.4 family monthly income

**The number of hour that the population spent in internet per a day**

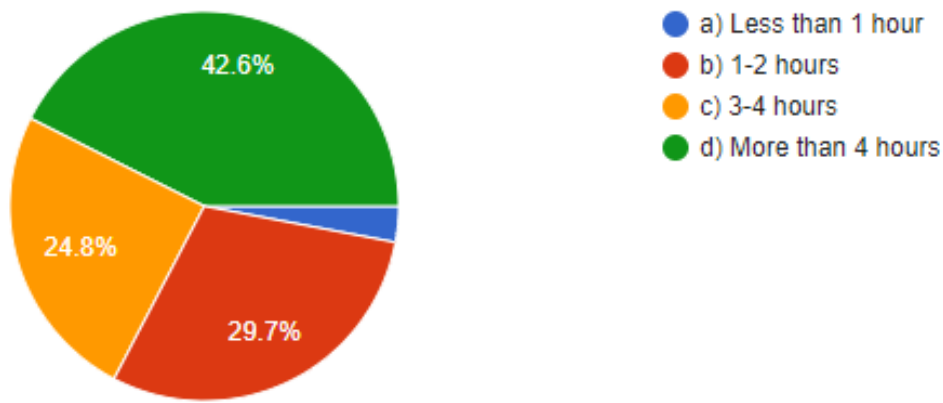


Fig.5 Number of hour spent on internet

**The reason for using internet in percentage (%)**

No.	Reason for using internet	Percentage (%)
1	Information search	36
2	Communication	33
3	Shopping	10
4	Entertainment	20
5	Online banking	1

Table1. internet usage in percentage

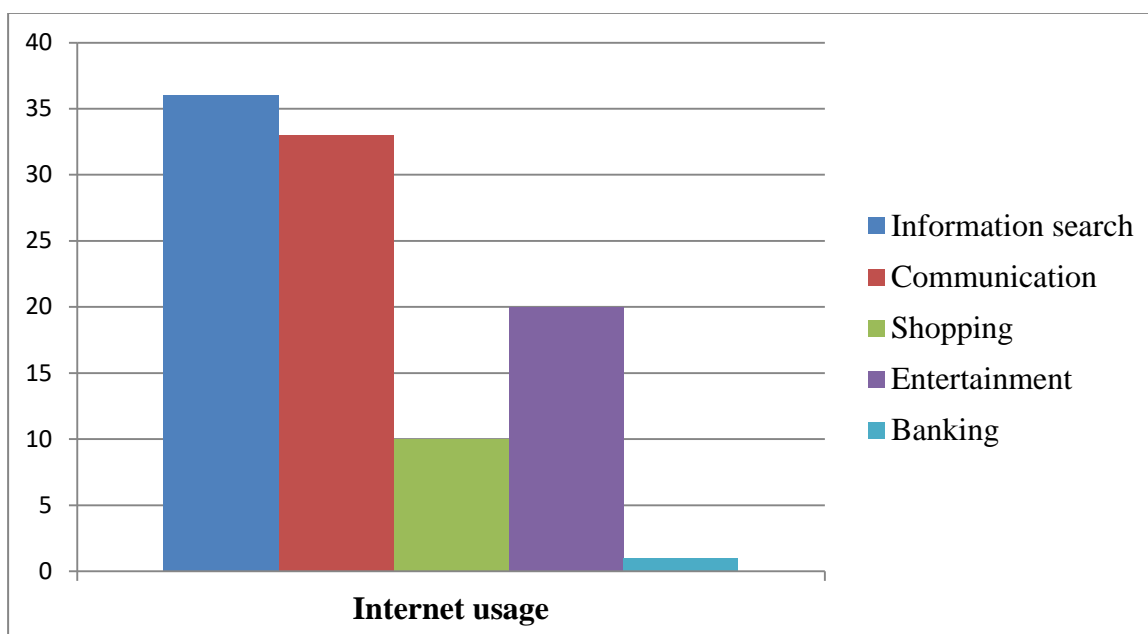


Fig.6 Internet usage

**Percentage of population that make and that do not make purchase through online**

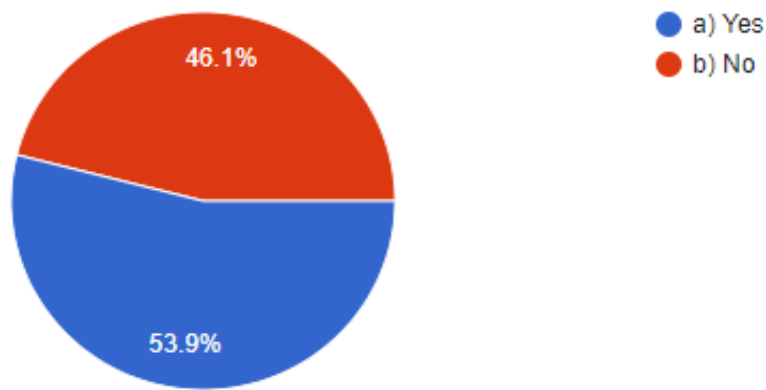


Fig.7 number of population who purchase and do not purchase online

**Results from perceived usefulness in percentage (%)**

parameters	Percentage of likert scale				
	Strongly Agree	Agree	Neutral	Dis Agree	Strongly DisAgree
Performance	36.5	38.25	15.5	7.5	2.25
Social influence	27	43.5	17.5	9	3.5
Preferences	36.2	44.6	12.8	5.6	2
Innovativness	43.5	29.5	13.75	12	3

**Table 2. percived usfulness percentage**

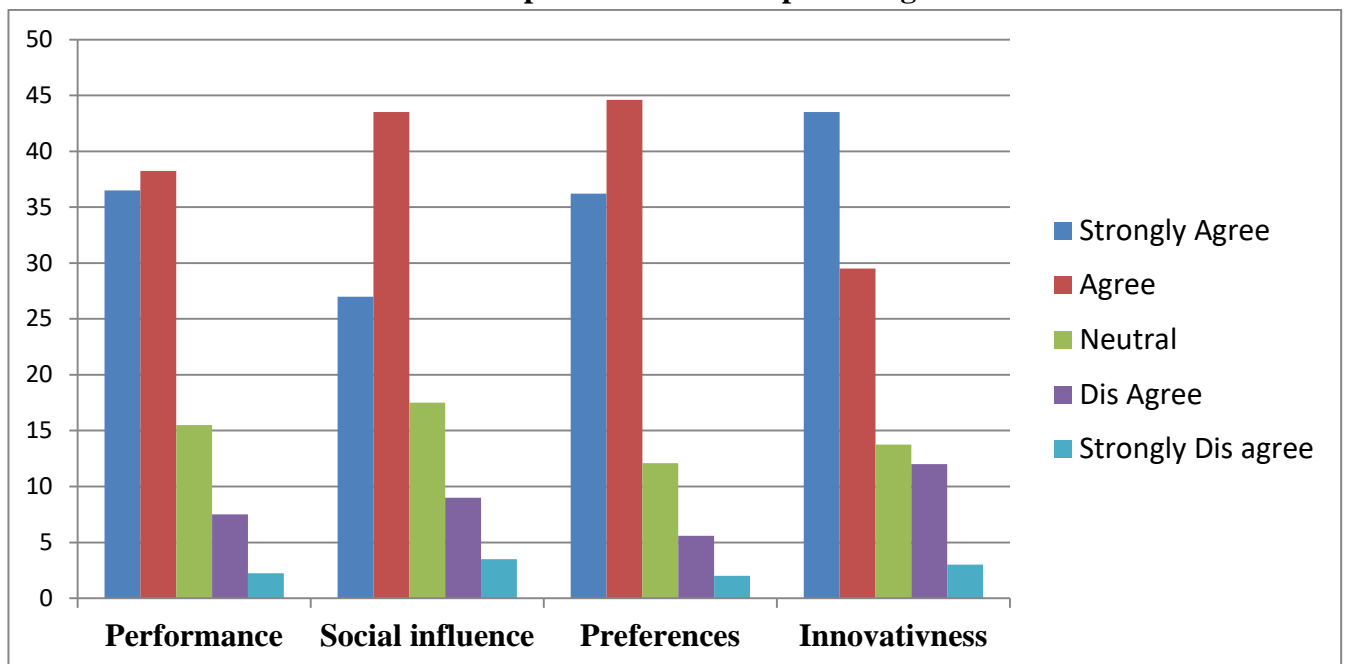


Fig.8 perceived usefulness

**Results from perceived ease of use in percentage (%)**

parameter	Percentage of liker scale				
	Strongly Agree	Agree	Neutral	Dis Agree	Strongly Disagree
Perceived ease of use	29.1	43.6	19.5	8.7	2

**Table 3. percentage of perceived ease of use**

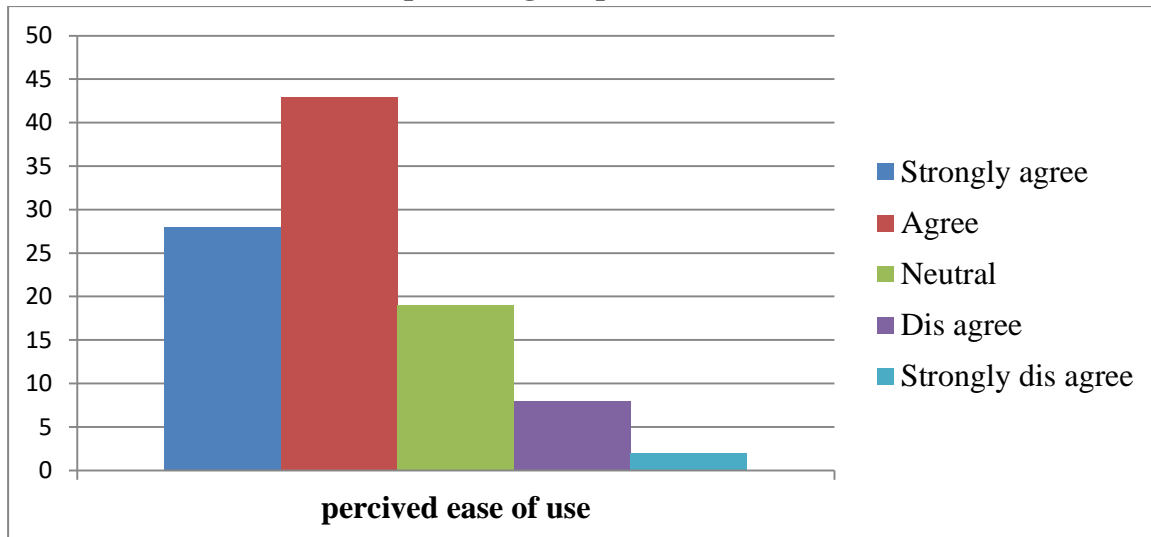


Fig.9 percentage of perceived eases of use

**Behavioral intention in percentage (%)**

parameter	Percentage of liker scale				
	Strongly Agree	Agree	Neutral	Dis Agree	Strongly Disagree
Behavioral intention	39.5	49.5	7.75	3.75	-

**Table 4. percentage of behavioral intention**

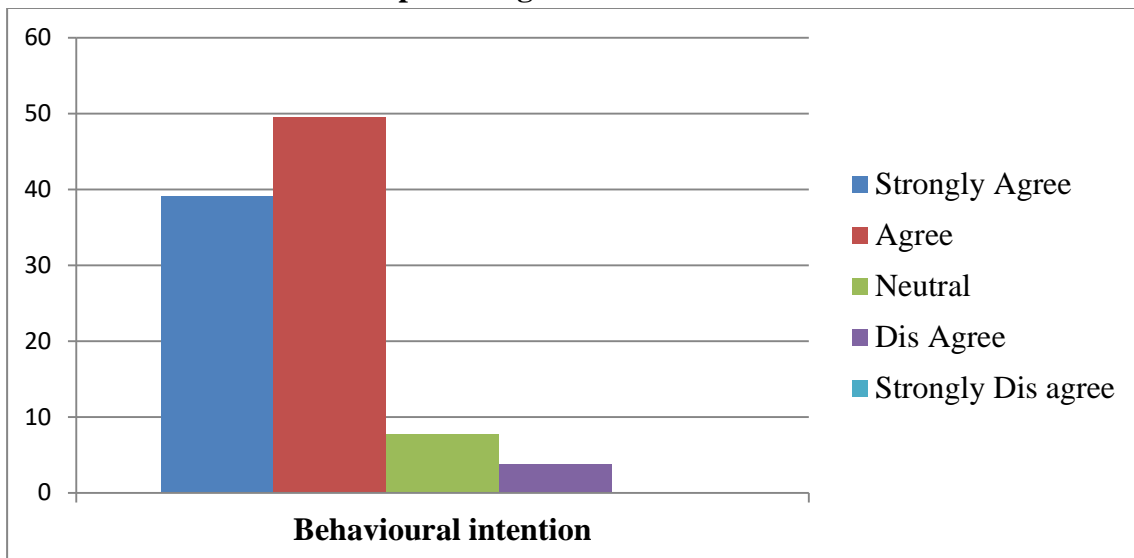


Fig10. Percentage of behavioral intention

**Analysis**

Understanding customer intention to use e commerce in Ethiopia using Tam model

**Hypothesis 1**

- ❖ The consumer perceived usefulness and perceived ease of use has a positive impact against behavioral intention

**Hypothesis 2**

- ❖ There is positive correlation between the independent variable (perceived usefulness and perceived ease of use) and the dependent variable (behavioral intention)

Y- Dependent variable (behavioral intention)

X1-Independent variable (perceived usefulness)

X2-Independent variable (perceived ease of use)

**Table5. correlation coefficient**

Res.	Y	X <sub>1</sub>	X <sub>2</sub>	Y <sup>2</sup>	X <sub>1</sub> <sup>2</sup>	X <sub>2</sub> <sup>2</sup>	Y X <sub>1</sub>	Y X <sub>2</sub>	X <sub>1</sub> X <sub>2</sub>
1	39.5	35.8	39.5	1560.2	1281.6	1560.2	1414.1	1560.2	1414.1
2	44.6	38.9	49.5	1989.16	1513	2450.2	1734.94	2207.7	1925.5
3	12.8	14.8	6.75	163.84	219.04	45.56	189.44	86.4	100
4	5.6	5.52	3.75	31.36	30.47	14.06	30.912	21	20.7
5	2	2.68	1	4	7.18	1	5.36	2	2.68
<b>T.S</b>	<b>104.5</b>	<b>97.7</b>	<b>100.5</b>	<b>3748.5</b>	<b>3051.2</b>	<b>4070</b>	<b>3374.75</b>	<b>3877.3</b>	<b>3462.98</b>

$$\bar{Y} = 20.9$$

$$\bar{x}_1 = 19.54$$

$$\bar{x}_2 = 20.1$$

$$\sum y^2 = \sum Y^2 - n \bar{Y}^2$$

$$= 3748 - 5 * 20.9^2$$

$$= \mathbf{1563.95}$$

$$\sum x_1^2 = \sum X_1^2 - n \bar{x}_1^2$$

$$= 97.7^2 - 5 * 19.54^2$$

$$= \mathbf{9447.59}$$

$$\sum x_2^2 = \sum X_2^2 - n \bar{x}_2^2$$

$$= 4070 - 5 * 20.1^2$$

$$= \mathbf{249.95}$$

$$\sum y x_1 = \sum Y X_1 - n \bar{Y} \bar{x}_1$$

$$= 3374.5 - 5 * 20.9 * 19.54$$

$$= \mathbf{1332.57}$$

$$\sum y x_2 = \sum Y X_2 - n \bar{Y} \bar{x}_2$$

$$=3877.3- 5*20.9*20.1$$

$$=1776.85$$

$$\sum X_1 X_2 = \sum X_1 X_2 - n \bar{x}_1 \bar{x}_2$$

$$= 3462.98 - 5*19.54*20.1$$

$$= 1499.21$$

$$\sum Y X_1 = \sum \bar{x}_1^2 b_1 + \sum X_1 X_2 b_2 \dots\dots\dots 1 \text{ eqn.}$$

$$1332.57 = 9447.59 b_1 + 1499.21 b_2$$

$$\sum Y X_2 = \sum X_1 X_2 b_1 + \sum x_2^2 b_2 \dots\dots\dots 2 \text{ eqn.}$$

$$1776.85 = 1499.21 b_1 + 249.95 b_2$$

$$Y_1 = b_0 + b_1 X_1 + b_2 X_2 + e$$

Where:

Y1 : Consumer acceptance on e-commerce

b0 : Intercept

b1-3: Slopes (estimates of coefficients)

X1: Perceived usefulness

X2: Perceived ease of use

e : Random error

Solving simultaneously the two equations and solving through excel will give a result of...

	Behavioral intention	perceived usefulness	perceived ease of use
Behavioral intention	1		
perceived usefulness	<b>0.996898</b>	1	
perceived ease of use	<b>0.991919</b>	<b>0.979337</b>	1

**NB. From the data result we can easily analyses that there is a correlation coefficient close to +1 which describes there is best correlation between the three variables.**

**Results and Discussions**

From the data we can easily analyze that 42.6% of the population spent their time in internet more than four hours and almost 54.5% of the population spent their time more than 1 hour in internet per a day this indicates that there are huge possibilities of exposing the population towards online shopping. Online shopping is one of main advantage of the Internet, giving anyone with Internet access the ability to find products that interest them and buy them without having to visit a store. The Internet gives everyone easy access to compare prices between companies and even see what others think about a product through online reviews to help make better purchasing decisions.

Internet is a perfect place to sell most goods in Ethiopia, because now a day the population is familiar with the Internet access. The Internet is always on and always available, which means there is the potential of selling goods 24/7. The Internet also gives all businesses the ability to advertise their product or service to everyone in the world or specify an exact demographic they want to reach.



We can also see that 36% of the population uses internet for information search, 33% for communication, and 20% for entertainment, 10% for shopping and only 1% for online banking in the local country. However, those populations who have exposure of living in in other country have a chance for purchasing online therefore from the total population 53% of the population make an online purchase and the rest 46.1% of the population do not have the know-how about e commerce.

In other case from the total population 31.7% of the population have monthly income of between 6000 to10,000 birr and 28.7% of the population have monthly income above 10,000 birr this indicates that there is much potential of purchasing products online.

From primary and secondary data over the last years it has been notice an increase of e-commerce in Ethiopia. Consumers are more and more attracted by online shopping due to its convenience in terms of times, price flexibility and availability of varieties of product and product range on a single platform. The outlook for e-commerce depends on consumer acceptance of the use internet technologies. Consumer acceptance in terms of perceived usefulness and perceived ease of use is considered to be important when using new technologies, including the web and e-commerce. Nowadays ways of doing things usually create uncertainty among consumers. Behavioral intention to use ecommerce is generally an important factor which plays a curial role in acceptance of online purchase.

From the result of this study it can be easily analyzed that there is much intention to use e commerce in the country this will provides government, e-retailers and website developers with a framework for which areas they need to focus upon when launching new online products, making their website user friendly, and improving the perceived usefulness of the technologies that allow consumers to access their products online and encouraging the use of information and communication technology.

Pearson correlation coefficient values between the three variables which are behavioral intention with perceived usefulness with value 0.996898, behavioral intention with perceived ease of use with value 0.991919 and perceived usefulness with perceived ease of use with value 0.979337 shows that there is a strong relationship between perceived usefulness, perceived ease of use and consumer behavioral intention to use e commerce.

The overall analysis of the data revealed that the identified variables have an influence on the consumer's intention to purchase from an online. The findings show that the variables perceived usefulness, perceived ease of use, innovativeness, social influence, and trust all have an influence on the dependent variable, behavioral intention to use.

The latter finding implies that retailers must invest more effort in building consumer's perception of e commerce integrity, as well as their perception of ease in using the technology. The findings of this study should encourage retailers in Ethiopia to look at their e-commerce websites from a different perspective. In addition to communicating their product and service portfolio, the retailers must also consider ways of creating user-friendly interfaces that can improve the user's experience when browsing the company website. In this regard, they must consider trust mechanisms - whether affective or cognitive - to ensure the integrity and trustworthiness of their website.

## **Conclusions**

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The online survey of people in Ethiopia revealed several interesting facts about respondents and the nature of e-commerce. The findings show that there is much behavioral intention to use e-commerce in the country due to increase number of percentage of internet users.

From the major gaps identified on the study working on the consumer awareness and improving their knowledge with respect to e-commerce plays a critical role. The variables perceived usefulness, perceived ease of use and behavioral intentions have strong correlation which indicates that consumers have much intention to use e-commerce.

The study has several implications. First, it suggests that further research is needed with regard to the factors that would increase consumer perception with respect to ease of use, usefulness, and behavioral intentions with large sample size. Second, it points to the need for future research focusing on technologies to reduce the increased concern with respect to security and risk. Third, it highlights the need for support from the government up on doing second phase of the project which mainly emphasize on its application and formulation of the major rules and regulation on the sector.

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# A STUDY OF ENTRY LEVEL HATCHBACKS BUYING BEHAVIOUR IN FARIDABAD CITY OF THE NCR

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## **ABSTRACT**

*Indian Passenger car industry is highly impacted and shaped by the existence of numerous domestic and global manufacturers post 1991 economic liberalization. The existence of the multiple and numerous brands and their variants within the city affords multifarious choices and options to the potential customers as they largely represent broadly similar value propositions, thereby making the entry-level passenger car market extremely and intensely competitive.*

*Buyers basically focus on those distinguishing and differentiating attributes, which guide them to zero in on the product which most closely approximates, what they are looking for and thereby exercise their decision choices to arrive at their purchase decision after screening out all those alternatives which are not mapped to their requirements. The objective of this study is to segregate and define the attributes and parameters that dictate and impact the buyers' purchase preferences and in general their buying behavior and patterns as it pertains to the purchase of passenger cars, in particular, the entry-level hatchbacks owners within the city of Faridabad in the National Capital Region (NCR) The current study especially focuses on the influence on the purchase decision exercised by the demographic variables, including income impacting the choice of entry-level hatchbacks.*

**KEYWORDS:** *Customer preference, entry-level hatchbacks, differentiating attributes.*

## **INTRODUCTION**

On the back of consistent economic advancements, barring temporary hitches, like the current slowdown induced by the Coronavirus pandemic, India is witnessing a fairly speedy motorization on its roads and is well on its way to becoming a highly motorized economy. Post liberalization, there has been a great boom in the type and make of new passenger cars being manufactured and sold by the global and domestic brands in the Indian market. On account of a wide range of brands, body types

and variants in the passenger car space, potential buyers exercise their choices based on their unique requirements, buying capacity and needs while settling on the passenger car to go for and buy. Exponentially increased and exploding number of car owners and heavy usage can be directly attributed to steadily increasing purchasing power of the consumers and the simultaneous availability of endless models and makes and variants of passenger cars from the domestic as well as the foreign manufacturers. Traditionally, marketers and manufacturers as well as the market researchers have been very curious and inquisitive about identifying and segregating the factors and forces that exercise considerable influence and effect on passenger car buyers' purchase behaviors, and have proposed various models and methods to estimate market share. Generally, consumers' buying behavior and preferences are dictated by such things as cultural, social, behavioural, personal and psychological variables. Most of these variables are beyond the control of the marketers, but nonetheless in order to formulate effective and impactful product development, pricing as well as marketing, distribution and promotional strategies and tactics, need to be analyzed, understood, applied and internalized for effective performance and competitive excellence in the marketplace and in order to have a nuanced understanding of the complex behavioral intricacies of the customers as well the competitors in an ever intensifying competitive landscape and marketplace. In the current study, the researcher has tried to investigate and understand the significance of demographic variables and their impacts and influences on the buying behavior of the entry level hatchbacks in the city of Faridabad, an important city under the NCR, by considering and taking into account consumers peculiarities, characteristics and gender as factors that may exercise an impact on the buying behaviour and preferences as it pertains to the purchase of entry level hatchbacks.

### **DOMESTIC PASSENGER CAR MARKET**

India's passenger car market happens to be the fifth largest, globally, as per the data released by the Society of Indian Automobile Manufacturers (SIAM). The Indian automobile industry is one of the largest in the world. The industry accounts for 7.5 per cent of the country's Gross Domestic Product (GDP) and is expected to grow to 12% as per the Automotive Mission Plan (2016-2026). It has an annual turnover of Rs. 4.8 lakh crore. Indian automobile sector employs about 37 million people both directly and indirectly. The Indian automobile sector's share of the country's manufacturing GDP is a staggering 49%. Therefore, it can be safely concluded that this sector is one of the core sectors of the Indian economy.

The small and budget passenger car market in India is witnessing a rapid and accelerated growth and is growing by leaps and bounds. The market for small cars presently occupies a considerable share of close to 65% of the annual passenger car production numbers in India. Most of the players in the budget car segment are locked into intense competition with one another and therefore to stay afloat and competitive are focusing on fuel efficiency, performance consistency, style, innovation, pricing, and technological excellence and personalized customer service, in order to corner larger market share against the competition.

### **SIGNIFICANCE OF THE STUDY**

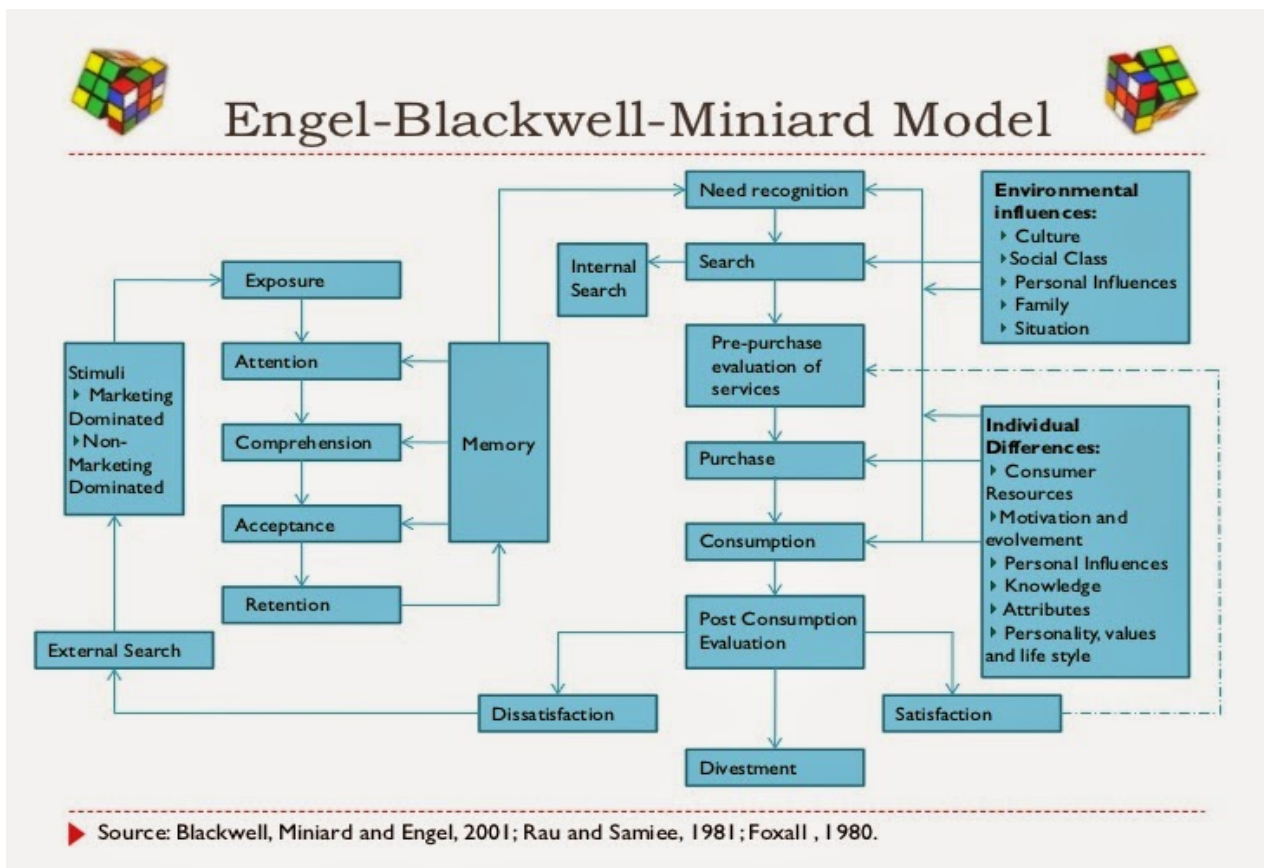
As is self-evident, the Indian passenger car market has tremendous growth potential for entry-level hatchback car manufacturers, as both domestic and global car makers are confronted with great challenges as well as opportunities shortly.

Auto industry body SIAM had brought down the growth projections for passenger car sales for the second time in four months in the fiscal year 2019, on account of the high level of fuel prices, interest rates, and slowing economic growth that continued to force buyers to defer car purchases. Therefore, it is extremely helpful to ascertain the entry-level hatchback car consumer’s preferences to determine which segment of the potential consumer market likes and has a distinct preference for which brand and variant of the hatchbacks.

This study is therefore extremely significant not only for both marketers but also for hatchback car manufacturers since it will afford some very penetrating and comprehensive insights into the variables and factors impacting customer preferences and likes, as the inflation is not under control and the cost of vehicle ownership continues to be high.

**THE ENGEL-KOLLAT-BLACKWELL MODEL OF CONSUMER BEHAVIOR:**

The preference formation of customers could be very clear and crystallly understood with the help of this model of consumer behavior and decision processes. This model was formulated to delineate the increasing, fast-growing consumer behavior. The model is comprised of four stages:



**1. INPUT**

The core focus of this model happens to be on the five basic stages comprising the consumer decision-process stages: Problem recognition, alternatives search, evaluation of alternatives in the course of which beliefs result in the formation of preferences and attitudes that in turn leads to resultant intention to purchase and the subsequent purchase outcomes.

## **2. INFORMATION**

At this stage, the customer accesses information and data from selling and non-marketer-dominated sources which additionally impact his decision-making. If the customer still can't arrive at a decision choice, the external, mostly marketer dominated, and to some extent personal contact information sources get triggered to be able to arrive at a decision choice petrification of the alternatives.

## **3. DECISION PROCESS**

This stage is basically all about the customer's exposure, followed by attention, perception, and finally acceptance and retention of inbound information. The customer should initially be exposed to the communication, organize and interpret the stimuli, and be able to retain the communication input by transferring it to his long-term memory.

## **4. ENVIRONMENTAL VARIABLES INFLUENCE**

This stage basically comprises the individual as well as environmental influences which exercise their impact on all the five stages of the consumer decision process. Individual characteristics which have an impact are motives, values, lifestyle, a personality whereas the social influences are represented by variables like culture, reference groups, and family. Some other variables such as situational influences, such as consumer's liquidity and spending power condition, also impact the consumption decisions.

The model integrated multiple elements that impact consumer decision-making such as values, lifestyle, temperament, culture, etc. This model, however, was not successful in showing what factors form these things, and why different types of personality result in entirely different decision-making. The ways we tend to apply these values to account for different personality characteristics of the customers may afford a better comprehension of the model and provide an additional and more holistic and comprehensive understanding and insight into the decision- processes of car consumers.

## **REVIEW OF LITERATURE**

Consumer behavior studies basically focus on the way people structure their preferences in order to expend their resources such as time, money, and effort on consumption-related affairs (Schiffman and Kanuk, 1997). Consumer behavior represents a study of the underlying processes concerned wherein consumers choose, purchase, use, and filter out from considerations products, services, ideas, or experiences in order to satisfy their wants and needs.

Consumer Behavior pertains to either for individuals or in the context of groups. Product use is normally of heightened interest to the marketers, because it does impact the way a product is best positioned and the way it encourages more consumption.

Smita Miglani 2019 discussed in her paper, how Indian car industry has been tremendously helped along by the various enabling factors in its growth and development and as a result has leaped forward technologically. This paper discusses how a buoyant economy, a large population of the youth, a steady growth in the foreign direct investment as well as more and more domestic lead firms investing



in this sector, has resulted in a dynamic passenger car industry. India has also become an assembly hub for large passenger cars and a manufacturing hub for smaller cars and how the passenger car exports from India has zoomed. Manufacturers based in India are engaged and hitched to global innovation networks and bringing in innovative technologies from all over the world to aid and abet their own research and development efforts. The AMP 2026 aims at making India amongst the top three automobile player in world by the year 2026 in areas of engineering, manufacture, and export of automobiles as well as automobile components, and increasing in value to more than twelve percent of the country's GDP and generating as high as 65 million more jobs.

Gunjan Malhotra and Abhishek Nandi in their empirical research on consumer behavior towards small car segments in Indian market conducted in the year 2012, brought out that there are four basic factors that impact buying behavior of consumers when it comes to buying smaller passenger cars. These factors are car aesthetics, the all included cost of the car to the customers, interior space and trust and reliability quotients of the brands concerned. It also emerged that after sales service also happens to be a very important variable followed by fuel efficiency and per litre mileage as well as affordable maintenance and servicing costs in selecting small cars. It is also emerged from the study that public perception and features like audio visual systems do not exercise any significant impact and influence on the consumer decision process while purchasing small cars.

Chidambaram and Alfred (2007) discovered that there are certain factors that impact the preferences of customers, such as customers giving more importance to variable like fuel efficiency and mileage as compared to any other factors and a dominant belief that brand names give a very good indication of the product quality, utility, technology. Customers prefer purchasing passenger cars that provide high fuel efficiency and mileage, good quality, and technology combined with durability and affordable price.

Sangeeta Gupta (2013), in her study of the "Buying decision influencers for passenger car segment in Delhi", arrived at the finding that the reference group's influence on the buying decision of passenger cars is considerably high. Particularly reference groups like friends, family and relatives were found to be a significant source of information as well as significant source of influence when it came to the purchase of passenger cars. It was also found in the study that promotional offers and attractive price-offs and fuel efficiency considerably dictated the customer choice in respect of passenger cars. The study also established a significant linkage between the respondents' age and the resultant influences exercising the most influence in the purchase of passenger cars. This study also brought out that the information relating to the passenger cars available on the internet, has a high trust quotient, for the potential buyers of the passenger cars.

Banerjee, Ipsita (2011) investigated into the Car Acquisition & Ownership Trends in Surat city of households owning motorized vehicles. The study concerning vehicle selection behavior brought out that household income happens to be the main determining factor in the number and size of cars that households tend to own, and it also established that family size is relatively less important variable and that even smaller vehicles are chosen by families relatively larger in size.

## **OBJECTIVES OF THE STUDY**

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1. Study the existence of or absence of any association between the fuel type preferences of the small car buyers and their gender.
2. Study and investigate the factors driving preferences for small passenger cars in the identified geographies.
3. Investigate and understand the demographic profile of customers purchasing smaller cars.

**HYPOTHESIS.**

**H<sub>0</sub>: There does not exist any significant association between gender and fuel preference.**

**H<sub>1</sub>: There does exist a significant association between gender and fuel preference.**

**RESEARCH METHODOLOGY**

**Research** represents a process of scientific and systematic investigation and inquiry involving data collection, documenting critical information, analysis and interpretation of the data so collected and collaged, in keeping with compatible methodologies evolved by different professional spheres of study and academic disciplines.

**RESEARCH DESIGN:** The **research design** represents the larger strategy which is chosen for the integration of the different components of the **study** in a coherent and logical way, in such a way that effectively addresses the **research** problem. It is the roadmap for the collection, measurement, and analysis of data. The present study is a two – stage mixed model design which a combination of exploratory and descriptive design. The exploratory design has been made use of in the current study to better explore the background and the larger context and picture of the research problem and to be able to better define the hypothesis of the study. In the later part of the study, a descriptive design has been made use of to either establish or rule out any significant association between the variables of the study without seeking to influence or tamper with any of the variables employed in the study in any way.

**DESCRIPTIVE DESIGN:** Descriptive research design is a systematic and scientific method of enquiry that consist of observing and describing the behavior of the subject of interest without in any way attempting to influence it in the least.

Descriptive research is frequently used as a pre-cursor to quantitative research designs, that provides a general oversight of the required pointers and cues pertaining to the variables that are worthy of being tested quantitatively. Quantitative experiments are normally costly and time-consuming and therefor it makes abundant sense to first get an idea of which hypotheses are worthy of being tested. It involves collection of data which describe events and then organization, tabulation, depiction and description of the data so collected. (Glass & Hopkins, 1984).

**UNIVERSE OF THE STUDY**

The data collection has been done in the city of Faridabad, which an important city that comes under the National Capital Region (NCR). The population is quite heterogeneous, with large mix of migrant population from all over the state of Haryana as well the country and good mix of diverse religions, castes and cultures. The city of industrially well developed and on a very good growth and development trajectory.

### **SAMPLING DESIGN AND TECHNIQUE SAMPLE SIZE**

Sampling is a technique for selection of individual sampling elements or members or a subset from the larger population in order to derive statistically significant inferences from them and thereby estimate the characteristics of the total population. Various sampling methods are made use of in order to ensure that the need to research the entire population is obviated in order to gather insights which are actionable.

Sampling technique represents the selection of a subset of representative sampling elements from amongst a larger population in order to arrive at a characteristic estimate of the whole population.

The sampling design chosen for this study is the non-probability sampling design and the sampling technique chosen is 'Convenience Sampling'.

A total of 100 responses have been collected for the purpose of this study.

### **CONVENIENCE SAMPLING**

Convenience sampling represents a non-probability sampling technique in which samples are drawn from the population based on the ease with which the sampling elements can be accessed and reached out for the purpose of collecting their responses. Researchers make the choice of this technique only based on the ease of recruitment of the sampling elements. Effort is made to ensure that the sampling elements chosen are as representative of the population of the study as possible. Ideally, a representative sample ensures the reliability and validity of the research findings and drawing of the inferences which will be applicable on the entire population. But, in most of the cases the population happens to be too large to examine in its entirety and hence researchers are constrained to rely on convenience sampling that happens to be the most commonly used non-probability sampling method, on account of its speed, lesser cost and ease with which the sampling elements can be approached and accessed for the purpose of data collection.

### **INSTRUMENT DESIGN**

Personal interview method has been made use of for the purpose of response collection. Personal interviewing method was considered as the best approach in view of the fact that the size of the sample happened to be small and more questions can be requested and margin of errors reduced.

**RESEARCH INSTRUMENT:** For the purpose of primary data collection, structured questionnaire was chosen, because it happens to be the most commonly used method in situations where the population is large. The questionnaire was structured to cater to all dimensions and aspects of this study.

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

The data for this study was collected making use of a structured questionnaire. And the same has been subject to the required analysis and necessary and logical interpretations and rational inferences drawn making use of descriptive statistics tables, applying suitable statistical tests and logical conclusions derived therefrom.

## DATA ANALYSIS AND INTERPRETATION

TABLE 1: DEMOGRAPHIC VARIABLES (GENDER)

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>GENDER</b>		
<b>MALE</b>	75	75
<b>FEMALE</b>	25	25

TABLE 2: DEMOGRAPHIC VARIABLES (MARITAL STATUS)

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>MARITAL STATUS</b>		
<b>MARRIED</b>	36	36
<b>UNMARRIED</b>	64	64

TABLE 3: DEMOGRAPHIC VARIABLES (QUALIFICATIONS)

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>QUALIFICATIONS</b>		
<b>DIPLOMA</b>	3	3
<b>GRADUATES</b>	30	30
<b>POST GRADUATES</b>	64	64
<b>OTHERS</b>	3	3

TABLE 4: DEMOGRAPHIC VARIABLES (FAMILY SIZE)

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>NUMBER OF CHILDREN</b>		
<b>ONE</b>	30	30
<b>TWO</b>	28	28
<b>THREE</b>	2	2
<b>FOUR</b>	0	0
<b>NOT APPLICABLE</b>	40	40

TABLE 5: DEMOGRAPHIC VARIABLES (AGE)

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>AGE</b>		
<b>20-30</b>	14	14
<b>31-40</b>	64	64
<b>41-50</b>	13	13

51-60	5	5
61>	4	4

**TABLE 6: DEMOGRAPHIC VARIABLES (OCCUPATION)**

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>OCCUPATION</b>		
DOCTOR	14	14
BUSINESS	25	25
PRIVATE EMPLOYEE	45	45
GOVT EMPLOYEE	6	6
RETIRED	2	2
SELF EMPLOYED	8	8

**TABLE 7: DEMOGRAPHIC VARIABLES (INCOME)**

DEMOGRAPHIC VARIABLES	NO OF RESPONDENTS	%
<b>INCOME</b>		
5-10 LAKHS	51	51
10-15 LAKHS	36	36
15-20 LAKHS	9	9
> 20 LAKHS	4	4

**INTERPRETATION:** In a sample size of 100 respondents, 75% respondents were found to be males, whereas 25% were found to be females. The age bracket associated with the majority of the subjects turned out to be 31 to 40 years and majority of the respondents happened to have post graduate qualification. As far as the occupation is concerned, it turned out that most of the respondents happened to be working in the private sector.

**TABLE 8: TYPE OF SMALL HATCHBACKS USED**

Type of small cars used	Frequency	%
Mini	10	10
Compact	90	90
	100	100

Source: Primary data

**INTERPRETATION:** In order to ascertain the preference of small hatchback cars types used, the concerned data has been presented in table 8. As per the survey 90% of the respondents make use of compact hatchback cars in Faridabad city and just 10% use mini hatchbacks because it is economical and convenient to use in areas which are cramped and congested with high traffic density and also in places where parking is a big issue.

**TABLE 9: CARS OWNED**

Cars owned	Frequency	%
One	79	79
Two	18	18
Three	3	3
	100	100

Source: Primary data

**INTERPRETATION:** in order to find out the customer ownership of entry level hatchback cars, the details relating to it is presented in table 9. A look at the data shows that 79% of the customers own one car, 18% of the customers owned two cars .It was discovered in this study that some firms provided company owned cars to some of its staff and some double income families with both the couples as working professionals liked to have two small hatchback cars as compared to using other transportation modes and some owned two entry level hatchback cars because their older parents were also putting up with them and also for emergency use purposes due to long distances between the workplace and residences combined with a situation of either unavailability or lower frequency of other transportation modes and means in some areas and three percent who had three hatchbacks were found the families which were joint families.

**TABLE 10: TYPE OF SMALL CAR OWNED**

Small car Type owned	No of cars owned			
	1	2	3	Total
Mini car	10	1		11
Compact car	71	14	4	89
<b>Total</b>	<b>81</b>	<b>15</b>	<b>4</b>	<b>100</b>

Source: Primary data

**INTERPRETATION:** With a view to finding out the no of car ownership and the type of passenger car types, the data relating to it is presented in the table above (Table 10). A look at the table shows that an overwhelming majority of the customers own compact cars. Out of the total number of respondents, as small as just 11% own mini cars, which is cost effective for frequent and functional intra-city usage and easy to navigate and park under heavy and dense traffic conditions on the road and in the parking areas.

**TABLE 11: PAYMENT MODE**

Payment Mode	Frequency	%
Cash	26	26
EMI	74	74

<b>Total</b>	100	100
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Source: Primary data

**INTERPRETATION:** It is very clear and self-explanatory from the table above that an overwhelming majority of the buyers of passenger cars made use of equated monthly instalments (EMIs), facility to finance and pay for their car purchases, whereas a rather insignificant percentage of just 26% preferred cash down mode of payment for the purchase of their passenger cars.

**TABLE 12: FUEL TYPE PREFERRED**

<b>Future Fuel preference</b>	<b>Frequency</b>	<b>%</b>
Petrol	45	45
CNG	12	12
DIESEL	29	29
ELECTRIC	14	14
<b>TOTAL</b>	<b>100</b>	<b>100</b>

**INTERPRETATION:** It is abundantly clear from the table above that the most preferred fuel option, for the future by the customers of passenger cars happens to be the petrol at 45%, closely followed by diesel at 29 percent. The third and fourth future fuel type preference by the respondents turned out to be electric and CNG at 14% and 12% respectively. This is very easy to understand also, because the gap between petrol and diesel prices have narrowed down considerably and therefore diesel, which used to be preferred, because of its cheaper price is no longer that attractive a fuel option, going forward. Additionally, because of technological advancements in the efficiency, fast recharging and storage capacity of the lithium ion batteries, it is increasingly becoming more and more practical and viable fuel option with each passing day, and therefore its preference is also gaining a lot of traction amongst the potential consumers and users of passenger cars.

### TEST OF HYPOTHESIS

**H<sub>0</sub>:** There does not exist any significant association between gender and fuel preference.

**H<sub>1</sub>:** There does exist a significant association between gender and fuel preference.

**TABLE 13: FUEL/GENDER CROSS TABULATION**

<b>Gender</b>	<b>Fuel preference</b>				
	<b>Petrol</b>	<b>CNG</b>	<b>Diesel</b>	<b>Electric</b>	<b>Total</b>
Male	23	8	22	9	62
Female	12	7	12	7	38
<b>Total</b>	<b>36</b>	<b>13</b>	<b>35</b>	<b>16</b>	<b>100</b>

Source: Primary data

**INTERPRETATION:** As is evident in the table above, though there is an absolute difference in

numbers between the different fuel preferences and the gender, but that difference is only due to the fact that male respondents constitute 70 percent of the total respondents, whereas female respondents constitute only 30 percent of the total respondents. Therefore even at first sight, it is pretty much evident that this difference in numbers does not look very pronounced and significant, which gets confirmed by the chi-square test, which has been found to be non-significant.

**CHI SQUARE TEST OF INDEPENDENCE**

Chi-Square test of independence seeks to evaluate the presence or otherwise of any relationship between two nominal variable- in our case gender and fuel type preference. It is a non-parametric test that is performed on categorical data (nominal or ordinal).

**Gender \* Fuel Preferences Crosstabulation**

		Fuel Preferences					
			Petrol	CNG	Diesel	Electric	Total
Gender	Male	Count	23	8	22	9	62
		Expected Count	21.7	9.3	21.1	9.9	62.0
	Female	Count	12	7	12	7	38
		Expected Count	13.3	5.7	12.9	6.1	38.0
Total		Count	35	15	34	16	100
		Expected Count	35.0	15.0	34.0	16.0	100.0

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.013 <sup>a</sup>	3	.798
Likelihood Ratio	1.002	3	.801
N of Valid Cases	100		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.70.

**Symmetric Measures**

		Value	Approximate Significance
Nominal by Nominal	Phi	.101	.798
	Cramer's V	.101	.798
N of Valid Cases		100	

As is evident from the tables above, the Pearson chi-square at 0.798 is far greater than the Alpha value of 0.05, and therefore it is very clear that the null hypothesis cannot be rejected. In other words, it can



be interpreted to infer that there does not exist any statistically significant association between gender and fuel preference.

The absence of any significant association between the gender and the fuel type preference also becomes very clear when we measure the effect size with the help of Cramer's V, in this Chi-Square test of independence, because in this case the contingency table is 2x4. The value of Cramer's V, below 0.2 is interpreted to mean a very weak association between the two nominal variables- in our case gender and fuel type preference.

In the Symmetric measures table above, we find that the value of Cramer's V comes out to be just 0.101 and the significance level is 0.798. In view of the same it can be safely concluded and inferred that the association between the two nominal variables of gender on the one hand and fuel preference on the other is very weak and statistically non-significant.

**TABLE 14: FACTORS INFLUENCING CONSUMER PURCHASE PREFERENCES**

Factors Which Influence	Not important	Somewhat important	Moderately important	Very important	Essential
	1	2	3	4	5
price consciousness	16	12	10	12	50
value consciousness	22	20	16	27	15
Price quality inference	10	14	25	17	34
Safety	26	35	9	14	16
group influence	9	17	11	13	50

Source: Primary data

**TABLE 15 FACTORS INFLUENCING BUYERS PURCHASE PREFERENCES  
ONE-SAMPLE T-TEST**

	N	Mean	Std. Deviation	Std. Error Mean	T value	Sig.
price consciousness	100	2.4200	1.54865	.15487	14.490	.000
value consciousness	100	3.1900	1.27535	.12853	22.098	.000
Price quality inference	100	2.4800	1.24365	.12436	17.582	.000
Safety	100	2.3600	1.46541	.12664	17.000	.000
group influence	100	2.2600	1.29202	.12830	14.677	.000

**INTERPRETATION:** In order to gain an insight into and understanding of the factors influencing the customer purchase preferences with respect to small cars in Faridabad the data is presented in table 9. The factors were explored and looked into were price consciousness, value consciousness, price – quality presumption, group influence. The statistical test applied for the purpose is One Sample t test. The output of the analysis affords a very crystal clear insight with the help of the t-Scores that the most important and prime determinant of the buying influences on the consumer with respect to the purchase of small passenger cars in the city of Faridabad, happens to be the factor of ‘Value Consciousness’. Other determining factors in the order of their impact and influences are price quality inference, safety, group influence, and price consciousness, in that order.

## **FINDINGS AND CONCLUSIONS**

The following findings follow from the results of this study:

1. There does not exist any significant association between the gender of the car buyers and the type of fuel preferences they have. These two variables are for all practical purposes independent of each other. In other words there is no bearing of the gender on the fuel type preferences such as petrol, diesel, CNG and electric as explored in the current study.
2. The impact and influence of the demographic variables such as age, gender, education, status and income is derived and indirect with reference to the buying preferences of small passenger cars.
3. An overwhelming majority of buyers of small passenger cars availed equated monthly installments (EMIs) facility for the car purchases and those who paid cash down is insignificant.
4. An overwhelming majority of the owners of small cars in the city studied belonged to the age bracket of 31-40 years, and the age bracket associated with the least proportion of small car ownership is 61 and above.
5. The occupational category associated with highest proportion of small car ownership happens to be ‘private employees’, and the category associated with least proportion of small car ownership happens to be ‘retired people’, which is obvious and self-explanatory.
6. The qualification category associated with highest proportion of small car ownership in the population studied happens to be ‘Post-graduates’, followed by ‘Graduates’.
7. The marital status category associated with highest proportion of small car ownership in the population studied happens to be ‘unmarried’.
8. The family size associated with the highest proportion of small car owners in the population studied was found to be just ‘one child’, with the second highest proportion of small car owners falling into the ‘two child’ category.
9. The highest proportion of small car owners in the population studied belonged to the income bracket of ‘5-10 lakhs’, followed by those falling under the income bracket of ‘10-15 lakhs’.
10. The highest proportion of ownership was found to be of compact cars as compared to mini

cars.

11. Value consciousness & price quality inference are crucial factors influencing small car purchase behaviour.

## **CONCLUSION AND RECOMMENDATIONS**

The twenty first century is witness to tectonic transformations and transitions in the marketplace wrought and brought about largely by mindboggling and comprehensive transformations in the everyday living pattern and lifestyles of the consumers today on account of the phenomenon of globalization, which has been such a catalyst of the transformation in every individual's life as well as the transformation of the markets and the nature of competition that we witness today. Time tested marketing practices of the past, are falling by the wayside as they fail to cater to and therefore measure up to the challenges in marketing brought about by drastic changes in the expectations, perceptions and the resultant measure of satisfaction, with reference to the new generation of customers.

The new age consumers and their expectations is mostly about their like for multiplicity of options and value propositions, a distinct disposition to drop brand loyalties in favour of better deals because of the phenomenon of commoditization of brands, offering substantially similar state of technology, quality, functionality, performance and service. These new age consumers defy any easy classification into the conventional demographic moulds and frameworks, and the marketers therefore are having to make use of multiplicity of classification criteria simultaneously in order to be able to properly and correctly define, understand and offer the right kind of value proportion with a view to customer acquisition and their retention. Decisions pertaining to product designs, performances, sales and service propositions, marketing communications, brand building and placements are meaningless in the absence of a comprehensive and full-spectrum understanding and appreciation of who your target users and consumers are. This task is rendered exponentially more complicated by the fact that these new age consumers are spoilt for choice and are constantly and ceaselessly changing and transitioning into ever new avatar, making the job of the marketer perpetually difficult and complicated.

Change being the only constant, Indian companies must constantly learn and assimilate corporate and work cultures, business processes and cross-functional co-ordination and campaign management from their more successful and seasoned western competitors, in order to be able to appreciate and internalize a nuanced and thorough understanding of the nature, character, sweep and quantum of the change Indian market is likely to get exposed to in the days to come, and design and develop the cross-functional competencies and capabilities that will stand them in good stead to offer constantly improved and improvised value proposition in sync with the value expectations from their target customers, and value competing value propositions from their immediate competitors, to be able to deliver better outcomes for their companies and better outputs for their customers, in the most effective and efficient manner.

Customer preferences are hard to predict, except for an attempt to gain an insight into it with the help of a well-designed market and customer behaviour research and studies on an ongoing basis. On the downside, globalization has resulted in an intense and unequal kind of a competition for the Indian passenger car manufacturers with their bigger, better and brighter rivals from abroad. But one thing

that gives Indian brands an edge, is their nuanced and better understating of the present and potential Indian passenger car customers. This better and superior understanding of Indian customers can and must be put to very effective use by the Indian passenger car brands if they have to measure up to and effectively respond to the formidable competitive challenges posed by their foreign counter parts.

Small car market segment holds big potential in the non-metro and comparatively smaller cities such as Faridabad, since market penetration and saturation is still comparatively less and usage of small cars is still rather low as far as a city like Faridabad is concerned, as compared to the actual size of its total population. The result of this study, in terms of offering a better insight into the various drivers of consumer purchase preferences towards small cars, can be used as input for conception, design, delivery and implementation of marketing and product strategies for enhancing the competitive strength of the makers of small cars in India.

The range of variables and drivers factored into by the Indian small car buyers has been brought out to a good extent in this study. Therefore, the small car makers and manufacturers have to leverage all these insights and try to find out the best course of action for them in terms of product design, development, marketing and promotions to successfully market their small cars in India.

**LIMITATIONS OF STUDY:** Like any study this study also suffers from certain limitations, which can be leveraged in order to turn it into opportunities to identify gaps to be accordingly identified and filled by designing other related studies and avenues for further analysis. This study, because of the obvious limitations could not study the psychographics of the customers of the small cars, which if explored with the help of an adequate research design will definitely yield a very rich and actionable insight into the perceptions and expectations of small car buyers as far as the Indian market is concerned. A marketer worth his salt, would never remain content without getting to know the cognitive construct of his customers and the inner psychological influences, feelings, dispositions and tendencies playing out in the minds of his customers, because in the absence of such insights the product design, marketing and pricing strategies would suffer from serious handicaps, interfering with the realization of the full market potential of the brand.

Marketers ought to consistently monitor and understand the core psychographic variables at play with reference to his target customers, in the absence of which his product design, development, marketing and pricing strategies will suffer from serious handicaps and would not fetch the right kind of results and outcome for the business in terms of its survival, growth and competitiveness.

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# ROLE OF SOCIAL MEDIA AS A COMMUNICATION TOOL FOR BUSINESS ENTERPRISES IN INDIA

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## **ABSTRACT**

*Social Media, with millions of active users in India, is being actively proposed as an important tool for marketing and brand communication. These social platforms are claimed to help businesses get leads, increase sales, help them connect with their customers, understand their needs, get feedback and resolve complaints/queries. There is also a risk involved of negative publicity and the way these platforms work make it very easy for negativity to spread fast. Therefore, along with keeping the quality of product and services high, having a strong social media presence with regular updates and cautious public posts has become an important marketing strategy for most businesses to stay relevant in the minds of customers and maintain a positive brand reputation. An added benefit is that, compared to other mass marketing channels, social media marketing is a considerably low cost option and the results can be effectively measured. This study aims at understanding the different ways businesses in India, large or small, can use social media as a mode of customer communication to fuel growth.*

**Keywords:** *Social Media Marketing, Social CRM, Customer Communication, Brand Awareness, MSME*

## **Introduction**

As per the latest research published by Internet and Mobile Association of India (IAMAI) there were approximately 450 million active internet users at the 2019 financial year end. Out of these approximately 350 million users are active on some or the other social networking platform. These numbers are expected to grow in the coming years as it is becoming easier to access internet enabled smartphones with affordable mobile data plans. Also, huge availability of free and paid content related to news, entertainment and education in regional languages is motivating more and more people across rural and urban landscapes to join the internet bandwagon. With such a huge number of active users spending a significant amount of time daily on these platforms it would be a mistake to not realize the huge marketing potential.

Marketing on these social media platforms is a bit different from the usual one-way communication channels like television, radio, print etc. Platforms like Facebook, Twitter, Google+, Instagram, and LinkedIn are all designed with group communication in mind. People can post their thoughts on their profiles and others in their network can react by ways of “Likes” and “Comments”. These instant reactions are the key components that separate traditional marketing channels from social media. It is not just a simple count of few attributes but is a whole range of meaningful analytics derived from

multiple data points like demographics, geographies, interests etc. of participating audience. Also included in the data points are parameters like conversion rates that give a lot of clarity on how successful the campaigns have been. This is all topped by the ability to do a targeted marketing which is a distant dream as far as traditional marketing mediums are concerned. It is important to note here that all these features are available for businesses and marketers to use at a significantly lower cost than mediums like television, radio or print. This provided small businesses an opportunity to showcase and sell their products and services to a relevant audience along with tools to measure success or failure with feedbacks. Marketing, for some, before this, was never an easy task and there was always a risk of losing too much money in traditional mediums without a trace of feedback on what went right or wrong.

Like any other marketing medium, social media marketing has its own challenges when it comes to businesses managing their presence on these platforms. In order to maintain a good brand reputation and constant connect with their loyal consumer base, businesses need a dedicated strategy for content publishing on these platforms. They also need to manage the negative feedback from the disgruntled customers which is visible to all and sometimes causes irreparable damage to an organization's image. This study, through review of past researches and online articles, tries to understand the much publicized role of social media as a marketing and communication tool and how businesses in India can utilize these platforms for brand awareness, public relations, customer servicing and revenue growth.

### **Discussion**

For businesses, whether small or large, making their brand/products/services visible to the potential customer is of primary importance. That is the only way a business can become part of a buyer's journey. Before digital revolution products/services were mostly discovered by way of either direct marketing like telephone calls or through mass media advertisements. Organizations with large marketing budget were able to take the mass media route while small and medium businesses carried on with direct marketing. With the advent of internet and websites like Google the concept of searching online for businesses came into being. But this required interested enterprises to have an official website with detailed information about their offerings and also employ skilled individuals who could help them rank better than their competitors on these online search engines. For enterprises who could not afford to have an online presence by ways of a website or a dedicated blog, took the route of listing their businesses on Business to Business (B2B) websites like Alibaba, IndiaMART etc. These platforms proved to be a very good source of genuine leads and interested people could get hold of contact details of these small enterprises and get in touch to take details of their products/services. Both of these were still one way communication and did not take consumers' view into the play. As the usage of social media picked pace this scenario changed. These days, the organizational cause has replaced the social cause as companies seek to connect with their audience via the online platforms (Kumarasamy & Srinivasan, 2017).

### **Business Enterprises in India**

A change in the definition of MSMEs has turned India into a country of small businesses as nearly 99% of entities falls under this category based on the twin parameters of investment and turnover. An entity can be classified as Micro if investment is upto Rs 1 crore and turnover does not exceed Rs 5



crore. The corresponding figures are Rs 10 crore and Rs 50 crore for small enterprises and Rs 50 crore and Rs 250 crore for medium enterprises. As per Government sources, numbers with GST authorities shows that 99% of the entities have the turnover that fits into MSME definition. More than half of the businesses registered with GST network have less than Rs 20 lakh turnover, the earlier registration threshold. As and added relief export turnover has been excluded to enable more units to get the benefit. Income tax department showed that when it comes to investment, the written down value of assets that is after depreciation there are a few thousand entities in India that have investment Rs 50 crore, ceiling for medium enterprises. It has now decided to tap the income tax and GST database to get a better picture of enterprises claiming the benefits.

### **What is Social Media?**

Social Media are interactive Web 2.0 internet based applications. The core principle of social media is the ability to share content with others. In order to upload content, users usually register and create a profile. Depending on the platform and purpose, users are free to choose whether their whole profile or selected content will be publicly accessible or only visible to selected audiences (Anne Osterrieder 2013). Content can be status update, short messages, links, images, audios, videos which is the lifeblood of social media. Users create service specific profiles for the website or app that are designed and maintained by social media organization. Social media facilitate the development of social network through connecting user's profile with those of other individuals or group. Today, millions of web users are connected through SNS worldwide, many of them having fully integrated SNS into their everyday life (Boyd and Ellison 2007; Subrahmanyam et al. 2008)

Users usually access social media services through web based apps on Desktops and Laptops or download services that offer functionality to their mobile devices.

### **Classification of Social Media**

1. Social networking sites-It provides web based platform for building social network amongst people. It allows users to create personal profile or homepages which can be customized later. Users can include pictures, videos, and music files on their web pages. Some of the most popular social media websites, with over 100 million registered users in India include Facebook, Instagram, Twitter, Messenger, Tumblr, Weibo, and LinkedIn.

2. Blogs-: A blog (derived from the word weblog) is an online journal where an individual, group, or corporation presents a record of activities, thoughts, or beliefs. There are many websites that allow users to create blogs without paying any fee like Wordpress.com, Blogspot.com, and blogger.com. Anyone can create a blog on these websites and these blogs can be accessed by anyone by typing the web address or URL (Uniform Resource Locator). Another popular sub category of blogs is microblogging. A microblogging site is like any blog, however it limits the number of words that can be published in one message. Twitter.com is an example of microblogging. (Trisha Dowerah, Barua, 2012)

3. Content generating and sharing sites-: These sites serve as sources of information for various topics. Photo-sharing sites like Flickr.com, picasaweb.google.com, Video sharing sites like youtube.com, slide sharing sites like slideshare.com, document sharing sites like docstoc.com etc. all fall under this category. These sites serve as free content for all users of internet. Users can search for content,

download and use the content available on these sites without any fee. The content is also generated by the users. This type of user generated content is also known as crowdsourcing. Video and PowerPoint presentation can be shared and uploaded on YouTube and Slide-Share. This is a major advantage to most of the people who are unable to get access to the educational resources

4. User appraisal sites-: User appraisal sites serve as a platform for appraisals of various products and services. Though it is possible for consumers to express their view in any of the medium, user appraisal sites mainly deal with such reviews. Sites like [www.mouthshut.com](http://www.mouthshut.com), [www.pagalguy.com](http://www.pagalguy.com) are prime examples of such websites. These websites serve as a starting point of consumer's decision making model for gathering information about products or services they are contemplating of buying. As such these sites serve as important word of mouth for consumers and a source of expressing post purchase feedback.

### **Communication**

It is well known fact that Communication is the backbone for starting and building a successful business for which employees should be able to communicate their ideas in a precise manner. Effective communication plays a key role in the organization growth.

There are two types of communication-

**Internal**-It is all about promoting effective communication among people within an organization. It involves producing and delivering messages and campaigns on behalf of the management as well as facilitating a dialogue with the people who are a part of the organization.

**External**-It is a transmission of information among people of an organization and another person or entity outside an organization.

A wide variety of communication tools are used for external and internal communication. These tools include mail, email, video and web conferencing tools, social networking, as well as online collaboration and productivity platforms.

**E-mail** - It is the next technological advanced level of communication, this has completely changed the way of communication in the professional world. It is the best way to send mass messages at one go, messages are efficient and quick and can even include attachments which may include message, graphical charts, and presentation. Emails being an internet platform, can be sent anywhere in the world within a fraction of seconds, it makes it one of the fastest communication tools.

**Social Networking Sites**- According to Internet business news publication IP Watchdog, social networking websites like Facebook and Twitter have emerged as valuable business communication tools. With a free account on a social networking site, businesses can instantly increase exposure to existing and potential customers, and the proprietary communication channels within these sites allow customers to immediately contact someone at the business. To boost the value of social networking, occasional updates about upcoming sales or special promotions can go out through social media to keep customers interested and attract an increasing audience. It is the fastest mode of communication. The most advantageous thing about this type of communication is that users can communicate from

anywhere in the world to anywhere in the world, and can even communicate on the way during travelling. This saves a lot of time.

**Video conferencing-** Video conferencing provides a way to have face-to-face meetings without the expense of travel. Video conferencing technologies transmit and receive images and voice in real-time so that you can have a “face-to-face meeting.”

**Web conferencing-**It adds another dimension - it allows you to share documents and applications during your online meeting. It provides user the flexibility to have one-on-one meetings, or conferences with multiple attendees. Some common tools are Google+ Hangouts, Skype, Zoom, Ring Central, Webex, Goto meeting. These tools are offered at different levels and price points. But some are free to access.

As we see several factors like increased use of smartphones, laptops, Internet access to even rural areas, secured payment modes and transformed favorable demographics changing the way for companies to communicate with customers. New communication tool of our current era is certainly Social Media as it the most commonly used social network application in the world. Social media is rapidly transforming the way organizations communicate with customers. As a cost-effective way to engage online, social media gives companies broader reach beyond traditional communication methods like email. With a simple post or tweet, businesses can promote products and services; provide instant feedback or support, creating an online community of brand enthusiasts. Social technological support, real time dialogue and feedback allow company to be more proactive.

“At least half of Twitter and Facebook users said that they had become more likely to talk about, recommend or purchase a company’s product after they began to follow a company on social media.”eMarketer

Businesses that want to take advantage of the opportunities offered by social media have begun using social networking sites like Facebook in external communications to shape the perceptions of their stakeholders (Gülçin İpek Emeksiz, Ali Şimşek 2018). Social media is a relatively inexpensive way to reach to a specific customer segment. Companies are using it to drive sales, build traffic, find employees, build community and create a positive and well-known brand. It enhances connectivity as it is two way communication.

### **Social Media as Customer Communication tool for SMEs**

Any business communication has an associated purpose or a goal. Most of the times businesses communicate with consumers either for brand awareness or to advertise product and services. In some instances the goal could be to share new information about organization, do market research, conduct customer service activities or receive feedback for existing products and new launches. The various ways in which social media is being used as a communication platform to achieve these goals are discussed below:

**1) Brand Awareness / Reputation Management:** Social media allows consumers to share their experiences with others in their network almost instantly. A Facebook page or Twitter account can

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notify all its followers of specific subject quickly and simultaneously (ElAydi, 2018). The word is spread further as others share the “message” within their network. This has motivated organizations to come up with rich text/visual content that may not directly promote a product instead, with its emotional theme, tries to connect and engage consumers into “liking” and sharing the same. Sometimes organizations, that are new on these platforms and do not have a large following, take help of social media celebrities with a large number of followers (also known as influencers) in promotion of their brands and services and also to connect with them. Unlike traditional marketing channels these influencers might not always be entertainment or sports celebrities. Many such influencers are lifestyle bloggers and vloggers who, on their blogs and social media, share their views and reviews regarding products, market trends etc. and consumers follow them for purchase decision making. Once a sizeable number of users start following the organization it can showcase the offers/products/services at a later stage in a more recallable way. The information can be shared with “connected” users in periodic series of text or video posts. People interested in such promotional posts may choose to click and leave their information to be called back by their sales team or they may visit their official websites from the post itself for further information or direct purchase through the e-commerce websites. This can be done repeatedly without spending a lot of money. Thus, social media provides a more cost effective way for small businesses to keep an active presence and build brand awareness (Benwell, 2014). Along with these benefits there are threats associated with reputation management on these platforms. These include the existence of social media users who follow the sole purpose of spreading negative word-of-mouth about a company or employee behavior which is not in line with customer expectations or organizational ethics (Schulze-Horn et al., 2015). A well planned and dedicated social media response strategy with continuous execution and monitoring is the only way to counter such threats.

**2) Organizational Updates:** Brand/Company profiles on social media platforms are not just followed by general public but also by media houses. If any organization enjoys a large following on these platforms it becomes easy to share company updates to a larger audience set fairly quickly due to connected reach of the media houses. Few organizations have been using these platforms for sharing performance reports, corporate social responsibility initiatives, crisis communication, sponsorships and events etc. The utilization of social media in organizational communication also improves the reliability of the information that is being exchanged (M Janet, 2017). Such information seems more believable to people when shared directly from official social media handles instead of reading about the same in newspapers or third party journals. The downside of such rapidly spreading updates is the visibility of negative feedback that may come from the audience. Fake but official looking social media handles also pose a great challenge to popular brands. The possibility that unconfirmed information will carry the same weight as official, confirmed information leaves organizations quite vulnerable to rumor and misunderstanding (Freberg, 2012).

**3) Market Research & Feedback:** Social media platforms like Facebook, Twitter, Instagram and YouTube has audience from all age groups viewing and sharing content on various topics of interest. The activities are regularly tracked and available in the form of data for analytics. Businesses can also launch surveys on these platforms to take inputs directly from the users. The surveys are often about taking the feedback of their existing products or to find the product-market fit for their new ideas/concepts/product-launches. If the concerned business does not have a large following then the

survey could be shared through “influencers” of the relevant domain/industry to target a larger set of audience. Availability of such survey/analytical data helps businesses to do a customer sentiment analysis and come up with new products and offers that have a better chance of adoption. With social media, the marketers can quickly and effectively gauge response of customer and accordingly plan their strategies. Finding out what works and what doesn’t is important as a business can grow only by understanding the prior faults (Mahajan, 2015).

**4) Advertising:** Organically generated user following on social media platforms is the primary target of most businesses as it provides a better ROI in the longer run. But many a times for new businesses or new product launches it is important to reach out to a targeted set of audience in the fastest way possible. Paid advertising on the social media platforms had allowed small businesses to compete with established brands at a relatively lower cost. Also, advertisers and marketers are now able to target the audience and measure the effectiveness of their campaigns and strategize better on real time basis. Business in India whether small or large are increasingly using social media to do paid advertising of their products and services. As per latest Statista.com report, social media advertising expenditure in India stood at approx. USD 3,200 million. Platforms like Facebook, Instagram and Twitter provide options like promoted posts, sponsored stories, lead ads, external website landing ads and in-video advertising. These options are aimed at allowing advertisers to either get sales leads or attract customers to their official websites and e-commerce websites for further transactions. Facebook, Instagram and Twitter are the preferred platforms for B2C models (FMCG, Fashion, Consumer Electronics etc.) while LinkedIn is the platform of choice for B2B models (IT Services/Infrastructure providers, Heavy Manufacturing, Industrial Training etc.).

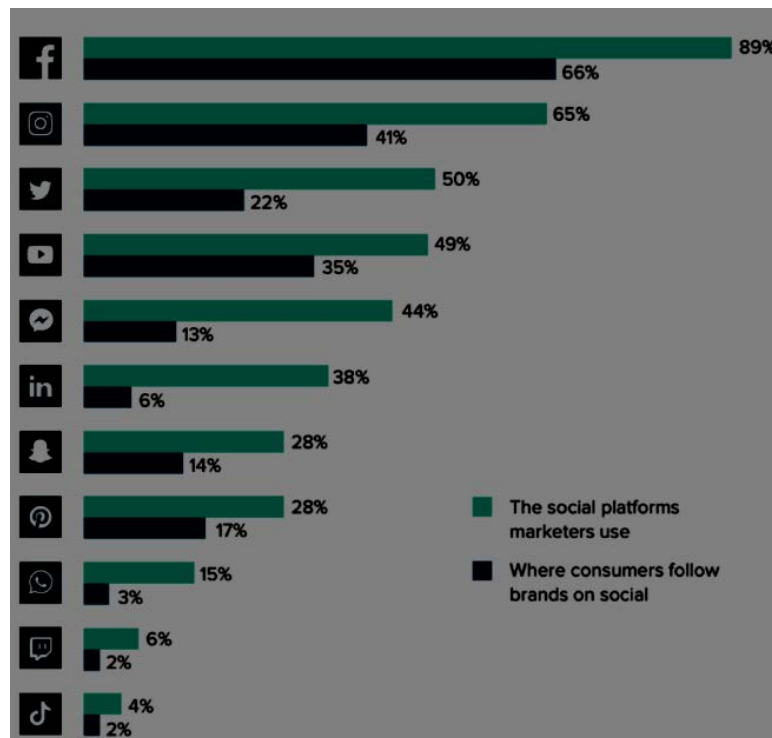
**5) Customer Servicing:** Organizations have also been paying great attention to the value social media provides in the domain of customer service. Customers who are not able to get a satisfactory resolution to their complaints regarding an organizations’ products/services through traditional mediums of phone, email or website chat often resort to talking about their experience on online consumer forums and many a times posting the same on the official social media handles of these businesses. Such posts and discussions are always embarrassing and impacts an organization’s reputation negatively. When customers have shown their displeasure via social media applications, the company should respond from a defensive position and apologize for the causes of the complaint in order to reduce the possibilities of further customer actions that might damage the firm’s reputation (Schulze-Horn et al., 2015). Businesses now train customer service executives to engage such customers on the social media platforms on behalf of the organization and ensure that their problems are resolved in a timely and responsive manner. Social media has given consumers the power to interact directly with a company through this medium and this has caused organizations to become more actionable and generate a deeper connection with their consumers and the public (Langer, 2014).

### **Social Media Platforms Usage Statistics Based on Communication Goals**

Social media is the most powerful tool for organizational updates. The biggest challenge they face is to create a winning marketing strategy. When it comes to platforms, Facebook is the most popular. As per Sprouts social’s latest report 89% of marketers use it as a part of their social strategy. However

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66% of consumers follow brands on this platform so brand messaging may not be reaching large portion of their target audience.



(Source: Smart Insights 2019)

Following in from Facebook, second most popular platform for brands is Instagram. Once again fewer customers follow brands however there are lots of influencers on the platform which means brands have more option when it comes to customer engagement.

The biggest difference is seen on LinkedIn. While 38% of marketers use it just 6% consumers follow brands on the platform. This means unless a strategy is incredibly targeted, it may fall short achieving the type of engagement you want to achieve on LinkedIn. In terms of usage it is used least by both consumers and marketers.

WhatsApp is struggling to show its worth and consumers are not connecting with brands on this platform. Therefore, Facebook is ruling the kingdom right now.

While having presence on several platforms, understanding where to put the bulk of your investment is more important. So looking up at the ways for which social media is used. It is equally important to make right decisions about which social media to be used for what purpose to leverage company’s goal.

Every platform is right. It is important to understand your business, audience and how social media fits into your strategy. First it should be clear in mind that who are the target audience and which platform do they use. Second what message you want to convey about your business. Third what kind of content you want to produce consistently. Finally how social media will support your website.



**Facebook** - We all know this has become the household name. Based on new data sent to advertisers as per Codenex report it has 241 million active users in India, a million more than in US making India the country with the largest user base first time. It is the place we go to keep up with friends, family or people we used to know. It has the widest age spread with high daily usage among 18-54. Smartphone users scroll through it 5-6 times daily which make easy for businesses to expand their customer base. Cost of paid ads is the biggest concern for marketers with ads that costs less but reach to more people for which Facebook is the solution. Facebook page is a tool for businesses where they list product offering and services, share link, images and post to give a better sense of personality. Facebook ads with headline, image, and click through link are the most affordable for small businesses and its marketing features extend into Instagram and messenger (owned by Facebook). This is most effective to increase likes, draw website traffic. Using it for “likes” can be very beneficial as once the user likes your page they become follower and every time company’s post will appear on the user’s news feed resulting in more users interacting with brand. Running Facebook contest is another tactic to increase fans and brand awareness through third party app. Facebook promoted posts rise up the chances of being visible on viewer’s news feed. Sponsored stories are a type of Facebook ad that shows a user’s interaction such as likes to the user’s friend. Facebook open graph is a feature which lets businesses label a user’s action with their app. Advertisers can target an audience based on their web history data. All these features make it a best tool for brand awareness.

**Instagram** - It has over 1 billion users as per the report of Forge and Smith. These people spend 28 minutes per day on this platform. Although it is the most popular in the 18-30 age bracket, 71% of B2B companies have an Instagram account according to the 2020 social media marketing report. It is the best place to highlight your company, showcase your values or elevate your brand with striking images and videos. Instagram pictures provide a greater collage and give a better insight of the company to a customer. Here Instagram profile is the best tool which can be used to make story visible to followers using pictures, videos. Recently it has become a popular platform for photo contests where users are asked to post pictures using particular hashtag for the contest so that it is easy to search through pictures and ask other people to vote for their favorite pictures to pick a winner. Sony’s contest is a great example to get more followers and increase your followers’ engagement with brand. Here you can reward your followers with discount coupons, contest or promotional codes. In addition, this is the best platform to feature your customers. Here you can post a picture of happy customer showcasing his/her experience with your brand. Lastly, using this platform you can get more interest in your events. Instagram can help with the goal to give event attendees a visual and location for your event. So it is a great platform to connect with people or other companies. Initially people thought it was ideal for B2C but in recent years it proved to very much beneficial for B2B also.

**Twitter** - It has proved to be a great tool for small businesses to reach to local customers. As per social-pilot team report 31% people are more likely to remember information they saw on Twitter than browsing online. If leveraged strategically, Twitter can help you engage with your customers, increase your reach, grow your brand, and generate qualified leads. No matter whether B2B or B2C it will always help you to find target customers and stay in touch with them. As per Forge and Smith report 70% of users visit Twitter for news. It is a collection of news from world leaders, media, and organizations. People use Twitter for quick customer service. Business messaging platform like SLACK uses it for quick customer response. Hootsuite also has busy customer support account on

Twitter. Apart from this you never know that your Twitter profile is the first impression. So make it impressive as it can also be used to drive traffic to your website or blog. Links to the same can also be included in profile. It can help brand to earn some recognition. Community can also be built up here by following customers, friends, competitors, relevant influencers or people who can be source of information. Then they will start following brands in return. Now to be stay connected is much important by reverting, liking and re-tweeting customer's tweet. One can also use trending hashtag in their tweets to gain popularity. Twitter chat can also be strategy for conversation; it is like meeting your customer face to face.

**YouTube** – It's the world second most popular search engine (after Google which owns YouTube) processing over 3 billion searches per month as per Forge and Smith report. One of every two internet users around the entire world uses YouTube. Users spend an average of almost 12 minutes watching YouTube videos every day. It reaches more people between the age of 18-49. YouTube recently announced that it now has over 325 million 18+ unique viewers month on month in India, citing Comscore data from May 2020. People in India love to watch videos, 62% have even streamed TV content via the internet. They also love to watch them on the go- 91% have watched them on mobile as per Codenex report. It provides the unique opportunity for any company in any industry for business, online video marketing presents a unique opportunity. Used efficiently, video marketing can help to build trust and establish an organization as having authority. Moreover, it makes it easier to connect and engage customers. Not only is your audience on YouTube, but as the internet's second largest search engine, YouTube can help improve your SEO and overall brand presence. It allows to present unique content that is easy for viewers to consume and share. Beyond targeting viewers, YouTube allows you to target ads on specific channels and videos. With some research, you can place your ads on popular videos that will be seen by a relevant audience, extending your brand reach even further. This allows you to target high-intent users at various stages of the buying process. YouTube is free to use. And accounts have unlimited storage capacity, which means you can upload as many hours of footage you want, whenever you want.

**Messenger** - Marketing landscape has been evolving with technological advancement. A new audience introduced to the digital world in the country. So marketers have to be where customers are. Marketing world from one to many is now coming to one to one in which messenger plays a key role. Here you can be in direct contact with them to know their preference, feedback or to solve their problem. Facebook IQ conducted a study on the use of mobile messaging with 12,500 people across the world and found Sixty-three percent said that their messaging with businesses has increased over the past two years 56 percent would rather message than call a business for customer service. 61 percent likes personalized messages from businesses. More than 50 percent are more likely to shop with a business they can message. This is the easiest way to deliver content. Instead of pushing them you can help them to pull themselves to content. Companies have chat-bots where customers can find articles they want to read. Also businesses uses messenger to send reminders about the events they are signed up to. It is also found that here response rate is higher than emails. Here you reach your customer one to one and also can provide speedy customer service.

### **Conclusion**

Business communication is one of the most important factors for the success of any organization irrespective of its size and helps in creating a brand image. Traditional communication channels like

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print, radio, television and out-of-home banners had been a preferred choice for businesses in India that were ready to spend large amount of money on marketing and public relations activities. Small organizations that were not able to afford such costs could not compete with large and established brands even if their products / offers / services were of comparable or better quality and this not only impaired their growth but also kept a good product or service from reaching to the consumer.

Rise of social media with increased internet penetration changed the status quo and has democratized marketing and business communication. Consumers outreach and engagement can be in a more productive two-way communication. For a fraction of the traditional cost, small brands can now market their products on the same platform as the big ones. Along with advertising, businesses are now able to connect on emotional level and have a better interaction with their customers in the form of organizational updates sharing, user feedback, CSR events & activities and market research. This also means that an organization would be exposed to public criticism. Adopting social media into the organizational communication methods should not be done without a thought-out strategy. Identification of appropriate social platforms for maximum impact, posting high quality relevant content, hiring talent with social media management skills, a proper response strategy in case of public criticism and choice of influencers are some of the key components of any social media integration plan. If the company management can ensure these organizational capabilities are in place to make the social media integration process effective then business communication goals like public relations, advertising, customer servicing can be better achieved.

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# ECONOMIC ANALYSIS OF SEX-RATIO IN MAHARASHTRA STATE FROM 1951 TO 2011:A STUDY

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## **ABSTRACT**

*Women are universally regarded as the backbone of human life on Earth, and they are the sole carriers of human life and civilization. Their importance cannot be ignored. However, they do not have the same level of equality and independence as men in society. Their decisions and lives are regulated by men in society. Having a girl child in a country like India is not a good sign for the couple. Society expects a male child. On the other hand, the child sex ratio was 913 in 2001, which has declined to 894 in 2011. This resulted in a decline in the sex ratio time by time. The present analysis highlights the disparities in sex-ratio in Maharashtra. The provisional data in the 2011 census showed that the overall sex ratio was down to 940 females per 1000 males against 922 females per 1000 males in 2001. This paper attempts to analyse the trends and spatial patterns of general sex ratio as well as child sex ratio and determine their impact on Maharashtra society.*

**Keyword:** Sex ratio, Census, Child sex ratio, Gender decimation Maharashtra, women economics status.

## **Introduction:**

The sex ratio is an important social characteristic that is directly related to the incidence of literacy, birth, death, and marriage. The sex ratio is a powerful indicator of the social health of any society and is a sensitive indicator of women's status as it conveys a great deal about the state of gender relations, especially in terms of women's health and position in any society, in a highly sexist, gender-discriminatory social order. It demonstrates how much asymmetrical social placement and artificial interventions have distorted the biological trend and natural balance in terms of the number of females per 1000 males.

The Noble laureate economist, Amartya Sen, has coined the term "Missing Women" to describe the growing deficit of women in the world. Referring to the massive decaling in the sex ratio in the whole world, especially in Asia, he concludes that 100 million women are missing from the population totals of seven nations. He also noted that while the overall sex ratio for females in China, India, and South Korea has marginally improved, the alarming fact is that the sex ratio for female children in these countries is actually deteriorating because they have been showing a deficit of females for a long

time and still this ratio is in favour of men and the proportion of women has continuously been declining. In most parts of the globe, fewer females are born than males, yet females, as compared to their male counter-parts, typically survive longer to exceed the males numerically at any given point of time. However, this demographic attribute eludes India, where males decisively out-number females and women constitute less than half of the total population. The Indian subcontinent represents the extreme manifestation of adverse female to male sex ratios in South Asia.

An imbalance in the sex ratio, i.e., a gap between the number of females and males, generates a lot of economic, social, and ethical problems. The decline in the sex ratio has piqued the interest of economists as well as scholars working in other fields such as sociology, gender studies, history, and medicine, bringing together perspectives from these disciplines. Sociological and economic research has concentrated on analysing the reasons for the low and declining sex ratio. Demographers have focused on the number of "missing women", pointing to fertility decline and son preference as causes; sociologists have analysed son preference in terms of the low status of women, caused by social practises of hypergamous and exogamous marriage systems; and economists have focused on lower labour force participation and the consequent need for dowry as compensation. Females are constructed as the inferior, less valuable sex and are often projected as a burden on the family, while sons are considered valuable for various reasons, such as support to parents in old age, continuing the lineage, inheriting property, etc., while daughters are constructed as being dispensable and as a net drain on parental resources in patrilineal and patrilocal communities.

The decline in sex ratio is an issue of great concern as it shows that our society is still dominated by patriarchal values, beliefs, and practices, manifesting itself in the form of discrimination against females. Concern over the declining trends in sex ratios has been voiced in the Indian Census reports. The 2011 Census has exposed some noteworthy and perturbing features with regard to the sex ratio. It has not only stayed low but has actually deteriorated. The sex ratio in Maharashtra is 922 females per thousand males as per the 2011 census, against 934 in 2001.

The sex ratio of Maharashtra has been continuously changing since independence, from (941) in 1951 to (922) in the 2011 census. On the other hand, the child sex ratio within the age group of 0–6 years is gradually declining from 981 in 1961 to 894 in the 2011 census. This declining trend was observed in regions where the ratios had been sound. Developed states even recorded steeper falls. Literacy and economic development have resulted in sharper change.

### **Objectives**

The main objectives of the present study are:

- (i) To bring into limelight the trend and pattern of sex ratio in Maharashtra as well as across its districts;
- (ii) Investigate the possible causes and consequences of the sex ratio decline; and
- (iii) To make recommendations to planners and policymakers on how to address the state of Maharashtra's declining sex ratio.

### **Data base and Methodology**

The present study is based on secondary sources such as **the** Census of India, National Family Health Surveys, and other governmental and non-governmental reports. It is an advantage **that the** latest

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database regarding sex **ratios** at state and district level is available for analysis. The data **has** been analysed for sex ratio as the number of females per 1000 males. The sex ratio is calculated by using the formulae,

$$\text{Sex Ratio} = \frac{\text{Female Population}}{\text{Male Population}} * 1000$$

As far as the economic analysis of the variation in sex ratio in the state of Maharashtra is concerned, statistics in terms of measures of central tendency such as minimum, maximum, average, standard deviation, and coefficient of variation are calculated across both districts and decadal censuses. However, it is the coefficient of variation. The changing sex ratio trend is explained by an increase or decrease in the number of females across census decades. A decline or fall in the sex ratio is defined as a decrease or decrease in the number of females per thousand males, whereas an improvement/increase or positive trend in the sex ratio is defined as an increase in the number of females per thousand males. In the present study, patterns and changing trends in sex ratio are discussed in terms of overall sex ratio. To explain the trend in sex ratio, figures are calculated by subtracting the figures of the current census year from the preceding census year, and the decline in sex ratio is made explicit as numbers with a negative sign, whereas the increase in the same with a positive sign. However, as far as economic distribution of the decline in sex ratio is concerned, analysis of the trend is explained not only at the divisional level but also at the district level across its rural and urban areas. Though the Census of India has not fully released all the census data, the information provided is sufficient for exploring the pattern and trend in sex ratio in Maharashtra. Furthermore, data from the National Family Health Survey of India and Maharashtra along with the District Level Household Survey has also been used in support of arguments regarding the causes of the decline in sex ratio. The paper is descriptive, analytical, and economic in nature.

### **Area under study**

Maharashtra is a state in western India that is India's second-most populated and third-largest by area. Spread over 307,713 km<sup>2</sup>, it is bordered by the Arabian Sea to the west and the Indian states of Karnataka, Telangana, Goa, Gujarat, Chhattisgarh, Madhya Pradesh and the Union territory of Dadra and Nagar Haveli. It is also the world's second-most populous subnational entity. It has over 112 million inhabitants, and its capital, Mumbai, has a population of approximately 18 million. Nagpur is Maharashtra's second capital as well as its winter capital, while Pune is regarded as its cultural capital. On May 1, 1960, the Indian state of Maharashtra was established. It is also known as Maharashtra Day and was first observed by 26 districts. Since then, ten new districts have been established, bringing the total number of districts in the state to 36.

As per details from Census 2011, Maharashtra has a population of 11.24 crores, an increase from the figure of 9.69 crores in the 2001 census. According to the 2011 census, the total population of Maharashtra is 112,374,333, with 58,243,056 males and 54,131,277 females. In 2001, the total population was 96,878,627, of which males were 50,400,596 and females were 46,478,031. The total population growth in this decade was 15.99 percent, while in the previous decade it was 22.57 percent. In 2011, Maharashtra constituted 9.28 percent of India's population. In 2001, the figure was 9.4 percent. The total area of Maharashtra is 307,713 sq. km. The density of Maharashtra is 365 per sq

km, which is lower than the national average of 382 per sq. km. In 2001, the density of Maharashtra was 315 per sq. km, while the national average in 2001 was 324 per sq. km.



Map – 01

**Trends of Over All Sex Ratio and Child Sex Ratio in Maharashtra**

Sex composition refers to the balance between males and females in any population. It can be expressed as a ratio between the populations of the two sexes. A sex ratio is defined as the number of females per thousand males in a human population. The sex ratio of Maharashtra has been continuously changing since independence, from (941) in 1951 to (922) in the 2011 census. Child sex ratios are a better indicator of women's position because they are less likely to be influenced by sex-selective migration trends. Bias against girls is an evident example of female infanticide and feticide. It is an important reason that in Maharashtra, the child sex ratio between the age groups of 0–6 years is gradually declining from (981) in 1961 to (894) in the 2011 census. The child sex ratio is a sensitive indicator which shows the status of girl children.

**Table No. 01:** Over All Sex Ratio and Child Sex Ratio in Maharashtra

Year	Over all Sex ratio in Maharashtra	Over all Sex ratio in India	Child Sex ratio in Maharashtra	Child all Sex ratio in India
1951	941	946		983
1961	936	941	981	976
1971	930	930	978	964
1981	937	934	956	962
1991	930	927	946	945
2001	934	933	913	927
2011	922	940	894	914

Source: Census of India, 1951- 2011

Table 1 shows that sex ratios in Maharashtra and India have both experienced a huge fluctuation from 1951 to 2011. In 1951, the sex ratio of India was 946, but in 1961 and 1971 it showed a declining



trend, and in 1991 it recorded the lowest sex ratio of 927. In 1991–2011, the sex ratio again increased from 927 to 940. Since 1951, the sex ratio in Maharashtra has been continuously declining. In 1951 it was 941 and in 2011 it was 922. The sex ratio was never improved. The child sex ratio in India as well as in Maharashtra has a declining trend. In 1971 it was 964 and in 2011 it was 914 for India, while for Maharashtra it was 978 and 894 respectively.

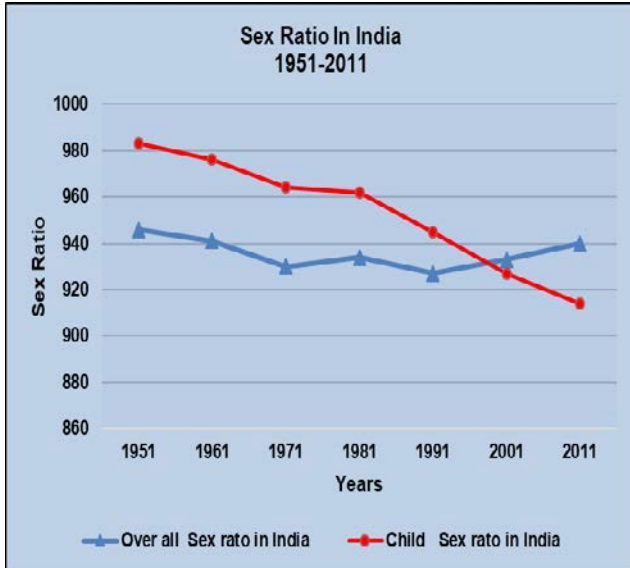


Diagram 01

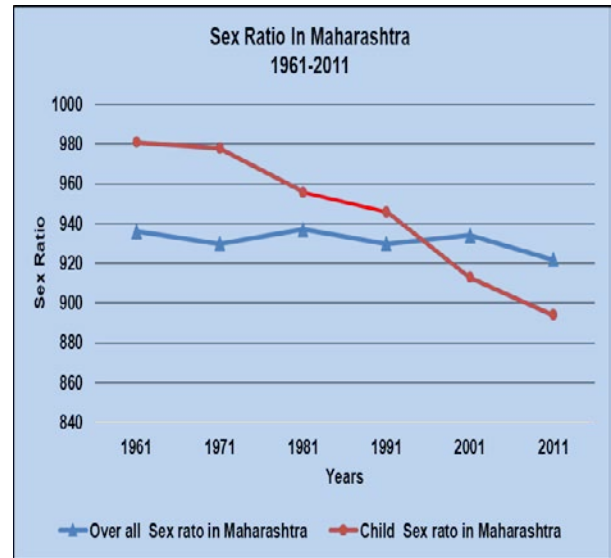


Diagram 02

Table 2: District wise Trend of Sex Ratio in Maharashtra (1951-2011)

Sr. No.	Districts	Trends of Over All Sex Ratio							Trends of Child Sex Ratio	
		1951	1961	1971	1981	1991	2001	2011	2001	2011
1	Ahmadnagar	971	962	956	959	949	940	934	884	852
2	Akola	953	926	931	939	934	938	942	933	912
3	Amravati	958	933	931	936	936	938	947	941	935
4	Aurangabad	974	955	935	936	922	925	917	890	858
5	Beed	957	969	954	965	944	936	912	894	807
6	Bhandara	1005	993	984	989	980	981	984	956	950
7	Buldana	981	959	954	957	953	946	928	908	855
8	Chandrapur	994	979	963	959	948	948	959	939	953
9	Dhule	968	961	948	954	945	944	941	907	898
10	Gadchiroli	1000	998	986	981	976	976	975	966	961
11	Gondiya	1004	1000	989	1004	995	1005	996	958	956
12	Hingoli	989	975	968	966	952	953	935	927	882
13	Jalgaon	971	957	948	950	940	933	922	880	842
14	Jalna	976	970	959	970	958	951	929	903	870
15	Kolhapur	964	961	953	962	961	949	953	839	863

16	Latur	947	950	942	959	942	935	924	918	889
17	Mumbai	574	626	670	729	791	777	838	922	914
18	Mumbai (Suburban)	712	744	769	801	831	822	857	923	913
19	Nagpur	956	929	922	924	922	932	948	942	931
20	Nanded	983	970	955	960	945	942	937	929	910
21	Nandurbar	973	975	968	982	975	977	972	961	944
22	Nashik	956	946	940	937	940	927	931	920	890
23	Osmanabad	948	948	947	958	937	932	920	894	867
24	Parbhani	974	969	954	968	954	958	940	923	884
25	Pune	939	944	933	937	933	919	910	902	883
26	Raigarh	1040	1058	1056	1046	1010	976	955	939	935
27	Ratnagiri	1239	1264	1263	1258	1205	1136	1123	952	936
28	Sangli	968	957	949	967	958	957	964	851	867
29	Satara	1051	1047	1037	1061	1029	995	986	878	895
30	Sindhudurg	1200	1194	1213	1205	1137	1079	1037	944	922
31	Solapur	945	936	933	942	934	935	932	895	883
32	Thane	920	919	894	883	879	858	880	931	924
33	Wardha	983	964	949	948	939	935	946	928	919
34	Washim	971	956	957	963	946	939	926	918	863
35	Yavatmal	989	972	961	958	951	942	947	933	922

Source: Census of India, 1951-2011

**Table no. 2** shows the district wise sex ratio in Maharashtra from 1951 to 2011. According to the 1951 census, Ratnagiri, Sindhudurg, Gondiya, Satara, Bhandara, Gadchiroli, and Raigad districts have the highest sex ratio. In short, the sex ratio of these districts is more than 1000. In contrast, according to the 1951 census, the lowest sex ratio was recorded in Mumbai, the Mumbai suburbs, and Pune. At the same time, it appears that the districts with the highest sex ratio have changed and are still relatively higher than other districts. In short, the districts with the highest sex ratios do not appear to have changed much, but the districts with the lowest sex ratios as per the 1951 census have not seen much change in the last fifty years. According to the 2001 and 2011 censuses, this is showing positive changes. In other words, the sex ratio of low-sex districts has been gradually increasing over the last 20 years.

According to the 2011 census, Maharashtra has a child sex ratio of 884. According to the 2011 census, Gadchiroli district in Maharashtra has the highest child sex ratio at 961, while Beed district has the lowest sex ratio at 807. According to the 2011 census, some districts in Maharashtra have the highest child sex ratio. Gadchiroli, Gondia, Chandrapur, Bhandara, Ratnagiri, and Raigad districts have the highest sex ratio. According to the census, the districts with the lowest sex ratio are Beed, Jalgaon, Ahmednagar, Buldhana, Aurangabad, Wasim and Kolhapur. (Map 3)



### Spatial Pattern of Sex Ratio of Maharashtra 2011

The sex ratio is one of the socioeconomic characteristics of a population in any country or state, and this socioeconomic variable can be affected by changes in the socioeconomic conditions of a particular region at a specific time and over time. It is necessary to have a look at the pattern of its distribution and variation across the districts in a particular decadal census as well as across decadal censuses in a particular district of the state of Maharashtra.

According to the 2011 census, the sex ratio in Maharashtra was 941 females for every thousand males. But the district level sex ratio varies from district to district and ranges from 900 to 1000. All 35 districts of Maharashtra are divided into three categories as follows: (Map no.2)

#### High Sex Ratio

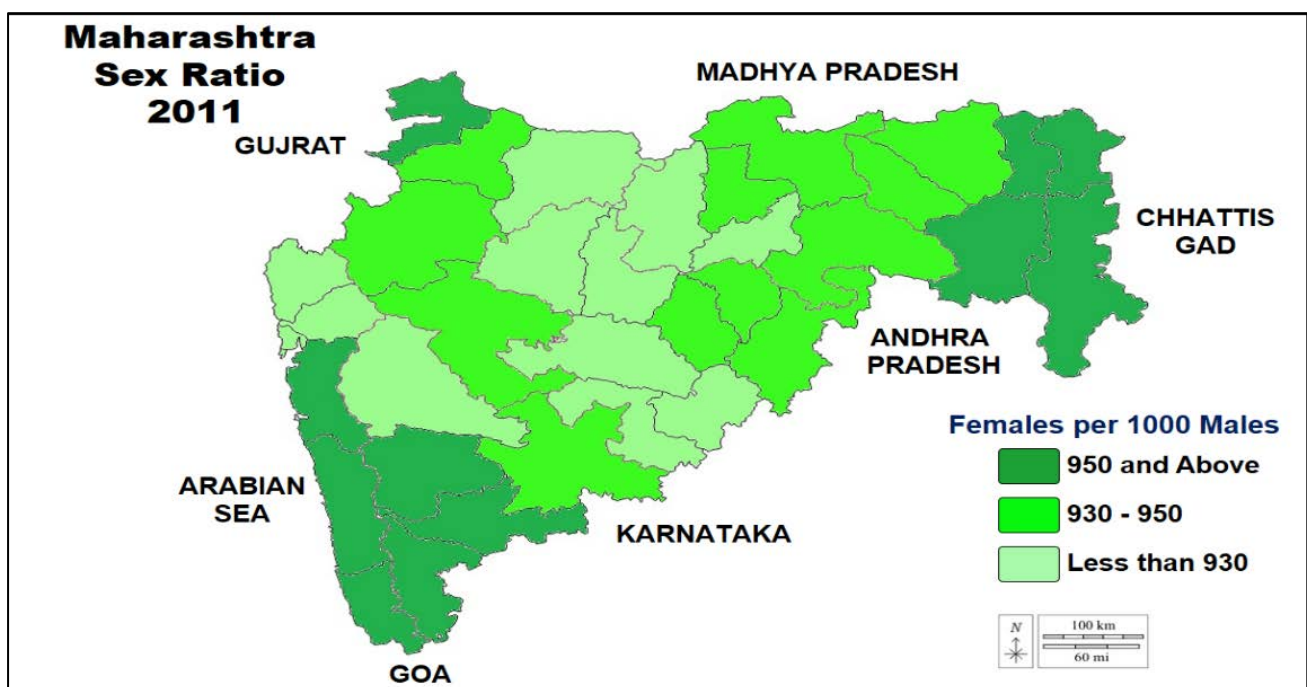
The districts which have a sex ratio of above 950 are included in this category. A high sex ratio was recorded in the districts (11) of Ratnagiri, Sindhudurg, Gondiya, Satara, Bhandara, Gadchiroli, Nandurbar, Sangli, Chandrapur, Raigarh, and Kolhapur.

#### Moderate Sex Ratio

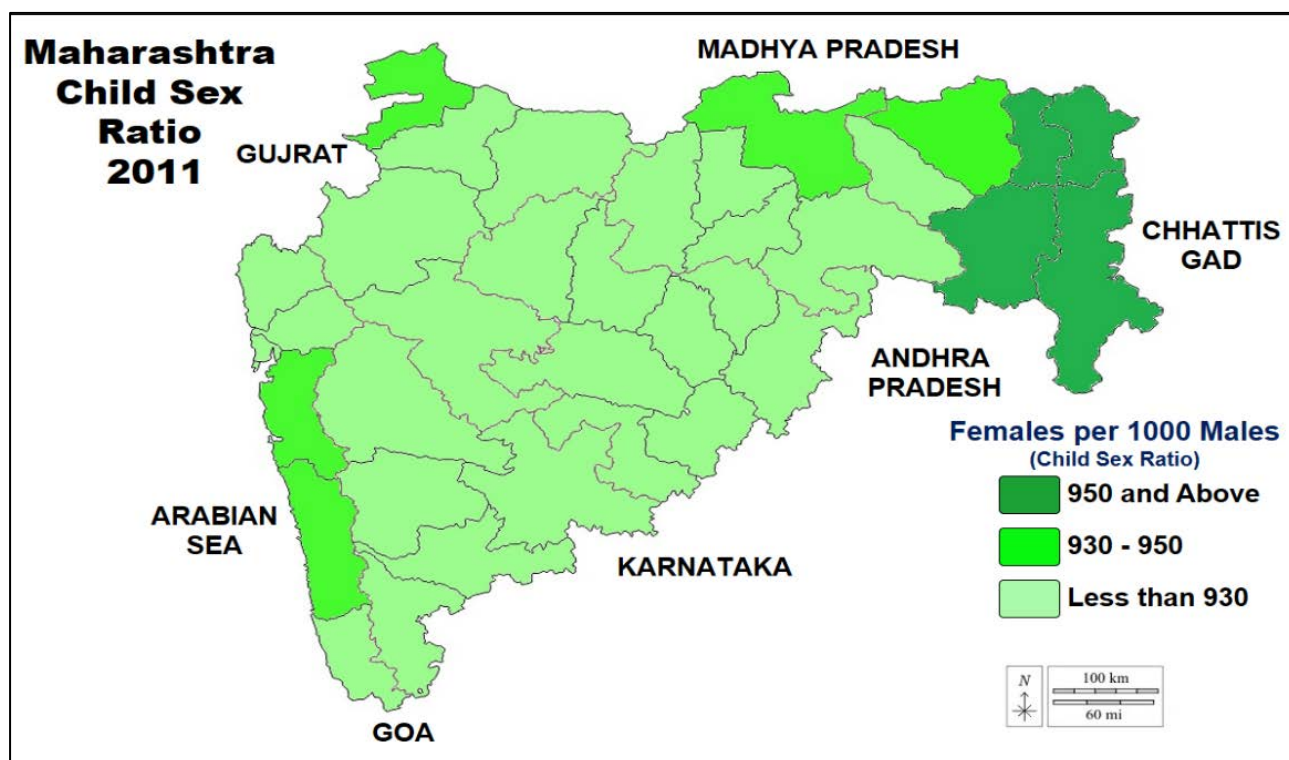
The districts which have a sex ratio ranging from 930 to 950 are included in the moderate category. A moderate sex ratio was recorded in the districts (12) of Nagpur, Amravati, Yavatmal, Wardha, Akola, Dhule, Parbhani, Nanded, Hingoli, Ahmadnagar, Solapur and Nashik.

#### Low Sex Ratio

The districts (13) which have a sex ratio of below 930 are included in this category. The districts of Jalna, Buldana, Washim, Latur, Jalgaon, Osmanabad, Aurangabad, Beed, Pune, Thane, Mumbai (Suburban) and Mumbai recorded the lowest sex ratio in Maharashtra.



Map – 02



Map- 03

**Decadal Variation of Rural- Urban Sex Ratio in In Maharashtra, 1951-2011**

From 1951 to 2011, the rural sex ratio **was** always greater than the urban sex ratio, and the difference between the rural-urban sex ratios is also high. In the year 2011, the difference in rural-urban sex ratio was at its minimum, which is a good sign of improvement in the history of sex ratio in Maharashtra.

Table 3: Decadal Variation of Rural-Urban Sex Ratio Maharashtra.

Table 03 : Decadal Variation of Rural- Urban Sex Ratio in In Maharashtra, 1951-2011		
Year	Sex Ratio (Number of Female / 1000 Male)	
	Rural	Urban
1951	1000	807
1961	995	801
1971	985	820
1981	987	850
1991	972	875
2001	960	873
2011	948	899

Source: Census of India, 1951-2011

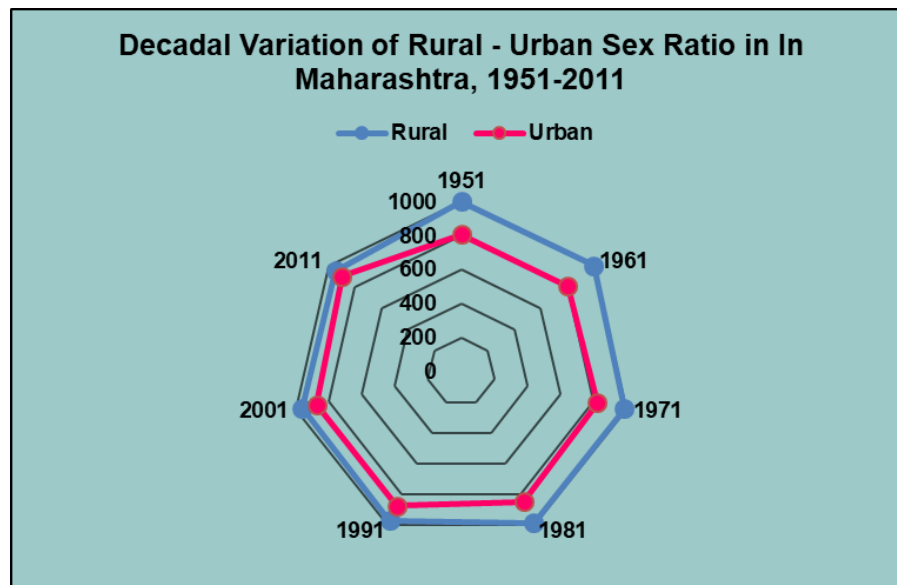


Diagram 03

### Rural and Urban Child Sex Ratio in Maharashtra, 2001 & 2011

Table 4 shows that the child sex ratio in Maharashtra has decreased to 883 in 2011 from 913 in the 2001 census. The district level rural-urban child sex ratio varies from district to district. According to the 2001 census, five districts in Maharashtra have the highest sex ratio. These include Gadchiroli, Nagpur, Gondia, Bhandara, and Ratnagiri districts. There are eight districts in the moderate sex ratio, mainly Sindhudurg, Nagpur, Amravati, Chandrapur, Raigad, Akola, Yavatmal, and Thane. The Low Sex Ratio covers a total of 22 districts, including Nanded, Wardha, Hingoli, Parbhani, Mumbai Suburban, Mumbai, Nashik, Latur, Washim, Buldhana, Dhule, Jalna, Pune, Solapur, Osmanabad, Beed, Aurangabad, Ahmednagar, Jalgaon, Satara, Sangli, and Kolhapur. According to the 2001 census, Maharashtra has a total child sex ratio of 913, with rural 916 and urban 908. Compared with the overall average of Maharashtra, it is noticed that there are 21 districts with a higher sex ratio than the total average of Maharashtra, and the remaining 14 districts have a lower sex ratio than the overall average of Maharashtra.

According to the 2011 census, the average child sex ratio in Maharashtra is 883. In short, it has declined since the 2001 census. According to the 2001 census, Gadchiroli, Gondia, Chandrapur, and Bhandara have the highest sex ratio. The moderate sex ratio covers a total of five districts. These are Nandurbar, Ratnagiri, Raigad, Amravati, and Nagpur. The Low Sex Ratio covers a total of 26 districts, mainly Thane, Sindhudurg, Yavatmal, Wardha, Mumbai, Mumbai Suburban, Akola, Nanded, Dhule, Satara, Nashik, Latur, Parbhani, Solapur, Pune, Hingoli, Jalna, Sangli, Aurangabad, Osmanabad, Kolhapur, Washim, Buldhana, Ahmednagar, Jalgaon, and Beed. According to the 2011 Maharashtra census, the rural child sex ratio is relatively higher than the urban sex ratio. Overall, Maharashtra's sex ratio was lower in 2011 than in the 2001 census. The study concludes that some of these important factors may be responsible for reducing child sex. The main causes of the declining child sex ratio are female foeticide, son preference, and gender inequality. The sharp decline in child sex ratio is a dangerous symbol of the girl child's deficit. It has shown an alarming sign of inequality in child population. The deficit in girl child population, leads to serious demographic imbalance and difficult social consequences.

Table 4: Rural and Urban Child Sex Ratio in Maharashtra (2001 &amp; 2011)

State/ District Code	State/District	Child Sex Ratio (0-6 Years)			Child Sex Ratio (0-6 Years)		
		2001			2011		
		Total	Rural	Urban	Total	Rural	Urban
1	2	2	3	4	5	6	7
	<b>MAHARASHTRA</b>	913	916	908	883	880	888
1	Ahmadnagar	884	887	872	839	837	848
2	Akola	933	937	926	900	907	890
3	Amravati	941	946	932	927	937	909
4	Aurangabad	890	893	886	848	844	854
5	Beed	894	893	895	801	789	848
6	Bhandara	956	958	942	939	944	915
7	Buldana	908	914	887	842	841	847
8	Chandrapur	939	957	900	945	958	919
9	Dhule	907	917	875	876	882	859
10	Gadchiroli	966	967	938	956	961	918
11	Gondiya	958	961	937	944	947	927
12	Hingoli	927	929	914	868	868	866
13	Jalgaon	880	885	867	829	830	827
14	Jalna	903	902	909	847	839	883
15	Kolhapur	839	842	831	845	842	852
16	Latur	918	921	906	872	874	867
17	Mumbai (Suburban) *	923	-----	923	910	-----	910
18	Mumbai *	922	-----	922	874	-----	874
19	Nagpur	942	955	933	926	936	920
20	Nanded	929	929	927	897	903	882
21	Nandurbar	961	971	895	932	941	878
22	Nashik	920	930	904	882	883	880
23	Osmanabad	894	894	892	853	852	856
24	Parbhani	923	929	908	866	859	883
25	Pune	902	904	900	873	861	880
26	Raigarh	939	946	914	924	937	903
27	Ratnagiri	952	957	914	940	942	928
28	Sangli	851	850	854	862	861	863
29	Satara	878	881	854	881	883	871
30	Sindhudurg	944	945	930	910	913	894
31	Solapur	895	888	912	872	861	897
32	Thane	931	966	915	918	953	905
33	Wardha	928	938	897	916	925	897
34	Washim	918	913	943	859	857	869
35	Yavatmal	933	937	911	915	922	885

**Rural and Urban Child Sex Ratio in Maharashtra, 2001 & 2011**

\* Mumbai and Mumbai (Suburban) are entirely urban districts.

Source: Census of India 2001 &amp; 2011

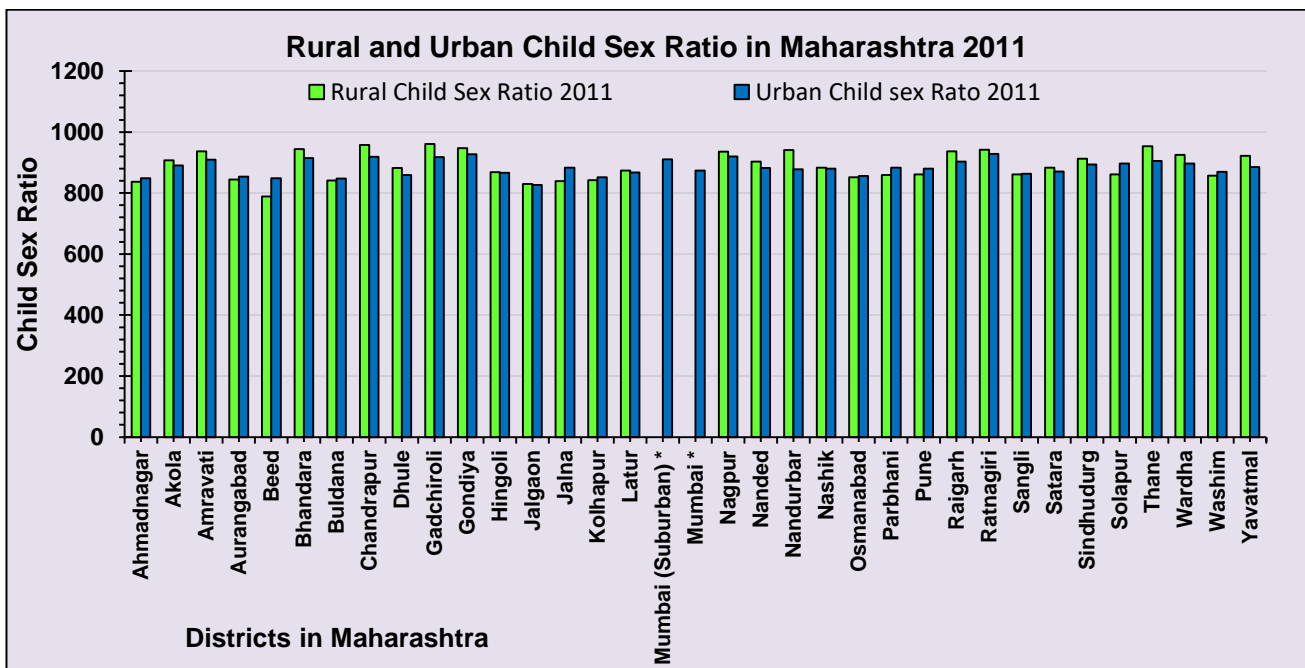


Diagram 04

\* Mumbai and Mumbai (Suburban) are entirely urban districts.

### Impact of Declining Sex Ratio in Maharashtra:

1. Early marriage of females before the legal age of 18 increases fertility and population growth. They conceive repeatedly for the desire of a son, which adversely affects their health.
2. Malnutrition and iron deficiency anaemia are the common causes of nutritional deficit among children where the frequency of child bearing is high among mothers.
3. In 2011, the child sex ratio in Maharashtra was 894, which was 981 in 1961. Son preference is a main culprit for the declining child sex ratio, which creates a male-dominating society. This society is characterised by social instability and violence against women.
4. Female foeticide is the main cause of the declining child sex ratio. It is an alarming and dangerous symbol of gender inequality in our child population, which creates a serious demographic imbalance in our society.

### Conclusion

In Maharashtra, the only urban sex ratio has improved while the child sex ratio has declined from 1961 to 2011. In the majority of the districts, the child sex ratio has drastically declined. Son preference is a main culprit for the declining child sex ratio. Despite legal prohibitions and incentive-based schemes provided by the state and union governments and different non-government organizations, our society's intention does not change that a girl child should not be born. This gender inequality creates serious demographic and economic imbalance in our society. Which emerges social instability against women's violence like rape, prostitution, female foeticide, sex-selective abortion, trafficking of a girl child, marital rape etc. Education and empowerment of women are the only ways to balance the demographic and economic structures within our society.

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# IMPACT OF CASE-BASED LEARNING (CBL) ON STUDENTS' LEARNING

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## **ABSTRACT**

*Case-based learning is one of the popular active, student-centered teaching-learning strategies and has become the answer for growing criticism and awareness of the huge gap between theory and practice in all sorts of educational settings. It is a pedagogy that intends to move a step ahead of just implanting information in students' minds thereby reversing the contemporary education approach to learning by swapping the role of teachers and learners. CBL as a student-centered pedagogy demands students' active involvement in the teaching-learning process and forces the learners to engage in self-directed learning.*

*Scholars argue that many studies have been carried out to evaluate small-group CBL but there is paucity of researches that studied the benefits of CBL involving larger group of learners. Thus, this study aimed at understanding the impact of CBL on students' learning, from the students' perspective, amongst the RUB Colleges. Thus, based on thorough literature review, a survey questionnaire was developed. The data was categorized using factor analysis based on the data from six RUB colleges.*

*An analysis of data gathered from 134 respondents consisting of 74 male and 60 female from 6 different colleges under RUB colleges, viz; GCBS, JNEC, CLCS, Sherubtse, CNR and PCE showed that students have a positive experience of learning under CBL method as opposed to traditional lecturing method. Very specifically, students associated CBL with self-regulated learning which compels students to undertake more independent learning through exploration of various learning platforms and materials. Further, results show that CBL helps the students in developing soft skills like presentation skills, confidence, critical thinking and life skills.*

*Given the inherent nature of CBL that focusses on the learners, results indicated that learners experience a greater sense of participation in the learning process along with better understanding of the concepts. Additionally, it was also established that CBL helps the students with better ability to interconnect and integrate different concepts, even across modules.*



*However, RUB colleges seem to be relying more of foreign cases for the purpose of using CBL. Thus, though the study strongly suggests continuing to adopt CBL as the primary teaching- learning pedagogy, it also recommends using more Bhutanese born cases for the ease of understanding of the learners and also for greater ability to relate to the ground realities*

## Introduction

There is growing concerns over the gap between what is learnt in the classrooms and what is demanded at the workplaces. One way to bridge the gap is by way of infusing the workplace demanded competencies in the teaching-learning processes. The conventional way of teaching is driven by one-way traffic of flow of information from the teacher to the students (Giacalone, 2016). While the conventional, constructivist learning theories view learning as an active phenomenon that requires the students or the learners to create their own knowledge by integrating previous knowledge with the real-world situations (Gangwar, 2017). This requires the education settings to emphasize on innovative teaching-learning pedagogies like inquiry-based learning, stories-telling method, case-based learning, project-based learning and the likes which allows learners to see a connection between the learnt concepts and the real-world situations (Giacalone, 2016; Gangwar, 2017).

Case-based teaching/learning is one of the popular active, student-centered teaching-learning strategies and has become the answer for growing criticism and awareness of the huge gap between theory and practice in all sorts of educational settings (Gravett, Beer, Odendaal-Kroon & Merseeth, 2017). The history of case-based teaching dates back to 1870s pioneered by the Harvard Law School and then Harvard Graduate School of Business followed the suit some 50 years later. It has now become a widely accepted tool for effective learning and thereafter, it has been used and deployed thoroughly in all sorts of education and learning set-ups (Bhardwaj et al., 2015).

“A case study is defined as a story with a hidden message or a narrative that describes an actual or realistic situation in which an individual or a group has to make a decision or solve problems” (Habasisa & Hlalele, 2014, p. 1001). Case-based learning (CBL) is a pedagogy that intends to move a step ahead of just implanting the information in students’ minds. It has reversed the conventional education approach to learning by swapping the role of teachers and learners (Khan et al., 2015). CBL as a student-centered pedagogy demands students’ active involvement in the process of learning and forces the learners to engage in self-directed learning (Kaur, Rehncy, Kahal, Singh, Sharma, Matreja & Grewal, 2020). It uses a case/case study as the central subject, based on which learners make enquiries, identify the issues and then correlate the concepts and theories with the issues given in the case (Giacalone, 2016). Thus, CBL brings out active participation from students. This heightens the learners’ capability to think, analyze critically and learn to apply theoretical concepts to the case. Therefore, CBL is known for encouraging learners to learn independently and get a deeper understanding of the topics (Kaur, et al., 2020).

Studies have found that students accredit CBL for its ability to stimulate learning, retain information for a longer period, ease of recalling, improve decision-making and problem-solving abilities and promote reflection along with improving their confidence in their ability to do the job in a real-work settings (Bano, Arshad, Khan, & Safdar, 2015). However, on the hindsight, an unsatisfactory way of engaging the learners by the teachers in a case-based teaching-learning situation has been established

to lead to higher rate of absenteeism on the part of the learners (Khan, Tasawar, Khan, Qamar, & Saga 2018). To make the matters worse, majority of the educational institutes in Asia use cases written by scholars from advanced or developed economies, they become highly unsuitable for learners in developing economies like Bhutan (Pitt & Watson, 2011).

Scholars argue that many studies have been carried out to evaluate small-group CBL but there is paucity of researches that studied the benefits of CBL involving large group of learners (Kaur, et al., 2020). Thus, this study aimed at understanding the impact of CBL on students' learning, from the students' perspective amongst the RUB Colleges.

this study is the first to determine the impact of case-based teaching on students' learning. As such, the study will contribute to broaden the knowledge base of using case method for teaching in a Bhutanese setting. Further, the study will be particularly relevant to Bhutan as a developing economy that is a huge consumer of foreign cases. The findings of the study will also benefit multiple stakeholders of tertiary education system, primarily the current and future students who will be entering the tertiary educational setting. The findings may also motivate the teaching fraternity to initiate writing Bhutanese cases.

### **Literature Review**

The labour market has a soaring demand for executives or managers who are capable of articulating and defending their opinion, which implies the need to be able to think independently and promptly. The conventional lecture method has been criticized for causing stress and cognitive overload in students thereby resulting in poor critical thinking abilities and problem-solving skills (Atwa, Gauci-Mansour, Thomson & Hegazi, 2018). Scholars advocate that educators have role beyond simply imparting knowledge; helping in developing skills required at the workplace and face the realities of life better (Sheng, Wang, Hu, Ling & Chen, 2019). And researchers argue that cases are just the perfect means to practice these traits (Pitt & Watson, 2011). Hence, cases are now extensively used as the main teaching-learning pedagogy in various areas of education like history, management, chemistry, medicine, linguistics, law, political science, journalism, economics, engineering and health (Lee, Lee, Liu, Bonk & Magjuka, 2009; Sheng, et al., 2019) since its inception in 1870s pioneered by the Harvard Law School and then Harvard Business school some 50 years later (Bhardwaj, Bhardwaj, Mahdi, Srivastava & Gupta, 2015; Gravett, Beer, Odendaal-Kroon & Merseth, 2017).

A case provides statements of circumstances, attitudes and practices of an organization; it could also include a historical account that enables the readers to understand the underlying dynamics of the present situation and its potential influence on the future better (Dunbar, Watson, & Boudreau, 2007; Habasisa & Hlalele, 2014). A case exposes learners to complex situations that requires a decision to be made. The situations can either be real based on past or present research or just realistic, and can be of varying levels of complexity (Giacalone, 2016).

CBL is a pedagogy that intends to move a step ahead of just implanting the information in students' minds. CBL entails describing a situation and getting the students to identify central issues and deliberate on potential solutions through class discussion (Dunbar, Watson, & Boudreau, 2007). Generally, a case would describe some challenges and problems, faced by an organization, which

needs to be resolved. CBL ensures application of knowledge and deployment of analytical skills to resolve complex, real-world scenarios in view of the given topic (Raza, Qazi & Umer, 2020; Giacalone, 2016). A good case gets the learners to move beyond the given facts and do a detailed situational analysis. Further, skilled case instructors guide the learners towards more profound considerations so that the most insightful ideas come from the students in the course of the discussion (Pitt & Watson, 2011). Moreover, teachers play an instrumental role of a facilitator as the teacher is responsible for choosing/assigning the cases and also for the subsequent discussion (Kaur, et al., 2020).

CBL has reversed the conventional education approach to learning by swapping the role of teachers and learners (Khan et al., 2015; Raza, Qazi & Umer, 2020). It is a student-centric pedagogy which emphasizes the active lead taken by students in their own learning process. This implies that students are charged with the responsibility to construct their own knowledge rather than taking information passively (Wijnen, Loyens, Smeets, Kroeze, & Molen, 2017). Thus, case-based teaching integrates the principles of adult learning that provides autonomy to the learners for their own learning process (Khan et al., 2015).

Scholars are of the view that the ability to see the bigger picture faster and yanking out key elements for analysis to make a decision comes only through training, practicing, and practical experience. And this is exactly what CBL has to offer to its learners (Pitt & Watson, 2011). This could also be the answer for the claims of a theory-practice gap (Kinsella & Pitman, 2012). For example, in the case of clinical pharmacology, CBL has proven to have the ability to bring theory and practice closer (Hasamnis, Arya, & Patil, 2019; Atwa, et al., 2018).

Though preparing for a CBL session could be frustrating, annoying, and exhausting for both teachers (Bano, Arshad, Khan, & Safdar, 2015) and students it builds the traits of sensitivity and self-confidence (Pitt & Watson, 2011). Advocates of CBL claim that it allows active participation of the learners, enables them to think critically and offer opportunity for collaborative analysis besides being able to identify a range of alternatives to any kind of issues and challenges (Austin & Packard, 2009; Kilbane, Freire, Young, Hong, & Pryce, 2014). Studies show that students find learning under CBL to be better than lecture-based as it improves the learning of the concepts and reinforces the realistic aspects of the topics discussed (Atwa, et al., 2018). CBL promotes active participation of the students, increases their attention and motivation, increases student's learning via improved ability to analyze and integrate the materials (Kaur, et al., 2020; Raza, Qazi & Umer, 2020; Atwa, et al., 2018).

Extensive review of literature has been indicative of CBL to promote students' learning (Sheng, et al., 2019). From the educational theory perspective, effective learning strategies consist of deep processing, which refers to ability to integrate various topics, and self-regulation, which refers to students taking control of their own learning process. CBL is believed to have the ability to bring these effective learning strategies to the forefront (Wijnen, Loyens, Smeets, Kroeze, & Molen, 2017; Gangwar, 2017). CBL requires students to look for literature themselves so as to address the issues outlined in the case. Further, as the tutor assumes the role of a facilitator like asking in-depth questions, the students are held responsible for their own learning, rendering them as self-regulated learners (Wijnen, et al., 2017). A study on introduction of CBL to students established that the interest

of the students to learn the subject increased by more than 50 percent with the introduction of CBL. The students reported that CBL provoked self-regulated learning through reading more books, discussing in groups, and using resources such Google, Wikipedia and YouTube to better understand the cases (Grover, Garg, & Sood, 2020; Atwa, et al., 2018). These elements have been identified to lead to greater sense of satisfaction for the students (Curran, Sharpe, Forristall, & Flynn, 2008; Srinivasan, Wilkes, Stevenson, Nguyen, & Slavin, 2007). Therefore, it explains the rationale behind identifying CBL as a principal tool in advocating for social work (Kilbane et al., 2014). Hence, Khan et al. has rightly pointed, “The romance of learning and excitement of discovery, is provided by the problem scenario” (2015, p. 416).

For instance, a study conducted at Army Medical College, Rawalpindi in Pakistan reported that there exists a general consensus from the learners’ side that they perceive CBL as interesting and motivating. Moreover, the study reported that though no significant difference with regards to learners’ ability to answer the questions of remembering nature irrespective of the teaching pedagogy adopted was reported, a significant difference was observed on analytical and integrated questions amongst the learners under CBL (Khan et al., 2015; Gravett et al., 2017). Additionally, a study by Kaur, et al., (2020) also concluded that learners under both CBL and traditional lecture-based learning perform equally well on standardized tests, however, students under CBL enjoy the learning process more than the latter (Hasamnis, Arya, & Patil, 2019). But the overall knowledge gained by learners under different systems of learning concluded that CBL resulted in significant gain in overall knowledge (Grover, Garg, & Sood, 2020). Similar findings were reported by many other studies on this topic (Bhardwaj et al. 2015; Bano et al., 2015). The attendance of the students was also found to be better under CBL as opposed to lecture method. This implies that the students are more motivated and interested to learn under CBL system (Kaur, et al., 2020; Hahn, 2018).

CBL often requires students to work in teams, which can help in developing interpersonal skills and team-player skills in addition in heightening the ability of the students to communicate about a given topic (Giacalone, 2016). Moreover, while studying the impact of CBL on soft skills such as communication skills, problem solving ability and motivation to learn, in South Korea, Yoo and Park (2015 as cited in Raza, Qazi & Umer, 2020), confirmed that CBL is more effective in enhancing these soft skills than lecturing method. Due to the inherent participative nature of CBL, it provides a teacher with insights into students’ ability to apply concepts to appropriate situation. This aids in improving their decision-making skills and prioritize elements besides improving the level of interaction between teachers and students (Raza, Qazi & Umer, 2020).

Student engagement, which refers to meta-construct constituted by behavioral, emotional and cognitive engagement, is acknowledged to be essential for higher academic achievement as it is believed to result in attentiveness and participation along with motivation to learn (Raza, Qazi & Umer, 2020). However, both attentiveness and are often seen as students’ individual attributes, overlooking the effect of teaching-learning structure. CBL as an active learning strategy has been concluded to stimulate goal-oriented behaviors and lead the students towards engaged behavior (Atwa, et al., 2018). Moreover, studies on impact of CBL concluded that the students reported higher degree of enjoyment and enhanced levels of understanding (Hasamnis, Arya, & Patil, 2019; Atwa, et al., 2018).

However, poor understanding on the part of the learners and inadequate knowledge and training on the part of teachers have been found to be contributing significantly to students' rate of absenteeism (Khan, Tasawar, Khan, Qamar, & Saga, 2018). This is an impact of the cases used by the educational institutes which were either ideas conceived or incidents that has happened in an advanced economical setting which is far from the reality of a developing economy thereby rendering the cases unsuitable for nations with emerging economies (Khan et al., 2018; Pitt & Watson, 2011). Additionally, CBL cannot be adopted as the sole teaching-learning pedagogy for students who are complete novices to the subject matter (Giacalone, 2016). Similar findings were reported in another study, wherein the students wanted lecturing method to precede CBL. Thus, scholars recommend both lecturing and CBL be used in succession for better understanding of the subject (Grover, Garg, & Sood, 2020).

**Methodology:**

The study adopted a quantitative approach and primarily relied on survey questionnaire that focused on objectively measuring and analysing the gathered data statistically, mathematically or numerically. Further, it had an exploratory element as it intended to explore the impact of CBL on students' learning process from different perspectives (Kowalczyk, 2018).

The data was collected through survey using a questionnaire. A structured questionnaire with a five point Likert scale ranging from strongly disagree to strongly agree was used to collect data. The questionnaire consisted of close-ended questions/statements developed and validated by peer review. It was further adapted to suit the Bhutanese context.

All the students of RUB colleges formed the population for this study. In line with the contention of Roscoe (1975), the questionnaire was distributed to 450 students under the nine RUB colleges as he contends that 30-500 respondents form a good size of sample for any sort of studies. Gender and semester representation was also attempted to be ensured. However, only 134 responded from six RUB colleges thereby leading to a response rate of around 30 percent only.

The 134 respondents consisted of 74 male and 60 female from 6 different colleges under RUB. GCBS and JNEC had the highest number of respondents with 30 respondents each, while CLCS had the least number of respondents with only 14 preceded by Sherubtse with 15 respondents. There were 17 respondents from CNR and 28 from PCE. The details are as shown in figure 1.

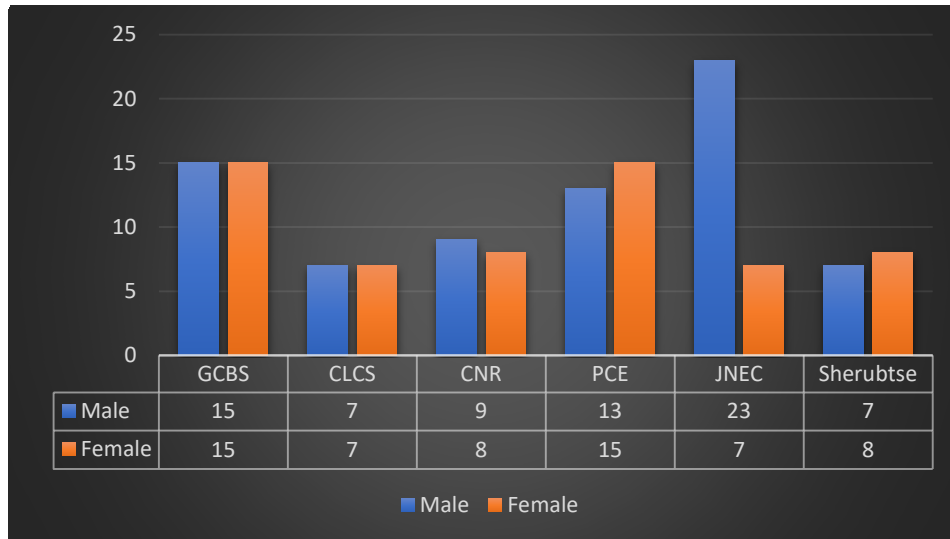


Figure 1: Respondents' distribution across college by gender

The mean age of the participants was 21.71 year with a standard deviation of 1.62. Since the 1<sup>st</sup> semester students were new to the concept of CBL and do not possess much familiarity with the CBL approach, they were not included as a part of the study population. Thus, data was gathered from 3rd, 5th and 7th semester students. There were 70 respondents from the 3rd semester, 46 from the 5th semester and 18 of the respondents were from the 7th semester. With only PCE and JNEC having 4-year programs, 17 of the 18 students from the 7th semester were from PCE and the remaining one being from JNEC. The detailed breakdown of the respondents from various RUB colleges are presented in figure 2.

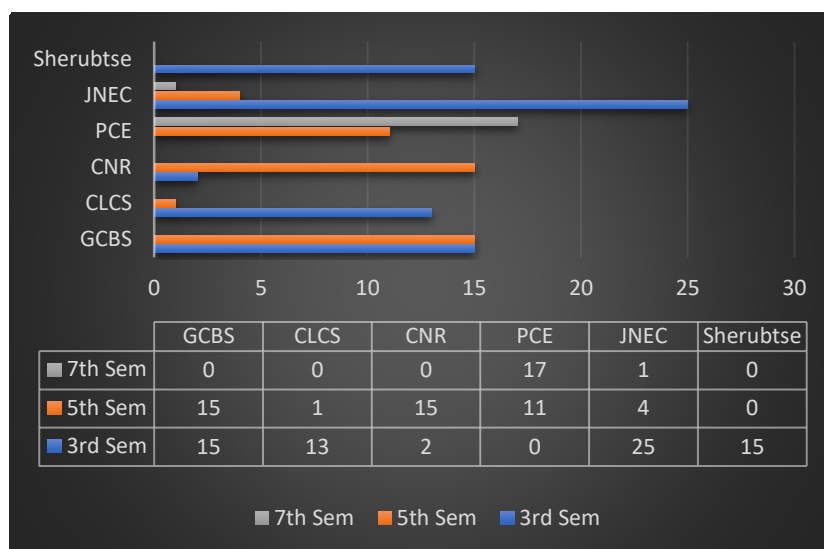


Figure 2: Respondents' distribution across college by semester of study

**Results:**

The questionnaire consisted of 27 items excluding the demographic items. Exploratory factor analysis was used to group the items together and form themes. The acceptable factor loading was set at 0.4 though the generally acceptable value is a minimum of 0.5 as the items with load of lesser than 0.5 were important. This returned six themes as shown in table 1. However, 3 items had to be dropped as



their loading was lesser than 0.4. So, a total of 24 items formed six different themes. The six dimensions were accordingly named; Self-Regulated Learning, Soft Skills, Conceptual Understanding, Participation, Bhutanese Cases and Knowledge Integration respectively.

Table 1: Rotated Component Matrix

	Component					
	1	2	3	4	5	6
Q1	0.767					
Q2	0.709					
Q3	0.642					
Q4	0.627					
Q5	0.505					
Q6	0.474	0.465				
Q7						
Q8						
Q9		0.712				
Q10		0.663				
Q11		0.652				0.432
Q12		0.646				
Q13		0.577				
Q14	0.409	0.508				
Q15		0.486				
Q16		0.437				
Q17						
Q18			0.836			
Q19			0.642			
Q20			0.62		0.413	
Q21				0.736		
Q22				0.689		
Q23			0.424	0.518		
Q24					0.817	
Q25					0.756	
Q26						0.773
Q27				0.443		0.495

### Reliability:

To confirm the reliability of the research instrument, Cronbach's Alpha was computed. The generally acceptable Cronbach's Alpha value is said to be 0.7, atleast and the Cronbach's Alpha value for the



research instrument ranged from .69 to .782 for the six dimensions, constructed through factor analysis as depicted in table 2. The values, thus, indicate that the instrument is reliable to measure impact of CBL on students’ learning.

Table 2: Reliability Analysis

Dimension	Cronbach's Alpha	Number of Items
Self-regulated Learning	0.82	6
Soft Skills	0.82	8
Conceptual Understanding	0.74	3
Participation	0.70	3
Bhutanese Cases	0.69	2
Integration	0.72	2

**Perception on CBL**

The overall perception of the students on CBL is that it is better than the traditional lecture method wherein around 80 percent of the students agreed with the statement “CBL is better than traditional lecturing method” out of which almost 48 percent strongly agreed with the statement. Only 0.5 percent of the respondents disagreed with the statement as exhibited in figure 3.

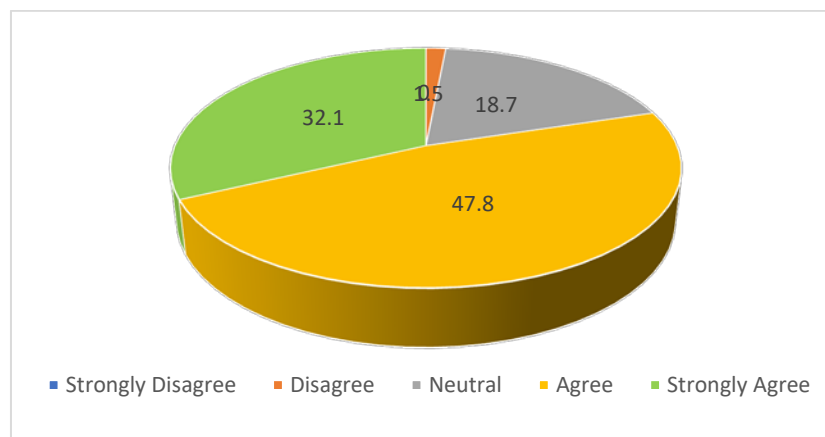


Figure 3: Level of agreement on "CBL is better than traditional lecturing method"

The mean value stood at 4.105 which is significant at p=0.05 as depicted in tables 3 and 4. The population mean was assumed to be 3 as the study used a five-point Likert scale in the research instrument.

Table 3: One-Sample Statistics on “CBL is better than traditional lecturing method”

	N	Mean	Std. Deviation	Std. Error Mean
CBL is better than traditional lecturing method	134	4.105	0.749	0.065

Table 4: One-Sample Test on “CBL is better than traditional lecturing method”

Test Value = 3

	t	df	Sig. (2-tailed)	95% Confidence Interval of the Difference		
				Mean Difference	Lower	Upper
CBL is better than traditional lecturing method	17.078	133	0	1.10448	0.9766	1.2324

One-way ANOVA T-test was run to determine whether there existed any significant difference between the perception of students in various colleges on CBL being better than traditional lecturing method. The result showed no significant difference amongst students of various colleges under study at  $p > 0.05$  level for the conditions  $[F(5, 128)=0.563, p=0.729]$  as shown by table 5.

Table 5: ANOVA Test for "CBL is better than traditional lecture method"

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.603	5	0.321	0.563	0.729
Within Groups	72.935	128	0.570		
Total	74.537	133			

**Self-regulated Learning:**

In terms of self-regulated learning, which is one of the impacts of CBL on students’ learning, the students under RUB colleges feel that CBL makes them engage in independent learning through exploration with an average mean value of 4.017. the mean score was the lowest for GCBS with 3.783 and highest for CLCS with 4.250 as presented in table 6. Further, one-way ANOVA test indicated that there is no significant difference in terms of self-regulated learning amongst the students of RUB colleges at  $p > 0.05$  level for the conditions  $[F(5, 128)=2.212, p=0.057]$ . The p-value being closer to 0.05 also implies that there is some possibility of some significant differences.

Table 6: Comparison of means on self-regulated learning by college

College	Mean	N	Std. Deviation
GCBS	3.783	30	0.547
CLCS	4.250	14	0.385
CNR	4.137	17	0.446
PCE	4.137	28	0.556
JNEC	3.944	30	0.609
Sherubtse	4.056	15	0.566
Total	4.017	134	0.552

*Table 7: One-way ANOVA test for self-regulated learning by college*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.227	5	0.645	2.212	0.057
Within Groups	37.344	128	0.292		
Total	40.57	133			

The multiple comparison table presented in table 8 shows that there exists significant difference in self-regulated learning due to CBL amongst students of GCBS and CLCS, CNR and PCE. This implies that students of CLCS, CNR and PCE experience higher level of self-regulated learning as opposed to the students of GCBS.

Table 8: Multiple Comparison test on Self-regulated learning by College

(I) College	(J) College	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
GCBS	CLCS	-.467*	0.175	0.009	-0.813	-0.121
	CNR	-.354*	0.164	0.033	-0.678	-0.030
	PCE	-.354*	0.142	0.014	-0.634	-0.073
	JNEC	-0.161	0.139	0.250	-0.437	0.115
	Sherubtse	-0.272	0.171	0.113	-0.610	0.066
CLCS	GCBS	.467*	0.175	0.009	0.121	0.813
	CNR	0.113	0.195	0.564	-0.273	0.499
	PCE	0.113	0.177	0.524	-0.237	0.463
	JNEC	0.306	0.175	0.083	-0.040	0.652
	Sherubtse	0.194	0.201	0.335	-0.203	0.592
CNR	GCBS	.354*	0.164	0.033	0.030	0.678
	CLCS	-0.113	0.195	0.564	-0.499	0.273
	PCE	0.000	0.166	0.998	-0.328	0.329
	JNEC	0.193	0.164	0.242	-0.132	0.517
	Sherubtse	0.082	0.191	0.670	-0.297	0.460
PCE	GCBS	.354*	0.142	0.014	0.073	0.634
	CLCS	-0.113	0.177	0.524	-0.463	0.237
	CNR	0.000	0.166	0.998	-0.329	0.328
	JNEC	0.192	0.142	0.177	-0.088	0.473
	Sherubtse	0.081	0.173	0.639	-0.261	0.423
JNEC	GCBS	0.161	0.139	0.250	-0.115	0.437
	CLCS	-0.306	0.175	0.083	-0.652	0.040
	CNR	-0.193	0.164	0.242	-0.517	0.132
	PCE	-0.192	0.142	0.177	-0.473	0.088
	Sherubtse	-0.111	0.171	0.517	-0.449	0.227
Sherubtse	GCBS	0.272	0.171	0.113	-0.066	0.610
	CLCS	-0.194	0.201	0.335	-0.592	0.203
	CNR	-0.082	0.191	0.670	-0.460	0.297
	PCE	-0.081	0.173	0.639	-0.423	0.261
	JNEC	0.111	0.171	0.517	-0.227	0.449

However, no significant difference was observed amongst the students of various semester with regard to engagement in self-regulated learning as an impact of CBL at  $p > 0.05$  level for the conditions [F(2, 131)=1.982,  $p=0.142$ ].

Table 9: One-way ANOVA test for self-regulated learning by semester

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.191	2	0.596	1.982	0.142
Within Groups	39.379	131	0.301		
Total	40.57	133			

**Soft Skills:**

Soft skills as another area of development that occurred as a result of being exposed to CBL approach of teaching/learning has been experienced by the students of RUB colleges, in general. The students of CNR seem to be the ones to see improvement in their soft skills like presentation skills, confidence, critical thinking and life skills with a mean value of 4.169 while the students of Sherubtse have the lowest mean value of 3.825. However, the differences were found to be insignificant at  $p > 0.05$  for the conditions [ $F(5, 128) = 1.100, p = 0.363$ ].

Table 10: Descriptives for Soft skills by college

	N	Mean	Std. Deviation	95% Confidence Interval for Mean		
				Std. Error	Lower Bound	Upper Bound
GCBS	30	3.904	0.526	0.096	3.708	4.101
CLCS	14	4.071	0.263	0.070	3.920	4.223
CNR	17	4.169	0.328	0.079	4.001	4.338
PCE	28	3.996	0.458	0.087	3.818	4.173
JNEC	30	3.971	0.496	0.091	3.786	4.156
Sherubtse	15	3.825	0.656	0.169	3.462	4.188
Total	134	3.980	0.481	0.042	3.898	4.063

Table 11: One-way ANOVA for soft skills by college

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.267	5	0.253	1.1	0.363
Within Groups	29.478	128	0.23		
Total	30.745	133			

However, the level of soft skills development experienced by the students as per their semester of study showed a growing pattern with a greater number of students seeing an improvement in the soft skills with more exposure to CBL. The 5<sup>th</sup> semester students had the highest mean value of 4.1495 while the 3<sup>rd</sup> semester students had the lowest mean value of 3.8464 as shown in figure 4. And this difference between 3<sup>rd</sup> and 5<sup>th</sup> semester students was found to be significant at  $p > 0.05$  for the conditions [ $F(2, 131) = 6.341, p = 0.002$ ] the details of which are presented in table 12. The multiple comparison table is given in annexure 1.

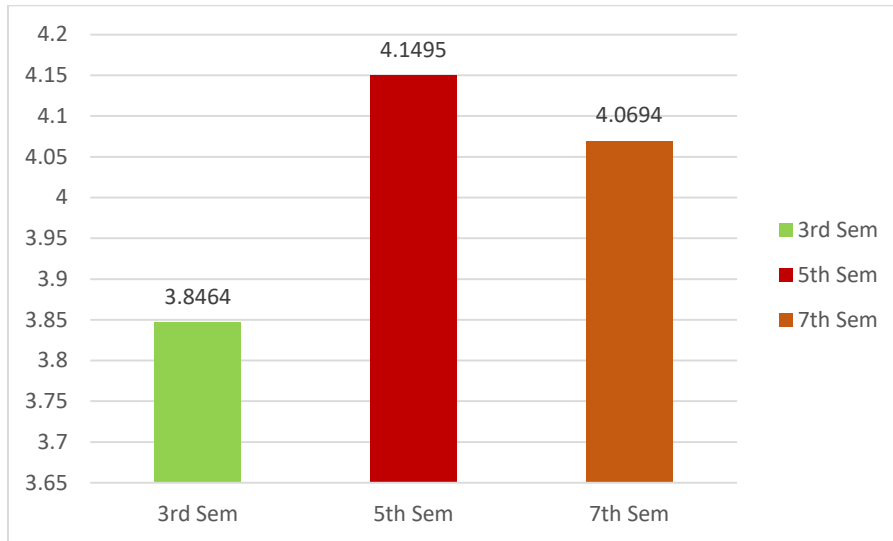


Figure 4: Mean scores on soft skills by semester

Table 12: One way ANOVA for Soft skills by semester

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.714	2	1.357	6.341	0.002
Within Groups	28.032	131	0.214		
Total	30.745	133			

**Conceptual Understanding:**

On the front of enhanced conceptual understanding as a result of learning under CBL all the students agree that this is occurring as the average mean stands at 3.9. However, the students of Sherubtse reported the highest mean of 4.222 while GCBS students reported the lowest mean value of 3.7222. One way ANOVA test did not show the differences to be significant at  $p > 0.05$  for the conditions  $[F(5, 128)=1.927, p=0.094]$  as depicted in table 13.

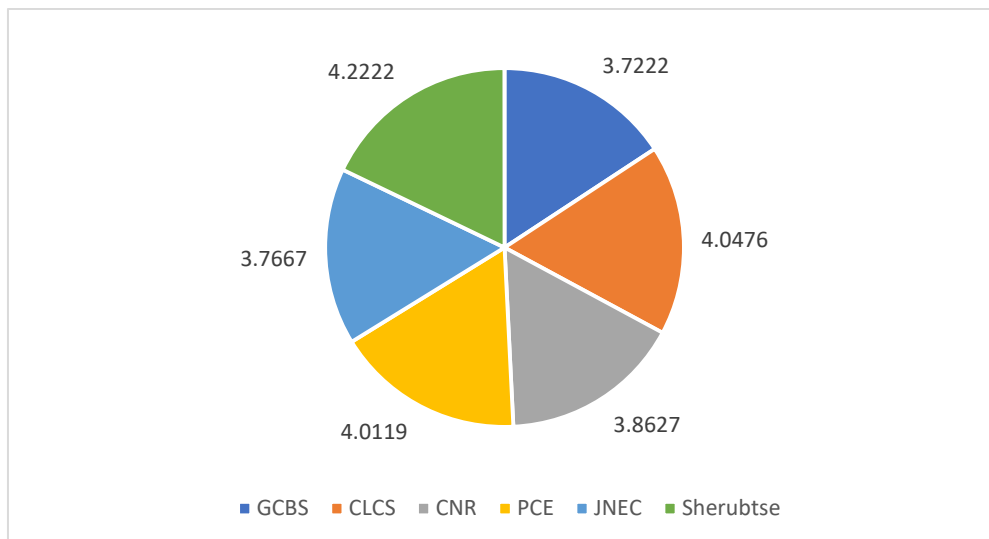


Figure 5: Mean scores on Conceptual understanding by college

Table 13: One way ANOVA for Conceptual understanding by college

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.718	5	0.744	1.927	0.094
Within Groups	49.4	128	0.386		
Total	53.118	133			

Similarly, significant difference on conceptual understanding was also observed between different groups of students by semester. As the students advanced into their study, a higher rate of conceptual understanding was reported with an increasing mean score from 3.7905 to 3.9638 and then to 4.1667 as one moves from the 3<sup>rd</sup> to 5<sup>th</sup> and then to the 7<sup>th</sup> semester. One-way ANOVA test showed that this difference is significant at  $p > 0.05$  for the conditions  $[F(2, 131) = 2.974, p = 0.05]$

Table 14: Descriptive for conceptual understanding by semester

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
3rd	70	3.7905	0.61167	0.07311	3.6446	3.9363
5th	46	3.9638	0.66751	0.09842	3.7655	4.162
7th	18	4.1667	0.5393	0.12712	3.8985	4.4349
Total	134	3.9005	0.63197	0.05459	3.7925	4.0085

Table 15: One way ANOVA for conceptual understanding by semester

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.307	2	1.153	2.974	0.05
Within Groups	50.811	131	0.388		
Total	53.118	133			

**Participation:**

With regard to students’ participation under the CBL approach to learning, CLCS had the highest mean score of 4.2619 followed by Sherubtse with 4.0222 but GCBS students reported the least mean value of 3.7667. These difference were found to be insignificant at  $p > 0.05$  for the conditions  $[F(5, 128) = 1.941, p = 0.092]$ . However, the multiple comparison test indicates that there is significant difference between GCBS and CLCS, CNR and PCE. The details are as shown in annexure 2.

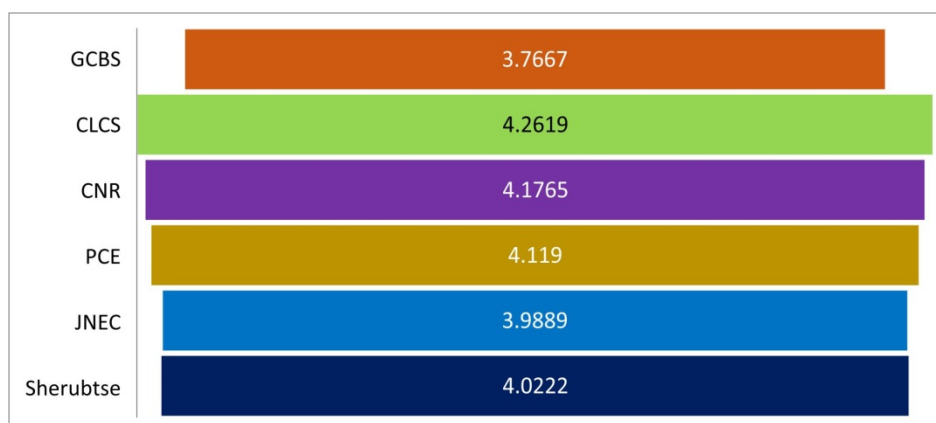


Figure 6: Mean scores on participation by college



Table 16: One way ANOVA for participation by college

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.464	5	0.693	1.941	0.092
Within Groups	45.691	128	0.357		
Total	49.155	133			

With regard to creating an enabling environment for students' participation through CBL, one way ANOVA test did not show any significant difference though the 7<sup>th</sup> semester students had the highest mean score of 4.185 followed by 5<sup>th</sup> semester students with 4.044 and then the 3<sup>rd</sup> semester students with 3.967.

### Integration of Concepts:

Under the CBL approach to learning, overall, the students agree that it leads to better ability to integrate the concepts with an overall mean value of 3.8358. In general, the students of CLCS reported the highest level of agreement with a mean value of 4.1786 with very slight differences with CNR, PCE, JNEC and Sherubtse. But mean score of GCBS on this dimension was the lowest with a mean value of only 3 as shown in table.

Table 17: Descriptives on integration of concepts by college

N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		
				Lower Bound	Upper Bound	
GCBS	30	3	0	0	3	3
CLCS	14	4.1786	0.46439	0.12411	3.9104	4.4467
CNR	17	4.0588	0.34832	0.08448	3.8797	4.2379
PCE	28	4.0893	0.54524	0.10304	3.8779	4.3007
JNEC	30	4.0667	0.53713	0.09807	3.8661	4.2672
Sherubtse	15	4	0.73193	0.18898	3.5947	4.4053
Total	134	3.8358	0.64824	0.056	3.7251	3.9466

Therefore, one way ANOVA test was run to determine the significance of the difference. The test indicated significant difference at  $p > 0.05$  for the conditions  $[F(5, 128) = 24.359, p = 0.0]$ . This indicates that there is significant difference in terms of ability to integrate the concepts of different modules through CBL system of learning between GCBS and the other 5 colleges. The details of the multiple comparison test is given in annexure 3.

Table 18: One way ANOVA for integration of concepts by college

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.25	5	5.45	24.359	0
Within Groups	28.638	128	0.224		
Total	55.888	133			

Similarly, there is a general consensus that it results in ability to integrate the concepts of various modules and also with lessons learnt in the past with an average mean score of 3.8358. while the 7<sup>th</sup> semester agreed the most with seeing improved ability to integrate the concepts with a mean value of

4.2778 followed by 3<sup>rd</sup> semester students with 3.8214 and the least mean value of 3.6848 by the 5<sup>th</sup> semester students.

Table 19: Descriptives for integration of concepts by semester

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
3rd	70	3.8214	0.67047	0.08014	3.6616	3.9813
5th	46	3.6848	0.56133	0.08276	3.5181	3.8515
7th	18	4.2778	0.59956	0.14132	3.9796	4.5759
Total	134	3.8358	0.64824	0.056	3.7251	3.9466

The difference in the mean values between the different semester students was found to be significant at  $p > 0.05$  for the conditions  $[F(2, 131) = 5.846, p = 0.004]$ .

Table 20: One way ANOVA for integration of concepts by semester

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.58	2	2.29	5.846	0.004
Within Groups	51.308	131	0.392		
Total	55.888	133			

**Bhutanese cases:**

A single item question was asked in the survey to determine the origin of the cases used in classrooms across the colleges and it was found that almost 70 percent of the cases used in the classrooms are western-based cases. However, 4.5 percent of the responding students disagreed that the cases used were written in western context as presented in figure 7.

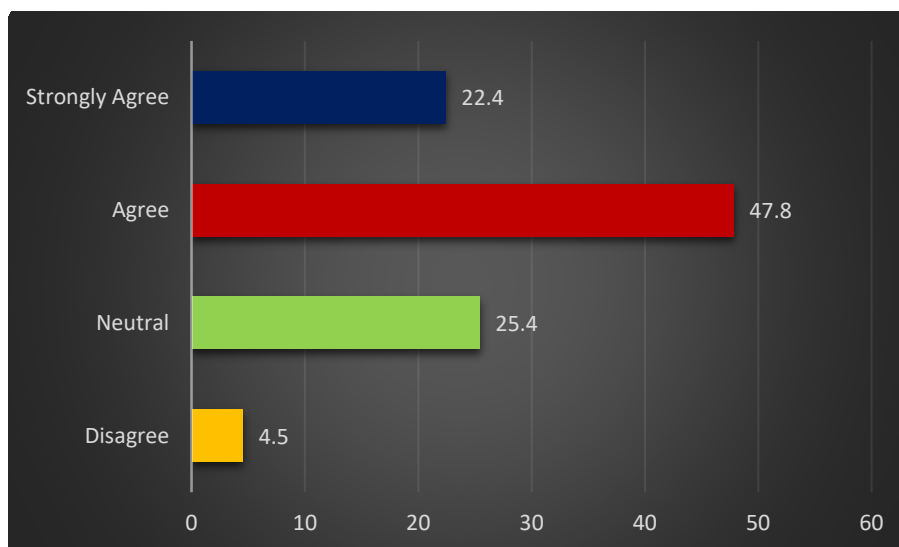


Figure 7: Level of agreement on "Cases used in the class are all written in western context"

Corresponding to this response, the students report that cases written in Bhutanese context will be both relevant and easier to comprehend as exhibited in table 21. And no significant difference was found on this parameter both by college and semester as indicated by tables 23 and 24.

Table 21: Descriptives for Bhutanese cases by college

N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		
				Lower Bound	Upper Bound	
GCBS	30	3.9333	0.59789	0.10916	3.7101	4.1566
CLCS	14	4.3929	0.52545	0.14043	4.0895	4.6962
CNR	17	4.2647	0.61537	0.14925	3.9483	4.5811
PCE	28	4.2679	0.58503	0.11056	4.041	4.4947
JNEC	30	4.1167	0.84775	0.15478	3.8001	4.4332
Sherubtse	15	4.3333	0.8165	0.21082	3.8812	4.7855
Total	134	4.1791	0.68661	0.05931	4.0618	4.2964

Table 22: One way ANOVA for Bhutanese cases by college

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.271	5	0.654	1.409	0.225
Within Groups	59.431	128	0.464		
Total	62.701	133			

Table 23: Descriptives for Bhutanese cases by semester

N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		
				Lower Bound	Upper Bound	
3rd	70	4.1286	0.72575	0.08674	3.9555	4.3016
5th	46	4.2391	0.6728	0.0992	4.0393	4.4389
7th	18	4.2222	0.57451	0.13541	3.9365	4.5079
Total	134	4.1791	0.68661	0.05931	4.0618	4.2964

Table 24: One way ANOVA for Bhutanese cases by semester

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.378	2	0.189	0.397	0.673
Within Groups	62.324	131	0.476		
Total	62.701	133			

**Discussion:**

The results show that though the students reported CBL to be better than the conventional method of lecturing, the perception was confirmed to be insignificant. Similar findings were also reported by Kaur, et al. (2020) who established that majority of their study group found CBL to be more effective than lecturing.

However, self-regulated learning was found to be happening as a result of CBL. This can be due to CBL's inherent nature to arouse interest and motivation in the learners as a result of which learners are willing to put in extra effort of looking for more resources independently and attempt to understand the topic/case better (Blackburn (2016). This aligns with the findings of Gangwar (2017) who established that students use more of self-regulation and undertook more of independent study by exploring resources under CBL method of teaching/learning.

In the area of developing soft skills as result of learning under CBL, students from all the colleges and semester acknowledge this to be occurring and interestingly development of soft skills were reported more by students of higher semesters. This could imply that the period of exposure to CBL and development of soft skills are interrelated. Soft skills like interpersonal, presentation, communication, problem solving, teamwork and decision-making skills were found to be developing through CBL as a teaching-learning pedagogy (Li, Ye & Chen, 2019). Same findings have been reported by many studies on impact of CBL of learners (Giacalone, 2016; Raza, Qazi & Umer, 2020).

One of the most prominent outcomes of CBL, in the literature is deeper conceptual understanding (Gartmeier, et al.,2019). The results did not show any significant difference in terms of deep learning across RUB colleges with different programs of study. This is different from the findings of Wijnen et al. (2017) who contend that learners from different academic disciplines can experience their learning in different ways under the same CBL method as their study established that students studying international business studies course showed lesser deep learning and more of surface learning as opposed to their counterparts studying science like medical and engineering, under CBL method.

The deeper understanding of the concepts was also seen to be significantly increasing with advancement in semester. These findings are consistent with the studies carried out by Gul, et al. (2018) and Blackburn (2016). Further, such general impact of CBL on learners aligns with the study conducted by Kaur, et al. (2020) on Dutch law students who reported that CBL creates an environment which stimulates deeper understanding and learning.

The students in RUB colleges confirmed that CBL allowed greater participation and more interaction both amongst the peers and with the tutors/teachers. Scholars argue that CBL requires students to engage in discussion and this could be one factor that contributes to development of certain soft skills like interpersonal skills and teamwork skills (Kaur, et al., 2020). Such outcomes were also reported by Gartmeier, et al. (2019), Wijnen, et al. (2017) Blackburn (2016) and Gul, et al. (2018).

Further, CBL is known to require the learner to integrate different topics so as to form complete and coherent answers to the issues presented in the case (Wijnen, et al., 2017). This is consistent with the current findings wherein the students reported that CBL helps them to integrate knowledge of various modules. Similar findings were also observed by Habasisa & Hlalele (2014) in their study on usage of CBL in teaching of economics.

With regard to the cases used in the classroom across the RUB colleges and context of cases in which they were written, majority of them seem to be ones written in western context. On the other hand,

results indicate students' preference for Bhutanese origin cases which will be more relevant and easier to understand. Khan et al. (2018) and Pitt & Watson (2011) also reported the same concern in their study. And they concluded that the disconnect between the case context/settings and the learners renders the whole learning process to be challenging as well as disengaging, thereby almost nullifying the benefits of CBL.

**Conclusion and Recommendation:**

There is no doubt that CBL is preferred over lecturing method of teaching, by the learners, across the globe owing to its ability to bring out many benefits besides being more engaging for the learners. So is the case for the students of RUB colleges. Learners are able to see that CBL, though challenging as a learning pedagogy, can still provide far more benefits not just in the short-term but also in the long run.

However, literature suggests that the challenging element of CBL can be mitigated by adopting both lecturing and CBL methods in succession of one another especially for the learners who are novice to the subject (Grover, Garg, & Sood, 2020; Giacalone, 2016). Depending solely on CBL for delivery of a subject takes the learners immediately to a high level of thinking that requires more knowledge which the novice learners will not possibly have.

Scholars agree that one of the key challenges in using CBL method of teaching/learning is finding cases whose context can be comprehended by the learners (Li, Ye & Chen, 2019). But unfortunately, most of developing countries in Asia like Bhutan are huge consumers of western economy-based cases. Thus, the researchers argue that irrespective of what has been learnt, it's almost impossible to form an opinion on any matter as the learners have no or little understanding of the context. Secondly, the teachers themselves would also have only limited understanding of the context owing to their own limited exposure to the business settings of an advanced economy (Gravett et al., 2017). Logically, the teachers' lack of understanding will not translate in successful discussion of the case and evaluation of the students' observations and remarks will not be accurate. Consequently, the preparedness of the learners to tackle the real life situation becomes questionable (Pitt & Watson, 2011). Thus, there is a soaring need to have contextually appropriate cases.

**Limitations:**

The present study viewed the topic only from the students' perspective, this may not provide a holistic perspective on the topic under study. Further, covering all the RUB colleges could also provide a totally different view on the topic. With the current study being undertaken only through survey, the accuracy of the findings could be limited. Adopting an experimental approach to study this topic by assessing students' learning over a certain duration under CBL and lecturing method could provide more accurate impact of CBL on students' learning.

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**Annexure 1:**

Multiple Comparisons

Dependent Variable: Soft Skills

(I) Semester of study	(J) Semester of study	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LS				0.00		
D	3rd					
	5th	-.30303*	0.0878	1	-0.4767	-0.1293
	7th	-0.22302	0.1222	5	-0.4649	0.0188
	5th			0.00		
	3rd	.30303*	0.0878	1	0.1293	0.4767
	7th	0.08001	0.1286	5	-0.1744	0.3344
	7th			0.00		
	3rd	0.22302	0.1222	5	-0.0188	0.4649
	5th	-0.08001	0.1286	5	-0.3344	0.1744

\* The mean difference is significant at the 0.05 level.

**Annexure 2:**

Multiple Comparisons

Dependent Variable: Pariticipation

(I) College	(J) College	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LS				0.01		
D	GCBS					
	CLCS	-.49524*	0.19338	2	-0.8779	-0.1126
	CNR	-.40980*	0.18137	6	-0.7687	-0.0509
	PCE	-.35238*	0.15699	7	-0.663	-0.0417
	JNEC	-0.22222	0.15426	2	-0.5275	0.083
	Sherubtse	-0.25556	0.18893	9	-0.6294	0.1183
	CLCS			0.01		
	GCBS	.49524*	0.19338	2	0.1126	0.8779
	CNR	0.08543	0.21563	3	-0.3412	0.5121
	PCE	0.14286	0.19557	6	-0.2441	0.5298

	JNEC		0.27302	0.19338	0.16	-0.1096	0.6557
					0.28		
	Sherubtse		0.23968	0.22202	2	-0.1996	0.679
					0.02		
CNR	GCBS	.40980*		0.18137	6	0.0509	0.7687
					0.69		
	CLCS		-0.08543	0.21563	3	-0.5121	0.3412
					0.75		
	PCE		0.05742	0.1837	5	-0.3061	0.4209
					0.30		
	JNEC		0.18758	0.18137	3	-0.1713	0.5465
					0.46		
	Sherubtse		0.15425	0.21165	7	-0.2645	0.573
					0.02		
PCE	GCBS	.35238*		0.15699	7	0.0417	0.663
					0.46		
	CLCS		-0.14286	0.19557	6	-0.5298	0.2441
					0.75		
	CNR		-0.05742	0.1837	5	-0.4209	0.3061
					0.40		
	JNEC		0.13016	0.15699	9	-0.1805	0.4408
					0.61		
	Sherubtse		0.09683	0.19117	3	-0.2814	0.4751
					0.15		
JNEC	GCBS		0.22222	0.15426	2	-0.083	0.5275
	CLCS		-0.27302	0.19338	0.16	-0.6557	0.1096
					0.30		
	CNR		-0.18758	0.18137	3	-0.5465	0.1713
					0.40		
	PCE		-0.13016	0.15699	9	-0.4408	0.1805
	Sherubtse		-0.03333	0.18893	0.86	-0.4072	0.3405
					0.17		
Sherubtse	GCBS		0.25556	0.18893	9	-0.1183	0.6294
					0.28		
	CLCS		-0.23968	0.22202	2	-0.679	0.1996
					0.46		
	CNR		-0.15425	0.21165	7	-0.573	0.2645
					0.61		
	PCE		-0.09683	0.19117	3	-0.4751	0.2814
	JNEC		0.03333	0.18893	0.86	-0.3405	0.4072

\* The mean difference is significant at the 0.05 level.

**Annexure 3:**

Multiple Comparisons

Dependent Variable: Integration

				95% Confidence Interval			
(I)	(J)	Mean Difference (I-	Std.		Lower	Upper	
College	College	J)	Error	Sig.	Bound	Bound	
LS							
D	GCBS	CLCS	-1.17857*	0.1531	0	-1.4815	-0.8756
		CNR	-1.05882*	0.14359	0	-1.3429	-0.7747
		PCE	-1.08929*	0.12429	0	-1.3352	-0.8434
		JNEC	-1.06667*	0.12213	0	-1.3083	-0.825
		Sherubtse	-1.00000*	0.14958	0	-1.296	-0.704
	CLCS	GCBS	1.17857*	0.1531	0	0.8756	1.4815
					0.48		
		CNR	0.11975	0.17071	4	-0.218	0.4575
					0.56		
		PCE	0.08929	0.15483	5	-0.2171	0.3956
	CNR	JNEC	0.1119	0.1531	6	-0.191	0.4148
					0.31		
		Sherubtse	0.17857	0.17578	2	-0.1692	0.5264
		GCBS	1.05882*	0.14359	0	0.7747	1.3429
				0.48			
PCE	CLCS	-0.11975	0.17071	4	-0.4575	0.218	
				0.83			
	PCE	-0.03046	0.14544	4	-0.3182	0.2573	
				0.95			
	JNEC	-0.00784	0.14359	7	-0.292	0.2763	
JNEC				0.72			
	Sherubtse	0.05882	0.16756	6	-0.2727	0.3904	
	GCBS	1.08929*	0.12429	0	0.8434	1.3352	
				0.56			
	CLCS	-0.08929	0.15483	5	-0.3956	0.2171	
CLCS				0.83			
	CNR	0.03046	0.14544	4	-0.2573	0.3182	
				0.85			
	JNEC	0.02262	0.12429	6	-0.2233	0.2686	
				0.55			
CNR	Sherubtse	0.08929	0.15135	6	-0.2102	0.3888	
	GCBS	1.06667*	0.12213	0	0.825	1.3083	
				0.46			
CLCS	CLCS	-0.1119	0.1531	6	-0.4148	0.191	
				0.95			
CNR	CNR	0.00784	0.14359	7	-0.2763	0.292	

				0.85		
	PCE		-0.02262	0.12429	6	-0.2686 0.2233
				0.65		
	Sherubtse		0.06667	0.14958	7	-0.2293 0.3626
Sherubtse	GCBS	1.00000*		0.14958	0	0.704 1.296
				0.31		
	CLCS		-0.17857	0.17578	2	-0.5264 0.1692
				0.72		
	CNR		-0.05882	0.16756	6	-0.3904 0.2727
				0.55		
	PCE		-0.08929	0.15135	6	-0.3888 0.2102
				0.65		
	JNEC		-0.06667	0.14958	7	-0.3626 0.2293

\* The mean difference is significant at the 0.05 level.

**Annexure 4:**

Multiple Comparisons

Dependent Variable: Integration

						95% Confidence Interval	
(I) Semester of study	(J) Semester of study	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound	
LS			0.1187	0.25			
D	3rd	5th	0.13665	8 2	-0.0983	0.3716	
		7th	-.45635*	9 7	-0.7835	-0.1292	
	5th	3rd	-0.13665	8 2	-0.3716	0.0983	
		7th	-.59300*	9 1	-0.9372	-0.2488	
	7th	3rd	.45635*	9 7	0.1292	0.7835	
		5th	.59300*	9 1	0.2488	0.9372	

# **PERSPECTIVES**

## **DIGITAL' THE WAY OF FUTURE IN BANKING**

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### **Introduction**

Banking as we know it will appear quite different in the future because of evolutionary processes. As far as the future of banking is concerned, "Digital" is a given. Many aspects of our daily lives have been affected by the COVID-19 epidemic - from how we buy to how we travel to how we bank - and this has led to an overall change in consumer behaviour. Customers' needs and expectations are constantly changing as a consequence of the epidemic, which has altered the social and economic environment drastically.

Consumers have become more discerning when it comes to digital interactions. The epidemic has only increased the need for fast access to financial goods, services, and information. Given that internet channels are currently used by the majority of consumers with easily, personalization and customization supplied through digital services may now affect conventional "customer loyalty" for physical proximity of branch. The 'Ease of purchase and convenience,' 'Safety and security,' and the 'Guest experience', and customization' are some of the primary purchase reasons.

A fresh wave of expanding neo banks has overwhelmed the market around the world. Neo is a new kind of bank, Traditional banks are not like this, have higher agility since they don't have to deal with old technologies, allowing them to provide the personalized experience and seamless contact that a generation that expects a smart digital experience craves. Customers still rely on traditional banking channels for main banking because neo banks have not yet established themselves as a primary banking service. Traditional banks, on the other hand, businesses will need to increase their offerings and services to keep up with changing customer preferences, which may be done by turning "Digital."

Security and cost-cutting are key motivators for most traditional institutions to adopt digital. With the growing number of specialized banks and FinTech's, the fight for new consumers and customer retention has never been stronger. Traditional banks have an edge over specialized banks and FinTech's in that they can provide a full range of products and services. To stay on top of the market, they simply in this ever-evolving environment, companies must adopt a customer-first approach.

**Keywords:** Digital, Banking, e-banking, SupersApps, Payment technologies.

## Technologies in their Development

Several developing technologies will come together to completely reshape the bank-customer relationship. It is expected that open banking approaches and models will be adopted more quickly as people become more aware of their benefits for consumers and small businesses, including the ability to quickly understand their financial situation and explore alternatives, as well as to make better financial decisions. There are several ways in which technology will alter the way we live and interact, including a more networked world, open banking, engagement as a service, and the rise of the ‘Super-Apps’.

### Super Apps



As a new technology, super apps are essentially a single app that links users to a large variety of virtual goods and services. The most complicated applications include online chat, social networking, markets, and services. A single app, a single sign-in, and a single user experience are accessible for practically every product or service a client desire or requires.

### Emerging Payment Technologies

Traditional banks were the rulers of payments for a long time. Banks had a virtual monopoly over the payment ecosystem during early days of debit cards via the digital age. This market is also changing, with the emergence of several other new payment service providers in recent years, as well as UPI becoming a key payment option for most Indians. Online presence and relationships with major platform players have allowed them to gain a broader audience, several payment platforms have built vast ‘merchant’ networks. Others have gained a foothold for themselves, frequently in response to specific payment-related client pain issues. Several payment solutions might dominate the business in



invisible payments, voice-activated payments, facial recognition payments, QR code payments, and other biometric authentication innovations will dominate the future.

Innovative ideas like virtual reality and distributed ledger technology are poised to dramatically alter financial services in the next years as technology advances at breakneck speed. The technologies mentioned above will work together to reimagine creating a more customized banking experience for customers on any device. Since low-code development and cloud computing have made integration easier than ever before, the technology component of digital transformation has become less of a challenge. Retail banking is undergoing a transformation as a result of these signals, and our research shows that banks will need to make the switch to a digital business model ecosystem in order to expand profitably.

## **Conclusion**

Banks used to be primarily focused on transactions and money handling, but today, banking has shifted from transactions to experiences that are driven by data management—the more insight you can gain from data, and thus the better your ability to deliver engaging client experiences," we discussed and commented. Consumer and corporate connections with their banks are evolving in dynamic ways as a result of the mobile internet, and digital banks not only provide in-depth education and background on the digital revolution in banking.

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# SUSTAINABLE FASHION MORE THAN JUST A TREND

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## INTRODUCTION

*The terms "Sustainable Fashion," "Eco-Fashion," and "Green Fashion" are all used interchangeably when referring to the slow fashion movement, which has been around for a while. Consumers became aware of the environmental effect of clothes manufacture in the 1960s and demanded that the industry improve its methods. Even while anti-fur efforts in the 1980s and 1990s led to a shift in public opinion about eco-friendly apparel, the late 1990s saw an increase in demand for such clothes. In the fashion industry, "Ethical Fashion" to fair working conditions, environmentally acceptable materials (organic and/or biodegradable), and traceability.*



*Many people mistakenly believe that sustainable fashion is the reverse of quick fashion. Good working conditions and less environmental damage are at the heart of slow fashion's philosophical ideal. Slowing down the manufacturing process, shifting away from the company's self-concept, and emphasizing worker empowerment by providing a choice that allows for change are all part of the challenge to the fast fashion paradigm. "The True Cost" film (2015) claims that sustainable fashion is more than just a trend; rather, it evaluates the social, environmental and economic "price" that is*

*in the fashion industry. Despite this, there is still a lot of confusion about what the word "sustainable fashion" means and what the best practices for making sustainable clothing should be (The True Cost 2015).*

*Consumer knowledge of the slow fashion movement and sustainable fashion is still minimal. As a result, previous studies on sustainable fashion have focused on customers' attitudes, perceptions, and buying habits. Research on sustainable fashion has been done, however there is still no comprehensive scholarly knowledge of what sustainable fashion is.*

**Keywords:** Sustainable Fashion, Eco-Fashion, Green Fashion, Sustainability

## Definition of Sustainable Fashion

"Sustainable fashion" refers to any clothing, footwear, and accessories that are created in the most ecologically and socially responsible manner feasible. In the real world, this involves making constant efforts to improve every stage of the product's life cycle, from conception to raw material production to manufacturing to transportation to promotion and, finally, to sale.

## Attributes of Sustainable Fashion

1. **Procurement and manufacturing procedures:** It has been shown in existing studies that the use of renewable and environmentally favorable raw materials, as well as lowering carbon footprints, is a major component of sustainable fashion. Concerns about fair salaries and working conditions, as well as worker safety and labour rights, ranked high among the most often voiced social concerns. While environmental concerns are becoming increasingly prevalent in consumers' daily lives, they are also a reality they must face. According to one customer, "a mix of things" best describes sustainable fashion. As a consumer, it's important that you be aware of what's occurring on the planet, as well as the circumstances of people who labour in factories throughout the globe to create your clothing. Awareness and consciousness play a big role in this book. Another important part of finances is that it always seems like you're spending a lot more money than you really are. "You know you're getting quality when you buy sustainable fashion," one participant said, referring to the pricing point. Because slow fashion emphasizes quality over quantity, it is likely to be more expensive.
2. **Acceptance and Ethics:** Sources and uses of raw materials, colours and chemicals used in production, as well as working conditions for staff are all part of a company's transparency efforts. In order to maintain a "green balance between profitability and environmental concern," participants claim they produce all of their items in a 100% sweatshop-free setting. The company's owners and management think that openness is essential. In the opinion of one owner-manager, customers should visit her company's production facility to watch the process in action. "They should come and see it," she says. I'm not hiding anything from anybody. Isn't it what makes us, well, us?

We've only had one surprise guest before, and it was lovely to show him around and get to know him. After that, I received some excellent feedback. For the items she designs, the owner-manager

is proud to use eco-friendly materials sourced from inside the EU, such as polyester for the exterior of the garments and cotton for the inside (inside). To ensure they are safe for children, all raw materials have been screened for hazardous chemicals. The product description on the internet does not expressly mention what raw materials were utilized in the manufacturing process, even though owner-manager may track her raw materials back to their original source.

## **Five Pillars of Sustainable Fashion**



One of Pillar 5's primary pillars is our ethical marketplace, which features designers and producers who share their stories via visual mediums. The project, as its name implies, relies on a total of five levels, which we'll go over in detail below :

1. In addition to our marketplace, we will also include a carefully selected selection of the best ethical designers and businesses. There is something for everyone here, with pricing ranging from the entry-level (containing of garments that are fundamental to a thoughtful, sustainable wardrobe) to more expensive parcels and limited-edition shipments. Accessibility is essential for change!
2. For the second pillar, we'll be interviewing sustainable/ethical firms, designers, and creative champions, who are ready to talk about their art and the significance of slow fashion. A number of creatives and designers are already lined up to discuss their ideas, brands, and how the niche has grown in their own minds.
3. Education is the third pillar of our society. We want to be a resource for anyone who are interested in learning and growing along with us, so we've created this site to do just that. To encourage participation, we'll disseminate information through fact sheets and entertaining videos, as well as offer workshops and panel discussions.
4. As a part of our general assistance, we will publicize possibilities for sustainable designers/brands/creatives as well as open cooperation calls with companies and places, as well as provide positions, guidance, work locations, and fabric scraps.

5. With the last pillar, campaigns and editorials, we're here to bring all of our ideas together. Using this layer, we're able to plan and execute photo sessions for these companies, as well as create campaigns around them.

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# FINTECH ECOSYSTEM: TRENDS, MAJOR OBSTACLES AND SOLUTIONS

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## INTRODUCTION

*FinTech is a phrase that was invented in 21<sup>st</sup> Century to describe the technology that is utilized in the back-end systems of established financial institutions. FinTech, on the other hand, now encompasses education, consumer banking, charitable funding, investment management, and other sectors and enterprises are among them. With one of the world's fastest-growing economies, India has undoubtedly identified as one of the fastest-growing FinTech hubs in recent years. Digitalized loans, mobile money services, money transfer gateways, digital wallets, and other concepts have already been adopted in India. In India, digital payment systems have seen widespread adoption over the last two years, making basic financial services much more convenient to use.*

*Customers who are technosavy, especially millennials, expect money transfers, borrowing, loan management, and investments to be straightforward, safe, and accessible, preferably without requiring human interaction or a bank visit. The FinTech Ecosystem (FE) is made up of five components that operate in combination to boost the economy, improve consumer taste, and promote social involvement: Customers, start-up industries, the regulators, IT firms, and existing financial institutions such as banks are all stakeholders.*

*The government is, of course, the primary driver of FinTech success or failure in a highly regulated financial market. Through both financial and promotional activities, the Indian government, including authorities such as Securities and Exchange Board of India (SEBI) and Reserve Bank of India (RBI), is actively promoting India's aim to become a paperless digital economy and a robust finTech environment. In India, the Reserve Bank of India has played a key role in encouraging the FinTech sector's growth and promoting a culture of innovation. Any company that provides FinTech services in India must register with the Reserve Bank of India. Concerns about consumer protection and law enforcement are being addressed with caution. The regulator's main goal has been to create an atmosphere that encourages unrestricted innovation. FinTech is expanding the reach of banking services to the unbanked, while also regulating the industry. Electronic payment that is quick and easy, as well as offering consumers with a variety of payment options.*

**Keywords:** Fintech, Banking, Financial, Mobile wallet, e-banking.



**Definition:**

FinTech is a term that combines the terms "financial technology" with "information technology," and it is a term that describes new technology that aspires to enhance and simplify the delivery and the use of financial services. Financial Technology is a broad term that incorporates a variety of technologies, but the main goals are to change the way people and businesses access their income and to compete with traditional financial services. Online Payments, for instance, due to swift and innovative improvements, we have changed the method we manage our accounts.

**Top 5 FinTech Companies in India**

RANKING	COMPANY NAME	BUSINESS CATEGORY	CITY	TOTAL FUNDING
1	Paytm	Mobile wallet, e-commerce platform and payment bank	Noida	\$3.54B
2	PhonePe	Debit and credit card facility, UPI-based applications as well as Mobile wallet.	Bengaluru	\$701M
3	Pine Labs	Hardware and software-based payment terminals.	Noida	\$683M
4	Policy Bazaar	Application based insurance comparison tool for individuals.	Gurgaon	\$636M
5	Razorpay	Mobile wallets, UPI, credit and debit cards, and All payment modes,	Bengaluru	\$367M



**FinTech Trends**

There are now over 26,000 finTech companies operating globally, employing over 500,000 people. Approximately 30% of all banking customers use at least one non-traditional provider's financial

service. FinTech is the buzzword in the banking sector right now. From payments to consulting services, it has revolutionized various industries in the financial sector. Here is a list of technologies that are reshaping the industry:

- Blockchain
- Sensors and Internet of Things (IoT)
- Mobile payments and Digital banking services
- Augmented Reality / Virtual Reality (AR/VR)
- Smart contracts
- Robotic Process Automation (RPA)
- Voice-Enabled Payments
- Virtual Cards
- Autonomous Finance
- Biometric Security
- Machine Learning (ML)
- Artificial Intelligence (AI)
- Open-Banking
- Cybersecurity
- Big Data
- RegTech (Regulatory Technology)
- Gamification
- Quantum Computing

## **Challenges and Advices**

### **Concerns about data security and privacy**

One of the main targets for cybercriminals is the increasingly digitised financial environment, which includes mobile banking and payment apps. Customers' money and personal information may be at risk due to cybersecurity flaws. As a result, even major, well-known corporations must protect sensitive data and ensure that their virtual security is up to par.

**Advice:** Use data protocols for encrypting like Triple Data Encryption Standard (TripleDES), Advanced Encryption Standard (AES), and others to encrypt data. Only persons with unique keys can access data encrypted via encryption.

### **Adherence to regulations**

One of the most regulated industries is the financial sector. As innovative technology become more integrated into financial operations and services, regulatory requirements for such procedures become more prevalent. Various regulatory rules have been established to protect financial institutions from fraud and hostile actors, as well as to protect consumers' assets and sensitive data. Furthermore, FinTech applications are diverse and cross multiple industries. It simply adds to the difficulty of organizations creating compliance strategies and determining regulatory requirements.

**Advice:** Before designing an application or employing software, verify for legal compliance – work with an experienced legal adviser to walk you through all the nuances and policies, if necessary. Regulatory technologies can help you automate the process of monitoring the implementation of new

regulations or upgrades. While there is no one-size-fits-all solution, FinTech businesses can design their products with some of the most common FinTech compliance principles in mind, such as know your customer (KYC), anti-money laundering (AML), and others.

### **Inexperience with technology**

Services that are not user-friendly and provide no value are the result of legacy systems and a lack of technology professionals. A mobile application produced by a specialist without the necessary experience might deprive a firm of a variety of benefits, such as NFC chips, which simplify payment methods, fingerprint unlocking, which improves app security, and other features. It takes a lot of experience to create a top-notch financial solution. Many businesses struggle to build effective internal teams, and the hiring process can be lengthy.

**Advice:** To outsource the FinTech development process, look for a trustworthy technological partner. Can recruit skilled specialists who can start working on your solution right away if you outsource. An outside team of professionals can also help you save money on new employee recruiting and training.

### **Conclusion**

Payments, Personal Finance Management, Lending, Wealth Technology (WealthTech), Regulation Technology (RegTech), Insurance Technology (InsurTech), and other sub-categories comprise the Indian FinTech sector environment. There are 1,860 companies in the FinTech sector. India has over 17 FinTech businesses with a worth of over \$1 billion as of December 2021, as per BFSI. The traditionally cash-based Indian economy has responded positively to the finTech possibility, fueled in part by increased e-commerce and mobile phone use. The unified payments interface (UPI), for example, has contributed in the centralization of the country's digital payment ecosystem throughout the years. However, due to a lack of verifiable credit history, documentation, and the fluctuating income of the underbanked population (such as self-employed micro-entrepreneurs), there are still barriers to financial inclusion. The Indian government also promotes new ideas and improvements in the finTech business by focusing on and encouraging it. FinTech (financial technology) is a new concept in the financial business. Financial technology innovation in India benefits the Indian economy by making finTech services more secure and user-friendly, as well as lowering financial service prices.

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