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# XIBA

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**XAVIER INSTITUTE OF BUSINESS ADMINISTRATION (XIBA)**  
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# XIBA

Business Review (XBR)

**January 2021 - June 2021**

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## **EDITORIAL NOTE**

I am pleased to write the foreword to the Journal Volume of the XIBA Business Review (XBR). The XBR is an initiative of the XIBA Centre for Research, XIBA. There will be two volumes published per year covering a range of topics from the key areas of business and management. The (XBR) is a bi annual double-blind, peer-reviewed, open-access journal with the goal of providing an academic platform for professionals and researchers to contribute innovative work in the respective fields. It will include original and full-length articles that reflect the latest research and developments in both theoretical and practical aspects of business and management and will be published in both print and online versions (the latter is free access and downloadable) from the archives.

This volume contains articles which gives various perspectives of business contexts. The article “A Study on Impact of Factors Influencing Trivial Income Groups towards the Purchase of Refurbished Products.” Illustrates very clearly that Refurbished products alleviate their burden by allotting them a wider and fortunate opportunity to buy the products they desire by paying a fairly less price. The article Risk and Return analysis of ITC Limited - An Empirical Study gives a clear picture of how the company’s capital allocation policy and corporate governance has improved in recent years.

The article “The Impact of Special Education Strategies in the Learning Enhancement of Special Children during COVID-19 Crisis” substantiates that the parents who are having proximity with each other are developing high, moderate and low levels of understanding of Technology. The article also gives new insights into parents’ and their teaching influence on the Children with Special needs. The paper titled “An Empirical Study on the Factors affecting E-Loyalty among Working Professionals in Tirunelveli city” say clearly that Socio Demographic Factors and Consumers Buying Behavior do not affect the E-Loyalty of the Consumers of the study population and hence E-Tailers are in need to come up with innovative and effective strategies to retain the existing consumers.

The articles of XBR are quite relevant and contemporary to instill and enkindle the readers move on to further pertinent study. I wish the authors who have contributed to XBR a boundless learning in the forthcoming research works.

**Rev. Dr. Michael John SJ**

**Editor in Chief**

# **XBR - Author Guidelines**

## **XBR invites manuscript based on following guidelines:-**

1. Manuscripts and all editorial correspondence should be submitted to Editorial Board XBR
2. Each article [1500-3500 words]/research paper [4000-7000 words]/book reviews [1000-1200 words] should be submitted with an abstract of about 150 - 250 words and 3 – 5 key words preferably in double spaced MS Word document.
3. Citations should be embedded in the text using the author-year method, e.g. (Goel, 2004)
4. All cited works reflected in the text of the paper should be included and arranged alphabetically at the end of the paper in references.
5. Tables and figures to be indicated by numbers separately (see Table 1) not by placement (see Table below)
6. Works by the same authors in the same year should be cited as “(Goel, 2004a)” and “(Goel, 2004b)”.
7. While submitting a book review, the reviewer must mention the name of the concerned book, name of the author/editor, place of publication and publisher, year of publication, number of pages, ISBN and the price of the concerned book.

## **Authors are expected to follow the referencing style as given below:**

### **Book**

Mack, C. (2005). *Looking at the Renaissance: Essays toward a conceptual appreciation*. London: Taylor & Francis

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### **Conference Proceedings**

Chopra, L. D., Sinha, B., & Mehta, P. (1997, January 16). *State of Human Development in India*. Paper presented at the 1997 Symposium on Sustainable Development in India, New Delhi, India.

### **Reference taken from Website**

Census of India. (2001). *India at a glance – Statistics on Demographic and Socio-Economic Characteristics*. Retrieved from <http://www.censusindia.gov.in> (accessed December 10, 2009).

### **Journal Article**

Labonte, R., & Schrecker, T. (2007). Globalisation and social determinants of health. *Globalisation and Health*. 3(7), 190-220.

### **Newspaper Article with Author**

Tripathi, K. (2000, January 18). Hunger Still Exists in Rural India. *The Times of India*, p. 3.

### **Newspaper Article without Author**

The Unheard Voices of Indian Women. (2005, April 29). *The Hindu*, p. 35.

### **Report**

United Nations Development Programme (UNDP). (2010). *Human Development Report 2010*. New York, USA: UNDP.

### **Working Paper**

Alkire, S., and Santos, M. E. (2010). ‘Acute Multidimensional Poverty: A new index for developing countries’, OPHI Working Paper 38. London, UK: University of Oxford.

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# A STUDY ON IMPACT OF FACTORS INFLUENCING TRIVIAL INCOME GROUPS TOWARDS THE PURCHASE OF REFURBISHED PRODUCTS

R. Ramkumar\*

**Abstract** A foretime “Purpose” played the main role in the Purchase process. Consumers bought commodities to satiate and fulfil their needs, that’s how they sought a particular product. In days of yore “Branded” products were meant for Elite people. When buyers have money, they can buy any desired branded product, if not they are bound to choose a product with the same expected configurations which is of a local brand. Their desires and needs are inflated but their earnings remain unchanged. But it doesn’t mean that the buyer can’t buy the product altogether. If not first handed they may get a pre-owned product of that specified brand, that’s how the refurbished markets are created. This study shows that buyers know that the products they purchase can even have some hitches. Even the people with trivial income are also offered a wide range of products available to choose from invariable of their economic conditions and they feel that a branded refurbished product is a key consideration in their purchase pronouncement. The price of the freshly launched product drops as time passes and so are the refurbished and used product’s prices. Thus, taking this as a chance the middle-income people buy the product of their aspirations.

**Keywords** Renewed Products, Refurbished, Economic Conditions, Customer Satisfaction, and Income

## INTRODUCTION

The visible growth of the refurbished markets is noticeably uphill right now and can’t be denied. Also, the sellers of pre-owned goods started improvising their product’s quality which even more elevates the success rate of the markets.

Taken the initial pandemic duration majority of the students yearned to buy laptops and mobile phones as online was the only plausible platform for education. Online domains made attractive sales and offers on new and pre-owned products respectively. Simultaneously the refurbished products after proper renewals were launched on separate selling platforms too. We can’t help but acknowledge the fact that the want and need for a specific product arises time to time, the product may change but the need remains stable

The four potential factors justifying why customers opt to buy pre-owned products

- Brand name and the fame glued to it.
- Attractive and exclusive promotional deals.
- Lesser the money, hitched the products.
- Purchasing products on trial ground.
- Impulsive customers inconsiderate of brands.
- Green - The new watch word.

Inferring from all the above prongs it is vindicated that the buyer themselves are much aware of the snags and pitfalls,

still prefer to buy the refurbished products given their economic and monetary conditions.

The e-commerce giants have facilitated the customers of refurbished products with a separate space to view and purchase renewed goods and a very detailed analysis of it. The improvised products may even fail to meet the requirements of the purchaser. In that case it also has easy return policies and the customer once again gets to choose a better product for them, so their interest in these products won’t be disturbed in any ways, subsequently the refurbished markets won’t be in lack of customers.

From this it’s clearly seen how even the people with ordinary and trivial income also gets to have the choice of purchasing any brand invariable of their monetary level.

## BRAND NAME AND THE FAME GLUED TO IT

Signified brands confer to the consumer’s obligation and trust factor. 57% of consumers say that a branded refurbished product is a key consideration in their purchase pronouncement, their belief is only an acclaimed and eminent brand genuinely cares about the accurate representation of its products in all channels. This paves way for both an opportunity and a potential challenge. If consumers are keen and eager in trying out a product from a particular brand and purchase the same in peripheral market where there is a lack

\* Assistant Professor, Xavier Institute of Business Administration (XIBA), St. Xavier’s College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: ramkumar.xiba@gmail.com

of emphasis on the brand's part, the consumer might have a negative happening and may share that experience with their network. On the contrary the companies can expand and reach out their brand into the secondary markets, denoting their commitment to the customer experience by addressing their concerns, working with a provider with trusted online channels and that aligns with best practices.

## ATTRACTIVE AND EXCLUSIVE PROMOTIONAL DEALS

The probed fact-finding work shows that discounting makes refurbished products more desirable to customers. Howbeit the escalating interest in remanufactured products when the discount exceeds 40% and only rises again at a cut price of 80% or even more.

Besides, many consumer product firms keep at it in heavily discounting remanufactured products. evidently, most remanufactured products that are from current or recent generation technology may not make a yield surplus profit at discounts past 80%. Additionally excessive discounting can have two major unintended consequences. Firstly, there is evidence that many consumers follow the adage "you get what you pay for" when considering any purchase and distrust products that seem to be too cheap. Secondly, there is also evidence that discounting too heavily can lead to mistrust not only of the remanufactured product, but also of the associative brand.

As noted by executives at Hewlett-Packard, brand managers do not want to risk diluting their brand equity just to make a few more sales of remanufactured products. These brand dilution fears can be offset by de-branding the products, assuming consumers are unable to determine the original brand through other means. Interestingly, HP did note that some remanufactured products, such as printers, also generate a revenue stream through continued sales of toner and other consumables. In such cases, the sale of the remanufactured product at near cost may be possible as the consumables sales revenue may offset the initially lost margins. However, all discounting strategies beyond the 40% range should be evaluated with care to avoid reducing profits for little, if any, market share benefits.

## LESSER THE MONEY, HITCHED THE PRODUCTS

The contemporary happening is even if a family living with trivial income is bound to a coterie of same economic background, they tend to change their standard of living comparing themselves with an even more affluent family who is in their visible surrounding. Patently the interest is created by the neighbourhood where they live, so when an

opulent neighbour owns a particular branded product, he/she wants to atleast own a second-hand alike product. The advantage of the pre-owned electronic products and home appliances are that the minimal hitches won't be deliberately seen and can't be identified easily.

The refurbished markets also won't sell the used products as it is as it came for sale, they know how to modify, change a much-damaged part, cover any hindrance and add an attractive discount to make the customer fall for it in the first look of the product. It becomes natural that way. The trivial income people are already in a fixed mind to compromise in the quality and not brand, so when the seller gives them such glint options and discounts they are doubly impressed and determine to buy the refurbished product. The main goal is to show his/her economically elevated colleague or friend that I too own or capable of owning the same branded product as them. When a person with trivial income achieves this goal, they feel privileged as they are stuck in the fake notion.

The conception is that they too must compete with their rich friend by owning atleast a refurbished branded products to maintain the relationship or friendship and big thanks to our society for creating this misconception. The person with meagre salary will definitely have a product but in an ordinary brand, then looks up to another prominent brand just because their friend or colleague or a close acquaintance possess it. This is how the desire towards a distinct brand is created. The mindset of the trivial income person is like their friend may know that he owns the branded product but not as a refurbished piece, this enhances the advantage of them owning the second handed product. The hitches of the product also will be minor thus reducing the chances of others discovering the product as a pre-owned one.

Firstly, people won't know that it's a second hand, secondly, they'll even have a stepped-up image of the person belonging to trivial income category. Another reason why a product lands in refurbished market is that a succeeding version of the product would have been released and this current product will still be a dream to the buyer with a middle-class income. When an affluent person affords the next and costly version of same product, his used product becomes a former and unused stuff to them. In turn these trivial income people demanding long for the same used product. Not all refurbished products will have defects, some may even seem old fashioned to the affluent owner that caused them to sell it away.

A freshly launched product when comes to the refurbished market will be of affordable price comparison it's release price, also it doesn't mean that all second-hand products will be with hitches. There are some particular branded motorbikes which cost double or triple the original price even after so many years. So now the hitches are not taken into consideration when the need or want of the product is prominent.

## **PURCHASING PRODUCTS ON TRIAL GROUND**

Some people consider refurbished products as trial products. When they decide to buy a specific product, they first buy used or can be used refurbished products to equip themselves with the knowledge, technology and techniques for how to handle and use the product they may buy in future. They don't see the pre-owned product as a waste but a way to know better about the usage and get used to use the concerned product. Also, it is an easy way to analyse whether the product will be useful and satiate their needs without paying the first handed market price. When the buyer is unsure and not clear about buying a specific product then buying a pre-owned one becomes the best way to get to know the configurations and usage, further helping them to decide if they want to make the purchase. Taking the usage of phones, every company has a specific OS in their phones, when a buyer decides to switch from one brand phone to another, he will be bound to use a different OS in his new phone. So, to avoid being a newbie to their new phone, they follow the smart way of getting a used product use it, get used to it and know it in and out. For this the refurbished product sector is a real cool way. Starting from a very small product to a very big product everything is available in this platform which helps in the buyers to identify their compatibility with the product, also to understand if it fits in their need moulds or not

Apart from the concept of discounts, lesser price, high end refurbished product in lower price, this trial ground buyers are benefited with usage practice, getting to know the product, analysing its advantages disadvantages. Most importantly with lesser investment of money they can get a clear conclusion if or not to buy a specific product.

## **IMPULSIVE CUSTOMERS INCONSIDERATE OF BRANDS**

The buyers who are concerned only about the usage of the product doesn't consider the price or the pride that will be associated if they purchase it, because all they are considerate about is why they need it and how the product would fulfil their needs. When a buyer with this mind set develops interest on a specific gadget, they first intend to understand the OS used in it. Because every brand will follow their own OS in their variant of gadgets, so to get an idea of the OS one must definitely have a practical usage of the gadget, as reading manual may not inculcate a perfect clarification.

These category buyers don't ever reckon with or obsessed with a particular brand or product, when need arises they purchase to furnish them. Be it a mobile or laptop or anything, before going to a first handed purchase they buy the same product from a refurbished platform for using it

priorly to know if the chosen product can suffice their needs and demanded expectations.

## **GREEN - THE NEW WATCH WORD**

Many researchers have focused on the green consumer as the primary target market for remanufactured products. The assumption has been that the environmental benefits of reuse through remanufacturing will be far more motivating and provoking to consumers than any other concerns related to purchasing a previously used product. Besides, the data are unclear on how the green consumer views remanufactured products. In multiple studies, those consumers who view remanufacturing as a green initiative showed increased interest in purchasing remanufactured products. Unfortunately, those well-informed consumers were not a large segment of the sampled population. Additionally, the consumers who self-identify themselves as green-minded found all products, new and remanufactured, more appealing than their non-green counterparts. This not-so-green behavioural phenomenon has also been noted by executives at target who observed that their wealthier, green consumers purchased bundles of goods that had an overall worse environmental footprint than their non-green counterparts. Other recent research has shown that consumers who could prominently display the greenness of their purchases did buy green products.

## **CONCLUSION**

Focusing on the customers with trivial income, prime factors like Brand name, trial purchases, deals, discounts and impulsive purchase influence them to give in to buy a pre-owned product. Refurbished products alleviate their burden by allotting them a wider and fortunate opportunity to buy the products they desire by paying a fairly less price. By purchasing a refurbished product, the customer from a trivial income background not only owns his yearned product but also funds for it without causing heavy hole in their budget lifestyle. Same way around the companies are also satisfied with how their products are sold in the refurbished markets and spot that as "Green initiatives. Any manager reading the popular press over the past few years would have a hard time and adversity missing the increasing coverage of green marketing, green products and environmental initiatives. Interviews with consumer-facing companies show just how ingrained the green processes have become for some firms. The most effective firms find ways simultaneously to reduce costs and improve their environmental footprints. Such win-win environmental and profit-generating ventures are simply no-brainers. The issue becomes one of communicating that the firm acts in an environmentally conscious way versus promoting the product as an environmentally friendly alternative. Though the firm may increase their brand equity



through operational improvements, the ability to translate those improvements into increased product appeal is another matter entirely that needs to be dealt with.

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# LIFESTYLE MANAGEMENT AND ITS IMPACT ON ACADEMIC PERFORMANCE - A CONCEPTUAL PAPER

V. Rajalakshmi\*, R. Christina Jeya Nithila\*\*

**Abstract** This paper aims to review the literature and analysis the concept of lifestyle and its impact on academic performance. The objective is to identify the lifestyle variables that affect academic performance. Various dimensions of lifestyle are identified namely physical activity, dietary habits, sleep duration; interpersonal relationship, stress management, average hours spent on social media; height and weight of the respondents were measured to measure their BMI – Body Mass Index. To measure academic performance, GPA was considered. There is a significant relation between excellent performance and sleep duration from 6 hours to 9 hours. A healthier lifestyle is positively correlated to academic performance. Pearson's correlation coefficient showed the significant positive relationship between lifestyle and academic achievement ( $p=0.03$  and  $r=0.628$ ). These reviews help the researcher to identify the lifestyle variables which affect the academic performance and create the conceptual framework for their future study.

**Keywords** Lifestyle, Lifestyle Management, Academic Performance

## INTRODUCTION

There are 3 spellings of lifestyle used in the literature: it is presented as 2 separate words: life style, as a hyphenated word: life-style, and as one word: lifestyle. The single word format is used in this paper, except when quoting authors who use a different format. Related terms used in the literature are: style of life, way of life. Antony Veal – October 1993

## DEFINITION OF THE TERM LIFE-STYLE

The Oxford English Dictionary claims that the earliest use of the term 'life-style' was by Alfred Adler, the psychologist, who used it in 1929 to 'denote a person's basic character as established early in childhood which governs his reactions and behaviour'.

The term style of life was used by psychiatrist Alfred Adler as one of several constructs describing the dynamics of personality. The style of life is reflected in the unity of an individual's way of thinking, feeling, and acting.

Antony veal defines Lifestyle as the distinctive pattern of personal and social behavioural characteristic of an individual or a group.

“Behaviour” includes activities involved in relationships with partners, family, relatives, friends, neighbours and

colleagues, consumption behaviour, leisure, work (paid or unpaid) and civic and religious activity.

## BACKGROUND

Young (2014, October) has given 9 Lifestyle factors that can affect your Mental Health: A 360 – degree approach to mental health.

- Exercise and Activity Level, Smoking, Diet, Physical Health, Abuse, Social and Community Activities, Relationships, Meditation and other Relaxation Techniques, Healthy Sleep.

Lifestyle really affects how you feel, and you can become your own best mental health ally by taking the first step toward a healthy lifestyle.

## OBJECTIVES

- To identify the lifestyle variables that affect academic performance.
- To propose the conceptual framework for Lifestyle management and its impact on academic achievement.

## MAJOR ARGUMENTS

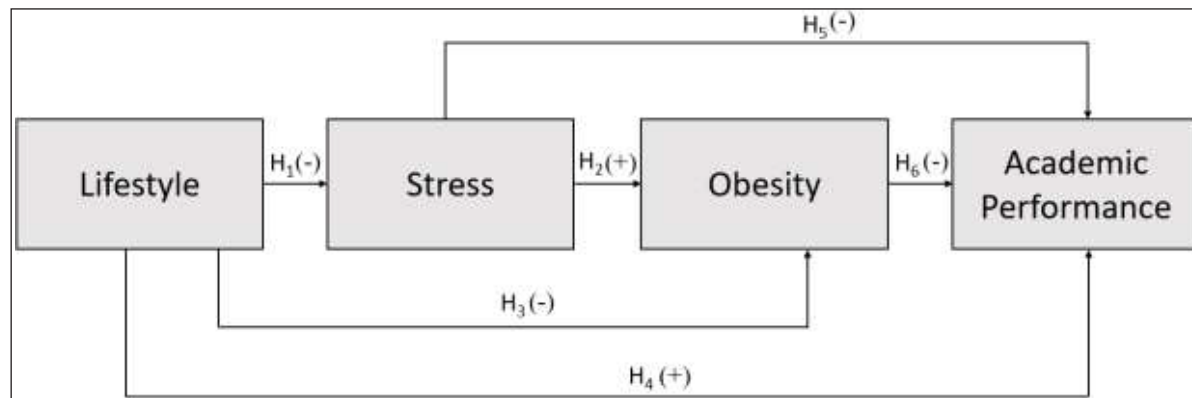
Rajendran and Chamundeswari (2019, August) presents a path analysis investigating the direct and indirect influence

\* Research Scholar, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India.

\*\* Associate Professor, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: nithilainc@gmail.com

of lifestyle on academic performance for middle-school and high-school students. The correlations between the following sets of variables are studied: a) lifestyle and stress, b) stress and obesity, c) lifestyle and obesity, d) lifestyle on academic performance, e) stress on academic performance and f) obesity on academic performance.

Adolescent students from 18 schools in India participated in this study. While academic performance is estimated using GPA, questionnaires are used to capture the lifestyle habits of students as well as to assess various forms of stressors such as academic, psychological and health related.



**Fig. 1: Proposed Conceptual Framework using Path Analysis given by Suchithra Rajendran, August 2019**

The results suggest that a healthier lifestyle is positively correlated to academic performance, while high-stress level has a negative influence. A significant negative relationship is observed between lifestyle and stress, and stress and obesity are observed to be positively related. Obesity, surprisingly, is not a significant predictor of student academic performance for the collected survey data.

**Heidari et al. (March 2017)**, in their study analysed the correlation of lifestyle with academic achievement in nursing students. It was a cross-sectional study wherein all the students of Borujen Nursing were selected by census sampling. Data gathering tool was Walker's lifestyle questionnaire which was modified for the purpose of the study. To evaluate the educational status of students, final grade point average was considered as an indicator of academic achievement. The results indicated that most subjects (61.01%) displayed moderate levels of lifestyle. Pearson's correlation coefficient showed the significant positive relationship between lifestyle and academic achievement ( $p=0.03$  and  $r=0.628$ ).

**Dhawan (2016, March-April)** says lifestyle directly influences the wellbeing of individuals. In their study, the teacher's behaviour is studied for their health promoting lifestyle. They are also assessed for their lifestyle in areas of spiritual growth, health responsibility, physical activity, nutrition, interpersonal relation and stress management. Data was collected from 150 teachers working in secondary schools of Ranchi district of Jharkhand state by using a self-report questionnaire on health-promoting lifestyle habits promoted by Walker et al. (1987).

**Mohammed (2015, August)** aimed to assess the impacts of lifestyle on academic achievement, among medical students. The study was conducted at the University of Tabuk, faculty of medicine. 89 students were enrolled. Data included socio-demographic factors, reading materials, study preferences, learning styles, weekend learning activities, sleep duration, and hours spent on social media. Students were then categorized to excellent and average groups as indicated by grade point aggregation (GPA)  $\geq 4$  and  $< 4$  respectively.

The majority (73%) of the students were excellent, (52.8%) where they used to sleep from 6 to 9 hours per day, and (43.9%) of them spent less than 2 hours daily on social media. Significant statistical differences were evident between excellent and average students concerning weekend learning activity, sleeping between 6 and 9 hours, and spending a few hours on social media ( $P < 0.05$ ).

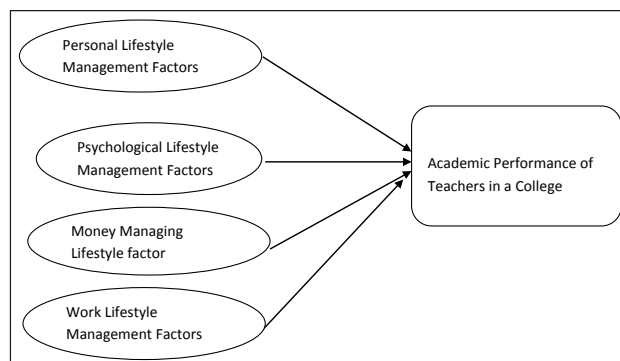
**Gnanamani (2015, March)** has determined and compared the eating habits and lifestyle behaviours of the incoming and outgoing students. Methodology used is a Cross sectional and Descriptive study conducted among the first M.B.B.S (Incoming), Final and interns M.B.B.S (Outgoing) students in the month of October and November 2013 in Sri Lakshmi Narayana Institute of Medical Science, Pondicherry. Data was collected from 302 Students using a pretested semi open ended questionnaire, self-administered to the students after obtaining their consent. The data on eating habits, various lifestyle factors, personal expenditure pattern, time utilization on using electronic gadgets etc.

The incoming and outgoing students residing in the hostel were 68% and 74% respectively. 50% of outgoing students have their own vehicle whereas incoming students own only 23%. 65% of outgoing students owned a laptop whereas incoming students had only 27%. The monthly average expenditure per month of outgoing students was Rs.4316 whereas incoming students was Rs.1821. The outgoing students have more expenditure, owning a laptop and vehicle, eating non vegetarian and junk foods outside at least twice in a week. An average duration of 10 hours per day was engaged by the outgoing students on electronic gadgets.

## DISCUSSION

From the reviews we have identified that the lifestyle factors which affect academic performance such as physical activity, dietary habits, sleep duration, interpersonal relationships, and stress management, average hours spent on social media; height and weight of the respondents were measured to measure their BMI – Body Mass Index. To measure academic performance, GPA was considered.

*Research Gap:* Lifestyle factors affect the academic performances of the students were considered, whereas the studies can be taken for teachers also. How Lifestyle Management of the teachers affects their academic performance can be studied with consideration of the following conceptual framework:



*Personal Lifestyle Management Factors:* Physical activity, Dietary, Sleep Duration, Social activities are the dimensions taken into consideration, In Psychological Lifestyle Management Factors: Stress Management, Interpersonal relationships are the dimensions. In Money Managing Lifestyle Factor: personal expenditure pattern, Work Lifestyle management factors: The work culture, the relationship with the management, superiors, subordinates, peers and students 360 degree analysis can be made. Academic Performance of Teachers can be studied with the help of UGC API- Academic Performance Indicators (API) using their score sheet. The Scores were given to Research

Papers Published, Research Publication in Journals, Research Projects, Research Guidance, Training Courses and conference/workshop attended or organised.

Lifestyle Management can be defined as the way of living one's life and managing their behaviours in terms of their physical activities, diet, sleep duration, social activities, stress management, interpersonal relationship, and expenditure pattern to lead a healthier life.

## CONCLUSION

As a result of this review, the conceptualization of lifestyle, a definition has been developed for lifestyle management and the conceptual framework was identified. The study provides a better understanding of the relationships between lifestyle factors and academic performance. Only few studies focused on understanding the relationships between lifestyle factors and academic performance were considered. Furthermore studies are needed to analyse these associations closely.

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# AN EMPIRICAL STUDY ON THE FACTORS AFFECTING E-LOYALTY AMONG WORKING PROFESSIONALS IN TIRUNELVELI CITY

Shyamala K.\*

**Abstract** *E-Commerce has become an inevitable player in the current marketing situation and has seen a massive rise in the number of consumers. The rise in the number of E-tailers has given consumers more choice and there arises a pattern where consumers tend to shift easily owing to many factors. This study aims to analyse various factors influencing the E-Loyalty of the consumers and their impact. A descriptive research design was used to study a sample population of 80 consumers who use E-Commerce. The data was collected using a structured questionnaire and analysed using appropriate statistical tools for this detailed study. The study results indicate that socio demographic factor don't play an influential role in E-Loyalty among the working professionals of Tirunelveli city.*

**Keywords** *E-Commerce, E-Loyalty, E-Trust, E-Satisfaction, E-Service Quality, Online Shopping*

## INTRODUCTION

E-Commerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. Successful E-Tailing requires strong branding. Websites must be engaged, easily navigable, and regularly updated to meet consumers' changing demands. Products and services need to stand out from competitors' offerings and add value to consumers' lives. E-Tailing includes more than just E-Commerce only companies. More and more traditional brick-and-mortar stores are investing in E-Tailing. Infrastructure costs are lower with electronic retailing versus operating brick-and-mortar stores. E-Tailing reduces advertising and marketing expenses as customers can find the stores through search engines or social media. E-Commerce websites can make additional information easily available to customers. Most of this information is provided by vendors and does not cost anything to create or maintain. Consumer shopping behaviour can be tracked to determine spending habits, page views, and length of engagement with a product, service, or website page. Effective data analytics can decrease lost sales and boost client engagement, which can lead to increased revenue.

## REVIEW OF LITERATURE

According to Yang et al. (2001), E-Service is becoming increasingly important not only in determining the success or failure of electronic commerce but also in providing consumers with a superior experience with respect to the

interactive flow of information. The growth of e-commerce has numerous advantages over the traditional stores or brick-and-mortar stores, in including more flexibility, enhanced market outreach, lower cost structures, faster transactions, broader product lines, greater convenience, and customization as stated by Brynjolfsson et al. (2009).

Santos (2003) has stated that customer satisfaction and loyalty for online purchases is lower than that for shopping in more traditional ways. However in order to maintain and increase the satisfaction and loyalty of online customers online retailers face a tough challenge.

Developing and maintaining Customer Loyalty in online context is of paramount importance for online service providers, since the creation of a loyal customer base strongly affects online business performance Reichheld et al. (2000). Often referred to as 'customer retention', the ability of an e-commerce company is not only to attract but retain its customer base requires a complex and challenging series of actions. The reason for low loyalty in online markets are competition is one-click away and numerous comparative shopping sites, a consumer may not even need to make multiple clicks to find the most suited option for their needs.

Anderson and Srinivasan (2003) have defined E-Loyalty as "the customer's favourable attitude toward an electronic business, resulting in repeat purchasing behavior". Based on this definition, Customer Loyalty is a multidimensional construct where attitudinal and behavioural aspects are identified as the 2 alternate forms of Customer Loyalty.

Bilgihan et al. (2012) have stated in their study that the most important demographic determinant of social networking website loyalty is income. On the other hand, gender

\* Research Scholar, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India.

has no significant impact to the loyalty. Based on their findings, management of social networking websites can develop different strategies that foster loyalty for different demographic segments.

Saad et al. (2013) has reviewed the demographic factors such as age, gender, income level, occupation and lifestyle and their influence on Loyalty of consumers and has observed that only income has a positive influence among the other factors.

Mishra and Prasad (2014) has identified that education qualification and the number of members in the family also a play a vital role in the loyalty of consumers.

Borges and Monteiro (2015) have conducted a similar study to understand the influence of Socio demographic factors and found the factors identified have a significant influence and contribute to consumer satisfaction and in turn Loyalty.

From the reviewed literature, the influence of socio demographic factors has shown an influence in E-Loyalty. It is in this context, that the current study has been undertaken among the working professionals of Tirunelveli city to check whether it holds true and formulate better marketing plans and strategies.

## OBJECTIVES OF THE STUDY

- To explore the Socio-demographic factors and the shopping behaviour among the working professionals in Tirunelveli city.
- To analyse the impact of Socio-demographic factors on E-Loyalty.
- To determine the impact of Consumers Buying Behaviour on E-Loyalty.

## HYPOTHESIS FOR STUDY

H<sub>1</sub>: To determine if there is any mean difference in E-Loyalty based on Gender, Marital Status, Occupation, Choice of Shopping Platform and Preferred Shopping Mode is observed.

## RESEARCH METHODOLOGY

The research uses a descriptive research design and survey method using a self selection method of sampling. The primary data was collected using a well structured questionnaire to study the objectives and a Likert 7 point scale was used in the design of the questionnaire. The questionnaire was circulated with the help of Google Forms and respondents were given clear explanation of scales which will help them in responding to the questionnaire effectively. Among the responses received, a total of 80 samples were used for the data analysis.

The reliability test for all the factors has been checked using Reliability analysis option. This Test was conducted in SPSS Version 22. The above table shows a consolidated value of the Cronbach Alpha Value of all the variables of study and since all of them are above 0.7 we can infer that the reliability is high according to the Cronbach alpha Value indicator table.

Normality tests show the skewness  $\pm 2$  and kurtosis  $\pm 3$  value for the variables used in the study lie in the acceptable range and hence we can conclude that they are normally distributed. Hence we go for Parametric Tests for further analysis of the research objectives. Statistical tools one way ANOVA and Independent sample T Test were used for the analysis with the aid of the SPSS Version 22 (Statistical Package for Social Sciences).

## DATA ANALYSIS AND INTERPRETATION

### Frequency Distribution

The above table shows that majority of the respondents are male shoppers who prefer online shopping for the convenience it offers, compared to women who would like to touch and feel the product before purchasing. Women also appear to be more particular with the particulars of the product bought when compared and hence may prefer buying from shops. The above chart shows that 56.25% of the respondents are unmarried and the rest 43.75% are married. The study shows that unmarried respondents have lesser responsibilities when compared to married respondents and hence have money that can be spent on things according to their likings.

Table 1

Socio-Demographic Factors	Frequency(n)	Percent (%)
Gender		
Male	50	62.5
Female	30	37.5
Marital Status		
Married	35	43.8
Unmarried	45	56.3
Age Group		
19-25	40	50.0
26-40	37	46.3
41-60	3	3.8
Occupation		
Self - Employed	31	38.8
Private	45	56.3

Socio-Demographic Factors	Frequency(n)	Percent (%)
Government	3	5.0
Income		
Below 1 Lakh	31	38.8
1-2 Lakhs	16	20.0
2-3 Lakhs	19	23.8
3-4 Lakhs	6	7.5
Above 4 Lakhs	8	10.0
Preferred Shopping Mode		
Websites	21	26.3
Apps	59	73.8

From the above table, we can infer that the majority of the respondents are from the age group 19-25 and form a substantial percentage of online shoppers followed by the age group 26-40. We can understand that people of age 19-40 are more inclined towards online shopping as their needs are easily met with the click of button and are tech savvy. It is inferred from the above table that 56.25% of the respondents are Private Employees, 38.75% are Self Employed and 5% are Government Employed. It can be understood that majority of the respondents are Private Employees who are given Online shopping allowances and discounts, E-Retailers gift cards for birthdays and personal achievements as fringe benefits and it makes them more inclined towards online shopping.

The above results show that 38.75% of the respondents fall into the income group of below 1 Lac per annum, 23.75% of the respondents have a income range of 2-3 Lacs, 20% of the respondents have an annual income range of 1-2 Lacs, 10% of the respondents have an annual income of 4 Lacs and above and 7.5% of the respondents have an income range of 3-4 Lacs per annum. Therefore the majority of the respondents have an income level of below 1 Lac.

From the results, we can infer that majority of the respondents belong to low income group who have less choice when it comes to frugality. They look at making the most of their spending and tend to go for better deals and bargains in online shopping.

From the above table we can infer that a majority of 73.75% of the respondents used Mobile Apps for their online shopping preference and 26.25% of the respondents used Websites for their Online shopping needs. The online shopping retailers have now established user friendly mobile apps which make the online shopping hassle free. The mobile apps are also designed in such a way that makes payment easy with the use of wide range of UPI based payment mode.

### Independent Sample T Test and ANOVA

The independent sample T Test results show that the significant p value (0.937) is greater than level of significance (0.05). There is no mean difference between male and female respondents on E- Loyalty and hence we fail to reject H<sub>0</sub>.

Table 2

Variable	Category	Mean ± SD	T-Value	P-Value
Gender	Male	4.90 ± 1.202	-0.80	0.937
	Female	4.92 ± 1.455		
Marital Status	Married	5.10 ± 1.222	1.174	0.244
	Unmarried	4.76 ± 1.342		
Preferred Shopping Mode	Websites	4.83 ± 1.625	-0.313	0.755
	Mobile Apps	4.93 ± 1.169		

The independent sample T Test results shows that the significant p value (0.244) is greater than level of significance (0.05). There is no mean difference between married and unmarried respondents on E-Loyalty and hence we fail to reject H<sub>0</sub>.

The independent sample T Test results shows that the significant p value (0.755) is greater than level of significance (0.05). There is no mean difference between preferred shopping modes of respondents on E-Loyalty and hence we fail to reject H<sub>0</sub>.

Table 3

Variable	Category	Mean ± SD	F- Value	p- Value
Age Group	19-25	4.87 ± 1.045	1.928	0.152
	26-40	5.11 ± 1.130		
	41-60	6.07 ± 0.833		
Occupation	Self Employed	4.93 ± 1.127	0.013	0.987
	Private	4.88 ± 1.347		
	Government	4.95 ± 2.181		
Income	Below 1 Lakh	4.63 ± 1.244	0.871	0.486
	1-2 Lakhs	4.95 ± 1.225		
	2-3 Lakhs	5.33 ± 1.334		
	3-4 Lakhs	4.83 ± 1.886		
	4 Lakh and Above	4.95 ± 1.041		

The above table shows that the p value (0.987) is greater than the level of significance (0.05) and we can infer that

there is no difference in E-Loyalty based on Occupation. Hence, we fail to reject the null hypothesis.

The above table shows that the p value (0.486) is greater than the level of significance (0.05) and we can infer that there is no difference in E-Loyalty based on Income. Hence, we fail to reject the null hypothesis. From the mean value of the different income groups, the respondents of income group 2-3 lakhs (Mean-5.33) have a relatively higher mean value, so they tend to show a positive influence on E-Loyalty.

The above table shows that the p value (0.152) is greater than the level of significance (0.05) and we can infer that there is no difference in E-Loyalty based on Age group. Hence, we fail to reject the null hypothesis. From the mean value of the different age groups, the age group of 41-60 (Mean-6.07) have a relatively higher mean value, so they tend to show a positive influence on E-Loyalty.

## CONCLUSION

In the competitive world of e-commerce there is a fierce competition among the E-Commerce providers for attracting and retaining customers. A long term consumer relationship is more profitable than one time consumers or purchase. Customer Loyalty paves the way for customer conversion and retention. From the study we can conclude that Socio Demographic Factors and Consumers Buying Behaviour do not affect the E-Loyalty of the Consumers of the study population and hence E-Tailers must come up with innovative and effective strategies to retain the existing consumers. Customer Loyalty does not happen overnight and is a process which involves time, effort and willingness from the business to provide what it takes to assure that every purchase transitions into a repeat purchase. The process when done effectively will yield long term benefits to the E-Tailers.

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# RISK AND RETURN ANALYSIS OF ITC LIMITED - AN EMPIRICAL STUDY

C. Maria Rex Sugirtha\*, A. Pugazh Naavarasi\*\*

**Abstract** *Investment is an employment of cash on assets with an aim of getting return in the form income or capital appreciation. The expectation of return varies from investors to investors based on their level of risk tolerance. The variability in actual return from expected return is termed as risk. Fast Moving Consumer Goods (FMCG) industry is a defensive industry as the consumption of daily use products continues even during the adverse economic situation. ITC Limited is a well-known brand for its cigarette business, but it also has a spread in various other businesses like FMCG, Hotels, Packaging, and Agri-business. Since the cigarette business being the core revenue generating business for ITC, the increase in tax rate imposed by the government created the image among the public that cigarette business is an anti-society business which may harm the well-being of the people. This could be the reason for the volatility in the price of ITC's stock. This research paper aims to discuss the risk & return of ITC's stock with respect to the Market Index-NIFTY and to explore the reasons why ITC Limited is underperforming in the long run.*

**Keywords** *Return, Risk, and Volatility*

## INTRODUCTION

Investment is the process of employing money on assets to earn return. The 2 attributes risk and return are highly associated with each other. The return would be in the form of income or capital appreciation. Higher the expectation of return higher will be the risk. The risk is the deviation of actual return from the expected return. Risk could be of 2 types Systematic Risk and Unsystematic Risk. The former means the risk which is associated with the market and the latter means that the risk associated with a particular industry or with the company. Therefore, it is essential for the investors to assess the risk, both systematic and unsystematic and return associated with securities.

Indian Fast-moving consumer goods market is the most attractive sector in the world. It is the 4<sup>th</sup>-largest sector in India. The key drivers of this sector are rising income, increasing awareness, expanding urbanization, easy accessibility, shift in the lifestyles of people and healthy flow of Foreign Direct Investment. Companies in the FMCG Sector are intensifying their capacity in the domestic and global market as well.

ITC Limited is an Indian Conglomerate which has a wide wings with a diversified range of businesses. Being a producer of tobacco in the initial years, it has started spreading its wings into various other businesses like Packaging, Printing and Hospitality businesses. The ITC Limited has also dipped into FMCG business in early 2000s and also into few other industries.

The coronavirus outbreak made all the firms experience the heightened uncertainty and posed a lot of challenges to the businesses. The FMCG sector has also experienced an adverse impact in India like other sectors. Irrespective of the impact of COVID-19, ITC yields a negative return to its investors who have bought the stocks 5 years or 7 years back. This research article aims to aid investors in understanding the performance of ITC stock with respect to the benchmark index and reasons why the ITC stock is underperforming in the long run.

## REVIEW OF LITERATURE

Krishnapranha and Vijayakumar (2015) have chosen 25 companies listed in BSE to analyse the risk and return associated with each stock. They have chosen these stocks based on the market capitalization and analysed the performance of those stocks for the period from January 2010 to December 2014. The study adopted various statistical measures such as average returns, standard deviation, beta and covariance. The researchers revealed in their study that the IT, FMCG and Pharmaceutical sectors yield high returns with low risk.

Sathish and Nagarathinam attempted to study the risk and return of a few selected FMCG stocks from NSE FMCG Index. They found that all the selected FMCG stocks had shown positive returns during September 2019 and gave negative returns during March 2020, the COVID-19 phase.

\* Assistant Professor, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India.

\*\* Research Scholar, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India.

HUL stock reported a positive return during March 2020 and Nestle India Ltd shown a relatively positive return over other companies. They have also reported that ITC yielded the lowest return over the other stocks.

Giri Kumari and Narayanappa intended to study the risk and return associated with 5 FMCG stocks of BSE. They analysed the performance of those stocks for a period of 5 years from April 2014 to March 2019. The researchers had adopted the measures like average return, standard deviation, beta and alpha and compared all the 5 stocks with respect to the benchmark index BSE Sensex. Among the 5 companies' stocks, Britannia, HUL and Dabur reported a good average return compared to ITC and Wipro. The study also revealed that the volatility of the ITC stock is high, and the stock was doing worse in generating required return compared to the market return Sensex.

## OBJECTIVES OF THE STUDY

The researchers have framed the following objectives for this study:

- To understand the risk and return associated with ITC Limited's stock.
- To analyze the performance of ITC Limited's stock return with respect to the market return in the long run.

## RESEARCH METHODOLOGY

The current research is empirical in nature. The data collected were from the secondary sources. The Risk and return of ITC Limited stock and the benchmark index NIFTY were evaluated using the weekly closing prices taken from the NSE website and from yahoo finance website. The data were taken for the period of 5 years from July 2016 to July 2021. Several statistical measures were adopted to assess the stock's return, variation in return and volatility and also to test the study assumption:

- Standard Deviation
- Beta
- Average Rate of Return
- Correlation
- Simple Regression

## Research Hypothesis

The following assumption has been formulated for this research study.

$H_1$ : There is an influence of NIFTY's Return on ITC Stock's Return.

## FINDINGS

This section discusses the results of various statistical measures used in the study. The following table depicts the Average Return, Standard Deviation, Beta and Alpha of ITC Limited's Stock for the last 5 years from July 2016 to July 2021.

**Table 1: Shows the Measurements of Return and Risk of ITC Limited Stock**

Measures of Return and Risk	ITC (Y)
Average Return	-0.12%
Standard Deviation	6.59%
Beta	0.72
Alpha	-0.00845

The table explains that the average return of ITC stock is negative (-0.12%) in the long term. The investors and the society view the cigarette as a demerit good. This may be the major reason why the stock of ITC Limited is less attractive to the young socially responsible investors and is underperforming in the long run.

The standard deviation value of 6.59% shows that the variability in stock's return is high. The major reason for this variability is due to the fact that the government has increased the tax rate on Cigarettes from 45% to 56%. This would have created among the investors the fear that they may be taxed much while consuming cigarettes.

The Beta value of .72 signifies that the stock return of ITC Limited is less volatile compared to the market return.

The Alpha measure indicates that the stock was not able to generate expected return in the last 5 years. The negative alpha value of -.00845 implies that the stock has underperformed in the last 5 years compared to the market average return. The excessive diversification of ITC's business could be the reason for this underperformance as a large range of industries are unrelated with one another.

**Table 2: Shows the Regression Statistics**

Regression Statistics	
Multiple R	0.601
R Square	0.362
Adjusted R Square	0.350
Standard Error	0.054
Observations	59

The multiple R is also a simple correlation value that shows the strength and direction of association between ITC Stock's

Return and Market Return. The value of 0.601 indicates that the ITC stock’s return has moderate positive association with the return of the benchmark index.

The R Square value is used to predict the value of the dependent variable using the independent variable. The value of 0.362 means that NIFTY’s return explains 36.2% of variations in ITC stock’s average return. The remaining variations in return could be caused by any other company specific factors like the company’s operations, financial performance and company leadership and also the industry specific factors.

**Table 3: Shows ANOVA Statistics**

	df	SS	MS	F	Significance F
Regression	1	0.093	0.093	32.281	0.00
Residual	57	0.164	0.003		
Total	58	0.257			

The statistically significant p value (0.00) shows that the regression model is fit to predict the dependent variable. The significance value is less than the level of significance at 5%. Therefore the null hypothesis is rejected and it is inferred that there is a significant influence of NIFTY’s return on ITC Stock’s return.

**Table 4: Shows the Regression Coefficients**

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	-0.0085	0.007	-1.192	0.238	-0.023	0.006
NIFTY	0.71996	0.127	5.682	0.000	0.466	0.974

The regression coefficient table helps to predict the value of dependent variable from independent variable. The p value of 0.000 shows that the NIFTY’s return statistically significantly contributes to the model in predicting the return of ITC Stock.

The coefficient Beta value shows that one unit change in Nifty’s return causes 0.72 unit change in ITC stock’s return. Therefore, the regression equation for the model can be written from the table as:

$$\text{ITC Stock's Return} = - 0.0085 + 0.71996 * (\text{NIFTY's Return})$$

## DISCUSSIONS

The Indian population spends a significant part of their income on basic necessities like food and clothing. It could be a great opportunity for the companies in the FMCG sector like ITC to position them in the market. Though ITC Limited has kept diversifying its businesses and growing their subsidiaries, it earns 80% of its revenue from cigarette business and the net profit got affected due to the increase in tax rate on tobacco products. So ITC has started focusing on FMCG business to curb their business risk. FMCG business brings revenue for about 20% to ITC followed by Agri Business (19%) and packaging business (11.5%).

ITC has witnessed 24% drop in their market share whereas their close competitors such as HUL and Nestle had gained 24% and 52% respectively during December 2018. ITC has also faced a decrease in profit due to the heavy tax imposed by the government on Tobacco products. To make it further worse, the corona outbreak has affected countries all over the world. This forced ITC to lessen its reliance on its tobacco business and to focus on the FMCG

business and hotel business. Even the pandemic caused a huge negative impact on its hospital business with a deep fall in tourism. Tax hikes and covid outbreak have only been recent contributors to ITC’s underperformance. It had been underperforming even before these tax regulations were implemented. The company’s leadership must also try to get investor’s confidence by making strategic decisions required to be taken during adverse situations.

The young investors started looking for companies whose business practices have a positive effect on 3 parameters namely Environment, Social, Governance (ESG). ITC has an ESG rating of 27.4 out of 40 which is put under the medium risk category. ITC failed to attract the socially and environmentally conscious investors as there is a rise in sustainable investing practices among investors. This made ITC stock less attractive to FIIs resulting in decreasing investment on ITC by FIIs.

There is another important factor responsible for this underperformance is its excessive business diversification. ITC can start focusing on divesting the businesses which are not doing so good from its core businesses. This would help ITC generate revenue from its core business capabilities and to take back the investment from unwanted business ventures.

## CONCLUSION

Investment in the stock market is subject to both systematic and unsystematic risk. The risk is the variation of actual return from expected return. The amount of return expected from a security varies based on the risk associated with it. Therefore it is significant for the investors to understand the risk and return associated with each securities before making investment decisions. The researchers have attempted to

assess the risk and return of ITC stock and its association with the market return that is NIFTY. The average return of ITC stock is negative in the long term. The company's capital allocation policy and corporate governance have improved in recent years. Though ITC is into a range of diversified businesses, people see cigarette business as their major business and perceives that as a sin stock category. Therefore, the ITC stock is said to be an underperforming stock. There will be a situation where people will start accepting the fact that ITC is not alone with the cigarette business but it could also do better in the FMCG sector being the second largest FMCG player after HUL. If the investors are looking for a long term investment, this stock could be added in their portfolio as ITC has growth prospects in the long-run. This study concludes that there exists a moderate positive correlation between ITC stock return and the market return and also NIFTY has an influence of 36.2% on ITC stock's return. Therefore it is the discretion of the investors to choose ITC stock after assessing their individual investment objectives along with the level of their risk tolerance.

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# IMPULSIVE BUYING BEHAVIOUR OF CUSTOMERS OF FOOD TECH COMPANY IN TIRUNELVELI CITY

M. Benita\*

**Abstract** *Impulsive buying is the tendency of a customer to buy goods and services without planning in advance. When a customer takes such buying decisions at the spur of the moment, it is usually triggered by emotions and feelings. The launch of Food tech companies like Zomato induces the people's craving and make them buy food online. This article aims to study the Impulsive Buyer Behaviour of customers in Zomato and hopes to understand the buying behaviour of customers who choose online food ordering system. 80 respondents who are the customers of Zomato are selected as samples by using convenience sampling method.*

**Keywords** *Impulsive Buying, Customer, Zomato, Food Tech Company, Online Food Ordering System*

## INTRODUCTION

Impulse buying is often assumed to be unplanned. Unplanned and impulsive purchases have been considered similar in the literature (Stern, 1962), but they are not the same. Unplanned purchases do not necessarily represent impulse purchases. Some purchases may be unplanned because they were somehow left out in earlier purchases but may not involve strong hedonic aspect which is a precursor for a purchase to be categorized as impulse (Amos, Holmes & Keneson, 2014). On the similar lines, Kacen and Lee (2002) observed that impulsive buying behaviour involves prompt convincing and motivating hedonic purchase action; in which the decision regarding buying the product does not depend on the deep thought process. It is simply fulfilling one's desire.

## Objective

- To know about the buying behaviour of the customers in Online Food Ordering Platform.
- To analyse the impact of demographic factors on Impulsive Buying Behaviour of customers in Zomato.

## LITERATURE REVIEW

Rathore and Chaudhary (2018) in their study highlight the fact that youngsters are mostly poised to use online food ordering services. The study also reveals that the price of the products, discounts and special offers have the most influencing factor on online food ordering process.

Kimes (2011) in her study states that Electronic ordering frequency varies by age and gender. Younger customers are more likely use online, mobile or text ordering. Younger customers place a greater value on convenience and speed than older users do.

Octavia (2015) they found that there are 5 impulse buying on stimulus online and in-store, namely: environment, promotion, payment, product, and availability. They also found 2 factors organism, namely: affective and cognitive.

Benita and Rebekah (2021), in their study stated that most of the consumers prefer 'Cash on Delivery' mode of payment. The availability of COD payment motivates the people to order. The availability of COD payment motivates the people to order food online.

## RESEARCH METHODOLOGY

This is a descriptive study where the survey is conducted in Tirunelveli city. The customers in Zomato are the respondents. The population is unknown, hence the researcher decided to adopted Convenience Sampling method. 80 respondents have been taken as sample for this study.

## Data Analysis

The responses were thoroughly checked and coded for the purpose of statistical analysis. The data was entered in SPSS version 22. The reliability Statistics for all the factors under study have been checked using Reliability analysis. The Cronbach's Alpha values for all the constructs used in

\* Research Scholar, Xavier Center for Research, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: beniabi2230@gmail.com

this study are above .70 and are highly reliable. Normality was tested, Since the Skewness values of all the constructs are within + 2 and Kurtosis values are within + 3, the data assumes Normality. Hence the researcher decided to go for parametric test. Statistical methods ANOVA and t-test were used to analyse the quantitative data collected through a structured questionnaire.

**Research Hypothesis**

H<sub>0</sub> - There is no impact of demographic factors on Impulsive Buying Behaviour of Customers of Zomato.

H<sub>1</sub> - There is an impact of demographic factors on Impulsive Buying Behaviour of Customers of Zomato.

**RESULTS AND DISCUSSION**

**Buying Behaviour of Customers in Zomato**

93.75% of the respondents are using Zomato APP others use the Website to order food, the respondents feel more comfortable to use APP than the website. 91.25% of the respondents prefer the delivery to their resident and rest of them prefer to the delivery to their office. 52.5% of the respondents use COD option for buying food others pay online. 20% of the respondents choose Zomato for Offers, 33.75% of the respondents Choose Zomato for Easy Delivery, 25% of the respondents Choose Zomato for Variety of Foods, 21.25% of the respondents choose Zomato because it supports their lifestyle. 70% of the respondents agree that Zomato is the best food ordering platform in Tirunelveli city.

**Table 1**

Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	df	Sig. (2-tailed)
Impulsive Buy- ing Behaviour	Equal variances assumed	2.402	.125	-.037	78	.970
	Equal variances not assumed			-.053	9.062	.959

H0- There is no difference in Impulsive Buying Behaviour based on Point of Food Delivery.

H1- There is difference in Impulsive Buying Behaviour based on Point of Food Delivery.

The differences in Impulsive Buying Behaviour of the respondents with respect to the Point of Food Delivery was studied by using Independent sample t-test.

The p value of Levene's test (.125) is greater than the level of significance. Therefore equal variances assumed. In the t-test table the p value (.970) is greater than the level

of Significance; hence there is no difference in Impulsive Buying Behaviour with regard to the Point of food Delivery. Hence null Hypothesis is accepted.

The differences in Impulsive Buying Behaviour of the respondents with respect to the E-Platform used to order food in Zomato using Independent sample t-test.

**Table 2**

Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	df	Sig. (2-tailed)
Impulsive Buying Behaviour	Equal variances assumed	1.254	.266	-1.622	78	.109
	Equal variances not assumed			-2.383	5.388	.059

H0- There is no difference in the Impulsive Buying Behaviour of Customers based on the Food Ordering E-Platform.

H1- There is difference in the Impulsive Buying Behaviour of Customers based on the Food Ordering E-Platform.

The p value of Levene's test (.266) is greater than the level of significance. Therefore equal variances assumed low is considered. In the t-test table the p value is .109 which is greater

than the level of Significance, hence there is no difference in Impulsive Buying Behaviour based on the Food Ordering E-platform – Zomato. Hence null Hypothesis is accepted.

## Impact of Demographic Factors on Impulsive Buying Behaviour of Customers in Zomato

**Table 3: Gender and Impulsive Buying Behaviour**

		Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Impulsive Buying Behaviour	Equal variances assumed	2.158	.146	.988	78	.326
	Equal variances not assumed			.927	42.317	.359

The t-test p value (.326) is greater than the level of Significance; hence there is no difference in Impulsive Buying Behaviour based on Gender.

The t-test p value (.837) is greater than the level of Significance; hence there is no difference in Impulsive Buying Behaviour based on the Marital Status of the respondents.

**Table 4: Age and Impulsive Buying Behaviour**

ANOVA					
Impulsive Buying Behaviour					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.141	3	.047	.092	.964
Within Groups	38.906	76	.512		
Total	39.047	79			

H0- There is no difference in the Impulsive Buying Behaviour of Customers based on Age.

H1- There is difference in the Impulsive Buying Behaviour of Customers based on Age.

The above table indicates that the p value (.964) is greater than the level of significance (0.05). It shows that there is no difference on Impulsive Buying Behaviour based on the age group of the customers of Zomato.

**Table 5: Marital Status and Impulsive Buying Behaviour**

		Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	df	Sig. (2-tailed)
Impulse Buying Behaviour	Equal variances assumed	.443	.508	.206	78	.837
	Equal variances not assumed			.206	71.425	.837

H0- There is no difference in the Impulsive Buying Behaviour based on the Marital Status.

H1- There is difference in the Impulsive Buying Behaviour based on the Marital Status.

**Table 6: Occupation and Impulsive Buying Behaviour**

ANOVA					
Impulsive Buying Behaviour					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.648	4	.162	.316	.866
Within Groups	38.399	75	.512		
Total	39.047	79			

H0- There is no difference in the Impulsive Buying Behaviour based on the Occupation.

H1- There is difference in the Impulsive Buying Behaviour based on the Occupation.

From the above ANOVA table the p value (.866) is greater than the level of significance; it shows that there is no difference on Impulsive Buying Behaviour based on the Occupation of the respondents.

**Table 7: Income and Impulsive Buying Behaviour**

ANOVA					
Impulsive Buying Behaviour					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.417	4	1.104	2.391	.058
Within Groups	34.630	75	.462		
Total	39.047	79			

H0- There is no difference in the Impulsive Buying Behaviour based on the income level.

H1- There is difference in the Impulsive Buying Behaviour based on the income level.

The above table indicates that the p value (.058) is greater than the level of Significance (0.05). It shows that there is no difference on Impulsive Buying Behaviour based on the income level of the Respondents.

## CONCLUSION

This study illustrates the buying behaviour of the customers of Zomato and the impact of Demographic factors such as Age, Gender, Marital Status, Occupation and Income in the impulsive buying behaviour of the customers in the Online Food Ordering Platform Zomato. From the findings it can be concluded that there is no impact of the demographic factors in the impulsive buying behaviour of the customers of Zomato.

## SUGGESTIONS FOR FUTURE RESEARCH

We are living in the digital era, due to busy life and seek for convenience; people opt online rather than go for direct buying. The emergence of online food platforms makes a lot of differences in the customers' consumption pattern also, and it differs from place to place, person to person. Customers are the King in the Market; hence it is vital to understand the customer behaviour, in sharp, understanding the impulsive buying behaviour of customers. This study can be conducted in others cities, since it is restricted to Tirunelveli city.

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# BRAND EQUITY, BRAND LOYALTY AND CONSUMER SATISFACTION IN THE AUTOMOBILE INDUSTRY WITH SPECIAL REFERENCE TO TAMIL NADU

M. Prabaharan\*, J. Sahaya Shabu\*\*

**Abstract** Brand loyalty and customer satisfaction have been tended to as promoting objectives for several companies. Marketing experts consider devotion to be a multidimensional phenomenon. This paper purposes to explore the mediation effects of consumer satisfaction on the association between brand loyalty and brand equity in the car industry. This study was extended to the entire Tamil Nadu. Using Kevin Lane Keller's CBBE model, the 3 aspects of brand equity-brand identification, brand performance and brand sentiment are identified to have positive results on consumer satisfaction. The well-structured, close-ended, Likert scale (5-point) questionnaire was framed to collect the data. A total of samples 300 were collected from the passenger car customers by using the purposive sampling technique. The statistical tests used in this research were percentage analysis, correlation, multiple regression and ANOVA for suitability test. Descriptive statistics are also employed for means and frequencies calculations by using SPSS 20.

**Keywords** Brand Equity, Brand Loyalty, Customer Satisfaction, Automobile Industry, Passenger Cars

## INTRODUCTION

### Brand

The brand is not a word for an organization. The brand is one of the intangible assets of any organization in modern marketing. It always reflects the emotion of a customer. The word brand has used from before the Indus valley civilization era (Taylor Holland, 2017). This term had originated from the Ancient Norse word "brandr", which means to "burn" and denotes livestock branding. In 950 A.D. it was mentioned as "a burning piece of wood". In the 1500s it had changed as "a mark burned on cattle" (Convoy, 2014). According to AMA, A brand is a "name, term, sign, symbol, or design, or a combination of them intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competition" (Guzman, 2005).

### Brand Equity

Brand equity denotes the worth of a brand. It tries to define a relationship between customers and the brand. It always depends on the customer perception of the brand. Brand equity is the value of a brand. From a consumer perspective, brand equity depends on consumer attitudes about positive brand attributes and favorable consequences of brand

use" (AMA, 1960). It also communicates competitive advantages to the organization. A strong brand offers a better environment for new products and authorizing (Farquhar, 1989). Brand equity helps to measure the soundness of customers involved with a brand. It describes the beliefs and associations of customers on the brand (Wood, 2000).

### Brand Loyalty

Brand loyalty generates high profit for an organization. The customers who focus on the uniqueness of the product rather than price and make them committed to buying the product repeatedly and supports the brand. Brand loyalty is a customer attachment towards a particular brand. It is an emphasized factor for brand equity, Customers buy a product about concern on the brand, price, features and convenience (Aaker, 1991) (Ishak et al., 2013). The brand loyalty definition is stated with necessary conditions such as i) behavioural feedback (purchase) ii) biased (non-random) iii) expressed over time iv) decision making unit v) based on alternative brands v) psychological process (decision making and evaluation) (Fournier & Yao, 1997).

### Customer Satisfaction

Customer satisfaction is one of the vital factors which plays a quality evaluation of any product in an organization.

\* Assistant Professor, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: prabaharmp@gmail.com

\*\* Assistant Professor, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: jjshabu@gmail.com

Many organizations believe that purchaser satisfaction is an indicator of profit in future. It can be analyzed after the purchase of a product hence it is characterized as post-purchase evaluation and it shows the expectations of a customer on their product (Oliver, 1997). “When I use a word”, Humpty Dumpty said in a rather scornful tone, ” it means just what I choose it to mean - neither more nor less” (Carroll, 1865). Satisfaction is stated to as the judgment of a customer on product features or services consumed. Satisfaction of customers can be identified as a fulfilment of a product regarding the experience of a customer (Oliver, 2006).

### Automobile Industry

The vehicle industry is rising rapidly in India. The carmakers promote unique car parts and straightforward support to customers hence the buyers are sharp to purchase a car. In the Indian market, the automobile industry will become the third largest in the world. India ranks 11<sup>th</sup> in car production and 13<sup>th</sup> in commercial vehicle production globally. India’s current share is about 1.6% of world production as the total number of passenger car being manufactured in the world is 60 million against the installed capacity of 90 million (Indian Auto Industry).

Tamil Nadu is one of major states in India is identified for automobile manufacturing. In 1840 the Simpsons pioneered India’s automobile industry rail coaches, motor cars, diesel engines and steam passenger buses was started. In 1948, Ashok Leyland was started for assembly of Austin cars. The Integral Coach Factory (ICF) was established in October 1955. In 1960s, TVS Group established a number of auto machineries manufacturing plants. Tamil Nadu has the largest auto components industry base.

Hence, it is very significant to know the customers’ satisfaction and brand loyalty on their preferred brand in the automobile industry. The objectives of this study are: To analyze the influence of customer satisfaction on the association between brand loyalty and equity in the car industry. To study how satisfaction of customers stimulates brand loyalty. To explore the vital role plays by the brand performance on customer and brand loyalty. To examine how the brand sentiment enhances the satisfaction of the consumer and brand loyalty.

## THEORETICAL BACKGROUND

### Customer Based Brand Equity (CBBE)

Customer-Based Brand Equity (CBBE) model by Kevin Lane Keller, is a pyramid shape and appears businesses how to construct from a solid establishment of brand character

upwards towards the delightful grail of brand equity ‘resonance’: where clients are in an adequately positive relationship with a brand to be advocates for it.

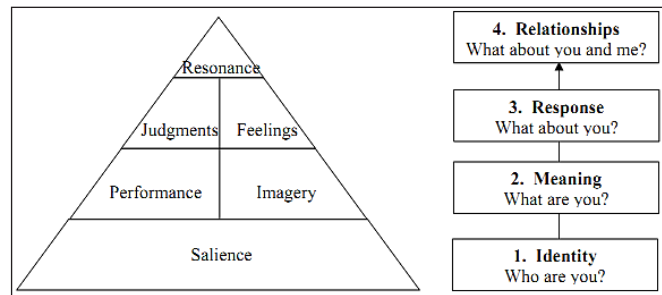


Fig. 1: Kevin Lane Keller Strategic Brand Management

## LITERATURE REVIEW

### Brand Equity

A brand is a name that is set to a product. Brands can play a key part within the company’s victory by creating competitive focal points with brand execution and through non-brand related implies. Brand equity is widely accepted as a multidimensional concept that consists of brand loyalty, brand awareness, perceived quality, brand associations, and other proprietary assets (Aaker, 1996). The concept of brand equity risen within the 1980’s. The slant is popular among the marketer’s nobility of huge multinational brands. These businesses are incredibly subordinate to the discernment, quality and other major components of a brand. The concept of brand value is indeed more prospered when the producers begin to take note of the positive answer from the clients. Clients cruel everything to a firm from a marketer’s perspective.

Cobb-Walgren, Ruble and Donthu (1995) in their study titled Brand Equity, Brand Preference, and Purchase Intent, explores some of the consequences of brand equity. In specific, the authors look at the impact of brand value on buyer inclinations and buy eagerly. As a result of the consider, over the 2 categories inns and family cleansers, the brand with the higher promoting budget yielded considerably higher levels of brand value. In turn, the brand with the higher value in each category produced essentially more noteworthy inclinations and buy eagerly.

Agarwal (1996), in their research study, “Effect of Brand Loyalty on Advertising and Trade Promotions: A Game-Theoretic Analysis with Empirical Evidence”, In their research the authors inspected the issue of balancing media advertising (pull strategy) and trade promotions (push strategy) for producers of customer bundled merchandise. The examination demonstrates that on the off chance that

one brand is adequately more grounded than the other and in case promoting is fetched viable, at that point, the more grounded brand dependability requires less publicizing than weaker brand dependability, but a bigger faithful section requires more publicizing than a littler faithful portion. The investigation shows that the retailer advances the more grounded dependability brand more frequently but gives a littler cost rebate for it compared to the weaker dependability brand. In this sense, the more grounded brand plays “hostile” by utilizing more exchange advancements, and the weaker brand plays “cautious” by emphasizing publicizing.

### Brand Loyalty

Brand loyalty is a kind of promise towards the brand that persuades a re-buy behaviour to the customer in spite of the possible marketing attempts by competitors to break up the alliance between the brand and the consumer (Oliver, 1999). Brand loyalty is measured to deliver superior leverage to trade, reduced marketing costs (Aaker, 1991) and building an increased market share (Jarvis & Mayo, 1986).

### Customer Satisfaction

Customer satisfaction practice has built an extraordinary bargain of thought amid the past decade (Oliver, 1996). Therefore, satisfaction is in reality likely the foremost unassailable concept of the cutting-edge administration field (Oliver, 1996). Not basically does the thought of fulfilling clients have a great, common-sense request, it can be moreover accepted that client fulfilment would lead towards devotion, coming about in to extend higher benefit pick up (Oliver, 1996). For several firms, client fulfilment is getting to be the directing rule for building up promoting strategies as well as creating showcasing exercises. Consumer satisfaction must not be depicted as an objective in its put, it ought to be considered as a implies for moving forward the company’s execution (Martensen et al., 2000).

### HYPOTHESIS DEVELOPMENT

H<sub>1</sub> – Brand equity has a significant association with consumer satisfaction and brand loyalty in the car industry in Tamil Nadu.

H<sub>2</sub> – Brand sentiment has a positive relationship with consumer satisfaction in the car industry in Tamil Nadu.

H<sub>3</sub> – Brand performance has a positive relationship with consumer satisfaction in the car industry in Tamil Nadu.

H<sub>4</sub> – Customer Satisfaction has a positive relationship with Brand loyalty in the car industry in Tamil Nadu.

### PROPOSED CONCEPTUAL FR

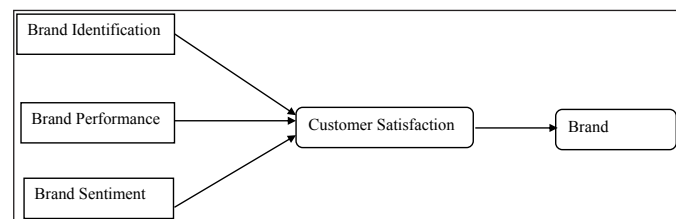


Fig. 2

### DATA AND METHODOLOGY

The research design is descriptive in nature. The sampling technique adopted for this study was purposive sampling, in which the samples were gathered based on the decision of the researcher. The well-structured and closed-ended questions helped to collect the primary data for this research and the secondary data had collected from various research articles, journals and websites. The questionnaire for primary was constructed based on a Likert scale (5-point). The reliability test was performed for the soundness of the questionnaire. The pilot study was conducted with 40 respondents. The entire samples were collected from 300 passenger car owners in Madurai. The statistical analysis had performed in this research were percentage analysis, correlation, multiple regression and ANOVA for suitability test. The software SPSS version 20 was used to perform data analysis.

### RESULTS AND DISCUSSION

#### Demographic Characteristics

The table shows the demographic characteristics like age, gender, education qualification, income and occupation of the respondents.

Table 1: Percentage Analysis

Total Number of Respondents (N=300)	Percentage Analysis	
	Frequency	Percentage
<b>Age</b>		
Between 20 to 25 years	28	9.33
Between 25 to 30 years	64	21.33
Between 30 to 35 years	79	26.33
Between 35 to 40 years	97	32.33
Above 40 years	32	10.66
<b>Gender</b>		

Total Number of Respondents (N=300)	Percentage Analysis	
Age	Frequency	Percentage
Male	163	54.33
Female	137	45.66
<b>Educational Qualification</b>		
Higher secondary	29	9.66
Diploma	23	7.66
Graduate	79	26.33
Post Graduate	104	34.66
Doctorate	65	21.66
<b>Occupation</b>		
Student	62	20.66
Employee	44	14.66
Professional	91	30.33
Entrepreneur	77	25.66
Others	26	8.66
<b>Income</b>		
Below 5 lakhs	86	29.7
5 to 10 lakhs	107	35.0
10 to 15 lakhs	53	16.0
15 to 20 lakhs	32	9.3
Above 20 lakhs	22	10.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

The table shows that the total sample for this research was 300. A majority of the customers (32.33%) belonged to the age limit between 30 to 35 years, the respondents having majority customers were belonged to (54.33%) male and female were (45.66%). The majority of customers had completed their postgraduates (PG) (34.66%) tracked by graduates. The major customers having the (35.0%) income slab from 5 to 10 lakhs followed by below 5 lakhs (29.7%). The survey results showed that majority of the consumers (30.33%) were professional.

**Table 2: Brands of Cars Possessed by the Respondents**

Brands	Frequency	Percentage
Maruti Suzuki	85	28.33
Mahindra	31	10.33
Toyota	26	8.66
Hyundai	55	18.33
Honda	25	8.33
Renault	62	20.66

Brands	Frequency	Percentage
Nissan	16	5.33
<b>Total</b>	<b>300</b>	<b>100</b>

The table exhibits the majority of respondents (28.33%) were acquired the Maruti Suzuki brands due to low maintenance followed by the Renault brand that consumers especially owned small cars.

## Reliability Test

Reliability test is used to measure data quality and consistency in measured items. The reliability was tested using Cronbach's Alpha. The acceptable value of Cronbach's Alpha is 0.7. The value obtained for the variables in this study was 0.846 for 20 items which are greater than 0.7 so the value is acceptable. This exhibit that the data collected for this study are reliable.

**Table 3: Reliability Test Results**

Factors	No. of Items	Cronbach Alpha	Mean	Standard Deviation
Brand Identification	4	0.833	3.82	0.879
Brand Image	3	0.734	3.79	0.732
Brand Performance	5	0.756	3.70	0.765
Brand Sentiment	4	0.843	3.64	0.841
Brand Relationship	4	0.764	3.45	0.731
Customer Satisfaction	3	0.812	3.84	0.842
Brand Loyalty	5	0.806	3.87	0.794

The above table shows the reliability of the data, which was performed using Cronbach's alpha. The acceptable value for Cronbach alpha is 0.7. (Nunnally 1978, p. 245). As for all the variables, the Cronbach alpha value is above the acceptable value, this portrays that the data collected from the survey is reliable.

## Correlation Matrix

Correlation matrices for enlightening the relationship between brand equity, customer satisfaction and brand loyalty of respondents in car industry in Tamil Nadu. The correlation value from 0.2 to 0.34 shows the standard relationship and 0.5 to 0.8 shows the high relationship among variables (Cohen, 1988).

$H_1$  – There is a signification relationship between brand equity consumer satisfaction and brand loyalty in car the car industry in Tamil Nadu.

**Table 4: Correlation Matrix**

		BI	BI	BP	BS	BR	CS	BL
BIN	Pearson Correlation	1	.487**	.534**	.733**	.554**	.334**	.315**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300
BI	Pearson Correlation	.487**	1	.628**	.547**	.533**	.329**	.303**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300
BP	Pearson Correlation	.534**	.628**	1	.445**	.590**	.452**	.248**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	300	300	300	300	300	300	300
BS	Pearson Correlation	.733**	.547**	.445**	1	.466**	.505**	.469**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	300	300	300	300	300	300	300
BR	Pearson Correlation	.554**	.533**	.590**	.466**	1	.565**	.507**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	300	300	300	300	300	300	300
CS	Pearson Correlation	.334**	.329**	.452**	.505**	.565**	1	.234**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	300	300	300	300	300	300	300
BL	Pearson Correlation	.315**	.303**	.248**	.469**	.507**	.234**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300	300

BIN - Brand Identification  
 BI - Brand Image  
 BP - Brand Performance  
 BS - Brand Sentiment  
 BR - Brand Relationship  
 CS - Customer satisfaction  
 BL - Brand Loyalty

The above table exhibits the correlation matrices was performed between brand equity, customer satisfaction and brand loyalty of respondents in car industry in Tamil Nadu. It indicated that highly positive correlation between brand sentiment (0.505) and customer satisfaction (0.213) with brand loyalty (0.469) (0.000) are less than p-value (0.05) and the null hypothesis rejected then concluded that these variables are stimulated the customer satisfaction to make loyalty on the particular brand.

**Correlation**

Test-2: The correlation was tested between brand sentiment and consumer satisfaction of their car brand.

**Hypothesis**

H<sub>2</sub> – Brand sentiment has a positive relationship on consumer satisfaction in the car industry in Tamil Nadu.

**Table 5: Descriptive Statistics**

Particulars	Mean	Std. Deviation	N
Brand sentiment and consumer satisfaction	3.46	0.742	300
	3.79	0.761	300

**Table 6: Correlations**

Particulars		Brand Sentiment	Consumer satisfaction
Brand sentiment *	Pearson Correlation	1	0.784**
	Sig. (2-tailed)		.000
	N	300	300
Consumer satisfaction	Pearson Correlation	0.784**	1
	Sig. (2-tailed)	.000	
	N	300	300

\*\* Correlation is significant at the 0.01 level (2-tailed).

The table portrays that Pearson correlation value is 0.784. So, there exists high positive correlation between brand sentiment and consumer satisfaction. The significant value is 0.000 which is less than the p-value 0.05. so, the null hypothesis is rejected and result concluded with the consumers are having sentiment with their desired brand of cars.

R is the correlation, its value is 0.557 and R square is degree of determination, its value is 0.386. The degree of determination shows the correlation value is between 0.2 and 0.9, so there is there is no multi-collinearity in the model according to Tabachnick and Fidell (2001, p. 84). Here the dependent variable is determined to an extent of 38.6% by brand performance.

## MULTILINEAR REGRESSION

### Regression Model - 1

Multilinear regression is the measurement of influence involving 2 or more independent variables (X1, X2, X3 and so on), one dependent variable (Y) and through a mediating variable (I), then it is called multiple regression analysis Sarjono and Jualanita (2011: 91). This test is performed between dependent variable as customer satisfaction then independent variable is brand performance of the particular brand.

**Table 7: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557 <sup>a</sup>	.386	.367	3.634

**Table 8: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	225.674	3	225.558	18.651	.000
Residual	3998.563	296	12.627		
Total	4224.237	299			

ANOVA table shows that the significant value is smaller than 0.01, which means dependent variable that customer is satisfied with their particular brand by independent variable performance of a brand of the respondents at 99% of confidence level.

**Table 9: Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	24.413	1.265		14.114	.000			
	Brand performance	0.191	.043	0.260	5.326	.000	.261	.261	.261

Dependent variable: Customer satisfaction, Independent variable – Brand Performance.  
 The common regression equation is  $y=a + bx$ .  
 The effect of customer satisfaction by the brand performance of a brand is given by the regression equation.  
 Consumer satisfaction = 24.413+ 0.191(Brand Performance).

### Regression Model – 2

This test is performed between dependent variable as brand loyalty then independent variable is consumer satisfaction of the particular brand.

**Table 10: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521 <sup>a</sup>	.457	.424	4.503

R is the correlation, its value is 0.521 and R square is degree of determination, its value is 0.457. The degree of determination shows the correlation value is between 0.2 and 0.9, so there is there is no multi-collinearity in the model

according to Tabachnick and Fidell (2001, p. 84). Here the dependent variable is determined to an extent of 45.7% by customer satisfaction.

**Table 11: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	454.345	3	431.451	36.542	.000
Residual	5134.435	296	14.451		
Total	5588.78	299			

ANOVA table shows that the significant value is smaller than 0.01, which means dependent variable that brand loyalty in their brand by independent variable consumer satisfaction of the respondents at 99% of confidence level.

Table 12: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			
	B	Std. Error	Beta			Zero-order	Partial	Part	
1	(Constant)	16.246	2.102		8.364	.000			
	Brand performance	0.409	.059	0.356	6.264	.000	.354	.354	.354

Dependent variable: Customer satisfaction, Independent variable – Brand loyalty.

The common regression equation is  $y=a + bx$ .

The effect of brand loyalty by the customer satisfaction in a particular brand is given by the regression equation.

Brand loyalty = 16.246 + 0.409 (Consumer satisfaction).

## CONCLUSION

In the market, there are quite a lot of companies available to offer the different types of cars in India. Most of the companies follow basic marketing and advertising strategy is to reach their products through exclusive showrooms. Brand loyalty is an essential one to make their customer reach them without advertisement. The above findings suggest that customer satisfaction is a vital factor to play an effective role in generating a brand loyalty among consumers and giving a high value in their brand. The brand performance has a positive relationship on customer satisfaction in the car industry in Tamil Nadu. The brand feelings made the customers feel comfortable in their products and this leads to high loyalty to their brand so marketers should focus to sustain the customers' comfortable and positive feelings on their brand. This study would be helpful to the marketers as they can focus on the parameters which make high brand loyalty among consumer. The consumer satisfaction should be addressed by the companies to find the exact needs and offer their product with the best quality. Also they need to interact, address their complaints in a friendly way, give great quality items, and have the capacity to address client complaints or issues in a compatible way.

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# ENVIRONMENTAL CONSCIOUSNESS AMONG CIVIL ENGINEERING STUDENTS IN TIRUNELVELI DISTRICT

A. Edwich Rose Mary\*

**Abstract** *In recent years due to environmental concerns, the significance of ecological living has increased worldwide. It is a 3 main dimension: 1. Environmental 2. Economic and 3. Social. As future professionals we will have a direct impact on the environment via architectural planning and design. It is therefore crucial for interior architecture students to acquire sufficient knowledge with regard to sustainability, ecological design and construction in particular. In other words, it is of critical importance that architects hug ecological design and construction in their professional activities. Besides, future professionals, it is of serious importance for the interior design students, as individuals establishing future communities, to achieve environmentally responsive behaviour. In this study researcher is able to give some beneficial suggestion according to the Civil Engineering institute basics through analysis. Environmental Consciousness in this study is conducted among Civil Engineering Student of Tirunelveli District.*

**Keywords** *Green Building Awareness, Knowledge, Attitude and Environmental Consciousness*

## INTRODUCTION

Environmental awareness is an important determinant of eco-based lifestyles. Additionally, it is an important aspect among younger generations to adopt an environmentally responsible lifestyle. Environmental behavior leading an individual towards ecologically based living has several other determinants. In other words, simply an awareness or environmental attitudes constituting environmental worldview for instance, would not be sufficient for the process making the individual more faithful to act environmentally. Environmental education may not be effective to make the individuals more environmentally responsive. The effectiveness of green building education, several other dimensions such as values, beliefs, worldviews, motivations and even physical properties within the individuals' surrounding, must be evaluated. Though, the whole world is experiencing such as global warming and climate change etc., it is almost necessary for people to have a high level of environmental worldview and to behave as an ecologically responsive nation, particularly for younger generations.

## REVIEW OF LITERATURE

Leontev (2019) Stated in "Perception of future professionals of the construction industry of green building and architecture practices" that the concept of green building and architecture is developed. The main objectives of identifying the associated concepts of green building and architecture is to find out the development of the construction industry. The study attempts to calculate the perceptions of future graduate professionals in the construction of practices of green building and architecture.

Beyaz and Asilsoy (2019) Stated in "Knowledge of green buildings and environmental worldview among interior design students" that the participants did not show a high level of support either for environmental knowledge of the concept of green buildings, environmental world view or for environmental behaviours. A survey was conducted among 100 students who were randomly selected undergraduate students in Nicosia. In the first set, Many subjects were asked about their environmental awareness and knowledge about issues, with the concept of green buildings. When the results of the students' responses to this item were evaluated, the results exposed that 70% of the Students said 'yes', 30% indicated that they they have no awareness on sustainability.

Mu et al. (2019) in their study "Strategies for Sustainable Development of Green Buildings" data was collected from a questionnaire survey from 240 respondents. The Hypothesis were framed as 1. Hypothesis of the market development environment of GB. Hypotheses are the economic value of GB. 2. The Hypothesis of Structural Equation Modeling (SEM) technique is able to explore dynamic interactions and leading roles of driving factors (measures) for SDGB. The conclusions of this study analyzed the sustainable development of green buildings from four subsystems, including the market development environment of GB, economic value of GB, degree of social participation of GB and ecological value of GB. The internal motivating forces of SDGB are analysed and they constructed a well suited structural model for SDGB.

Murtagh, Roberts and Hind (2016) conducted a study titled "The relationship between motivations of architectural designers and environmentally sustainable construction

\* Research Scholar, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: edwichrose13@gmail.com

design” to understand how personal motivations drive architectural designers to practice sustainable design in their work and whether non-environmental motivations can drive sustainable outcomes.

## GREEN BUILDING AND BUILDERS

Green Building is a systematic approach for the planning, design and (repair) construction of capital buildings. This is used as an integral part of the broader definition of sustainable developments, as it enhances the environment and reduces the negative effects of construction work. In addition, all commitments of resources, water and energy waste and pollutant emissions are turned into economic opportunities through the introduction of an environmentally friendly, safer and cost – effective project. The concept of green building gives a clear response to the urgent problems of health care, economics and environmental protection.

### Engineering Colleges which offer Civil Engineering Program in Tirunelveli District

Sr. No.	Engineering Colleges	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	Total	Samples
1	Einstein College of Engineering	13	11	24	18
2	Francis Xavier Engineering College	15	13	28	21
3	PSN College of Engineering and Technology	12	13	25	19
4	SCAD Engineering College	14	13	27	15
5	Government College of Engineering	12	13	25	19
6.	Thamirabharani Engineering College	10	14	24	11
7	V V College of Engineering	15	14	29	17
	Total			157	120

## CONCEPTUAL FRAMEWORK

### Hypothesis for Path Analysis

H01: Awareness has no impact on the Attitude of Civil Engineering students.

H02: Knowledge has no impact on the Attitude of Civil Engineering students.

H03: Attitude has no impact on the Environmental Consciousness.

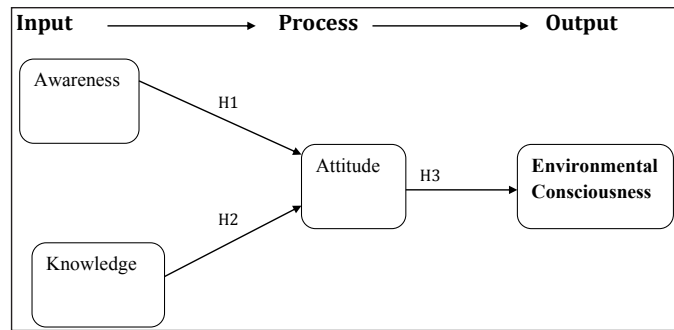


Fig. 1

## RESEARCH GAP

One of the study measure their environmental awareness and knowledge regarding a variety of issues, including the concept of green buildings, the level of their environmental worldview was assessed and the measured the participants’ environmental consciousness. This study, conducted undergraduate students in Nicosia.

In another one study UG students of architecture department are considered as respondents and the study was conducted in Near East University, Nicosia and survey was conducted for measuring environmental awareness and knowledge about both ‘biodiversity and nature conservation’ and ‘global warming and climate change’.

In this study, the researcher aims to measure Awareness, Knowledge, Attitude and Environmental Consciousness towards Environmental Consciousness among Civil engineering Students in Tirunelveli District.

## OBJECTIVES OF THE STUDY

- To study the demographic profile of Civil Engineering Students of Tirunelveli District.
- To identify the relationship between Awareness, Knowledge, Attitude and Environmental Consciousness of Civil Engineering Students of Tirunelveli District.
- To analyze the impact of Awareness, Knowledge, Attitude on Environmental Consciousness of Civil Engineering Students of Tirunelveli District.

## HYPOTHESIS

- H<sub>01</sub>: There is no influence of Demographic profile of Civil Engineering Student on Environmental Consciousness.
- H<sub>02</sub>: There is no influence of Awareness, Knowledge, Attitude and Environmental Consciousness variables of Civil Engineering Student on Environmental Consciousness.

## RESEARCH METHODOLOGY

The research design adopted for this study is Descriptive. In this study, the primary data were collected through structured questionnaire afresh and for the first time and thus happen to figure out original characteristics of Civil Engineering Students in Tirunelveli district. The secondary data for this study is collected through Books and Journals. The study has been conducted among 3<sup>rd</sup> and 4<sup>th</sup> year Civil Engineering Students in Tirunelveli District, by Google forms. Total number of population in the study is 157 Civil Engineering students in Tirunelveli district. The respondents were selected using the Census Survey. Researchers distributed 157 questionnaires, out of 122 were received and 2 questionnaires were invalid. Therefore the respondents' rate was 76.4%. The study is mainly based on primary data. The applicability of the finding of the study is limited to Tirunelveli District.

Percentage analysis, Weighted Average, One Way Anova, T-test, Linear Regression, Multiple Regression and Path Analysis (AMOS).

## DATA ANALYSES AND INTERPRETATION

### Demographic profile of Civil Engineering Students of Tirunelveli District

Table 1

Sr. No.	Details	Options	No. of Respondents	Percentage
1.	Living Location	Rural	54	45.0
		Urban	36	30.0
		Semi-Urban	30	25.0
2.	Family Type	Joint family	80	66.7
		Nuclear Family	40	33.3
3.	Family Monthly Income	Upto 10,000	17	14.2
		10,001 - 20,000	30	25.0
		20,001 - 30,000	16	13.3
		30,001 - 40,000	17	14.2
		40001 – 50000	11	9.2
4.	Marital Status	Married	7	5.8
		Unmarried	113	94.2

#### Interpretation

The above table shows the demographic profile of the respondents. Out of 120 respondents, 45% of the respondents are Living in Rural area, 66.70% of the respondents

live in Joint Family, 24.2% respondents have Family monthly income of 50,001 and above and 94.20% of the respondents are Unmarried.

## Spearman Correlation

The relationship between Awareness, Knowledge, Attitude and Environmental Consciousness Civil Engineering Students of Tirunelveli District.

H0: There is no Relation between level of Awareness, Knowledge, Attitude and Environmental Consciousness among Civil Engineering Students.

Table 2

Sr. No.	Relationship	R	P – Value
1.	Awareness and Attitude	.591**	0.000
2.	Knowledge and Attitude	.367**	0.000
3.	Attitude and Environmental Consciousness	.426**	0.000

Level of significance (p > 0.05).

From the table shows the Spearman Correlation analysis showed that the value of correlation coefficient “r” is high for the relationship between Awareness and Attitude (r = .591, sig = 0.000), Attitude and Environmental Consciousness (r = .426, sig = 0.000) & Knowledge and Attitude (r = .367, sig = 0.000) These relationships are statistically significant at 5% level of significance with the P values of .000, .000, and .000. (p > 0.05) P value shows that above latent variables relationships are high.

## Multiple Regression

The impact of Awareness, Knowledge and Attitude on Environmental Consciousness of Civil Engineering Students in Tirunelveli District.

H0: Awareness and Knowledge have No impact on the Attitude of Civil Engineering Students.

Table 3

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Model
1	.598 <sup>a</sup>	0.358	0.347	0.32131	1

a. Predictors: (Constant).

From the table shows the R value represents the simple correlation and is 0.598 which indicates the degree of

correlation. The Adjusted R Square value 0.347 refers that there is 35% influence of the independent variables of Awareness & Knowledge on the dependent factor of Attitude. Therefore, the Awareness & Knowledge is a good predictor to predict the Attitude.

ANOVA <sup>a</sup>						
Mode		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.731	2	3.365	32.598	.000 <sup>b</sup>
	Residual	12.079	117	0.103		
	Total	18.810	119			

P < 0.05.

a. Dependent Variable: Attitude.

b. Predictors: (Constant), Knowledge, Awareness.

The table reveals that the P value is .000<sup>b</sup>, Where P value is less than 0.05. The Null hypothesis is Rejected. Knowledge, Awareness and Attitude are statistically significant. It is a good fit for the data.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.936	0.292		6.638	0.000
	Awareness	0.474	0.074	0.541	6.376	0.000 <sup>b</sup>
	Knowledge	0.074	0.061	0.102	1.205	0.231

The table clearly states that whenever there is a one point increase in the Awareness, there is a 0.541 point increase in the Attitude of the respondents when other independent variables are constant. Similarly, whenever there is a one point increase in the Knowledge there is a 0.102 increase in the Attitude of the respondents when other independent variables are constant. This Beta value is indicated. Standardized coefficient of Awareness and Attitude is higher when compared to Knowledge and Attitude. Among 2 variables Awareness has more impact on Attitude. Therefore, it is concluded that the predictor variable Awareness is actually contributing to Attitude.

**The Multiple Regression Equation as:**

$$\text{Predicted (Attitude)} = 1.936 + (0.474 \times \text{Awareness}) + (0.074 \times \text{Knowledge})$$

**Linear Regression**

H0: Attitude has no impact on the Environmental Consciousness of Civil Engineering Students.

**Table 4**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426 <sup>a</sup>	0.181	0.174	0.48654

a. Predictors: (Constant), Attitude

From the table shows the R value represents the simple correlation and is 0.426 which indicates the degree of correlation. In this table 18.1% (R<sup>2</sup>) Value indicates total variation in the dependent variable, (Environmental Consciousness) that can be explained by the independent variables, (Attitude).

ANOVA <sup>a</sup>						
Mode		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.189	1	6.189	26.144	.000 <sup>b</sup>
	Residual	27.933	118	0.237		
	Total	34.122	119			

P > 0.05.

a. Dependent Variable: Environmental Consciousness.

b. Predictors: (Constant), Attitude.

From this table reveal that the P value is 0.000<sup>b</sup>, where P value is less than 0.05. The Null hypothesis are Rejected. Attitude and Environmental Consciousness are statistically significant. It is a good fit for the data.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.823	0.480		3.799	0.000
	Attitude	0.574	0.112	0.426	5.113	0.000

Dependent Variable: Environmental Consciousness.

From this table, it can be interpreted that Attitude contributing to Environmental Consciousness is Significant with the P value of 0.000. Attitude has an impact on Environmental Consciousness. Whenever there is a one point increase in the Attitude, there is a 0.426 point increase in the Environmental Consciousness of the respondents. Therefore, it is concluded that the predictor variable Attitude is actually contributing to Environmental Consciousness.

The regression equation as:

$$\text{Predicted (Environmental Consciousness)} = 1.823 + 0.574 (\text{Attitude})$$

## Path Analysis (The Factors Driving Changes of Environmental Consciousness)

From the below Pathway whenever there is one unit increase in the awareness there is 0.47 units increase in the Attitude. Whenever there is one unit increase in the Attitude there are 0.57 units increase in the Environmental Consciousness.

H0: Awareness and Knowledge have no impact on the Attitude of Civil Engineering Students.

H0: Attitude has No impact on the Environmental Consciousness of Civil Engineering Students.

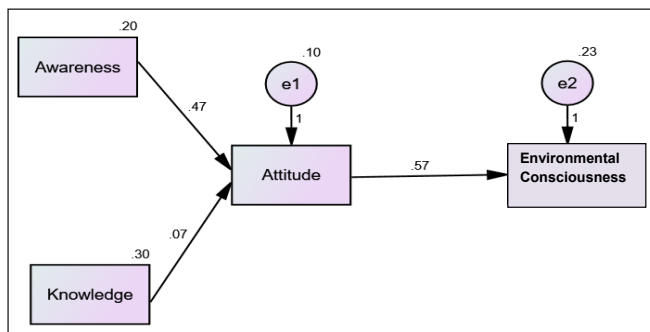


Fig. 2

The result of the model hypothesis verification.

Table 5

	Regression Weights					Result
	Relationship	Estimate	S.E.	C.R.	P	
H01	Attitude Awareness	.474	.064	7.371	***	Supported
H02	Attitude Knowledge	.074	.053	1.393	.164	Not Supported
H03	Environmental Consciousness Attitude	.574	.115	4.994	***	Supported

Note: S.E = standard error; C.R. = Critical Ratio; \*\*\* = p > 0.05 (Significant)  
Data Source: Amos Output.

From the Table 5, the result reveals that the Awareness influences the Attitude for about 47% and the Attitude impacts Environmental Consciousness for about 57%. These are statistically supported (p =\*\*\*).

The Null hypotheses for the paths have been failed.

Awareness has an impact on the Attitude of Civil Engineering Students and Attitude has an impact on the Environmental Consciousness of Civil Engineering Students.

From the finding, it is also understood that the Knowledge impacts Attitude for about 7% and the path is not significant at the 5% level of significance. Therefore, the null hypothesis is accepted. The path is not statistically supportive.

Knowledge has no impact on the Attitude of Civil Engineering Students.

## SUMMARY OF FINDINGS

- Out of 120 respondents, 45% of the respondents are living in Rural area, 66.70% of the respondents live in Joint Family, 24.2% respondents' Family monthly income is 50,001 and above and 94.20% of the respondents are unmarried.
- The value of correlation coefficient “r” is High between Awareness and Attitude among respondents (r =.591, sig = 0.000), Knowledge and Attitude (r =.367, sig = 0.000) & Attitude and Environmental Consciousness (r =.426, sig = 0.000).
- Adjusted R Square value 0.347 refers that there is 35% influence of the independent variables of Awareness & Knowledge on the dependent factor of Attitude. P value is .000<sup>b</sup> Knowledge, Awareness and Attitude are statistically significant. It is a good fit for the data. Among two variables Awareness has more impact on Attitude. Therefore, it is concluded that the predictor variable Awareness is actually contributing to Attitude. Predicted (Attitude) = 1.936 + (0.474 × Awareness) + (0.074 × Knowledge).
- 18.1% (R<sup>2</sup>) Value indicates total variation in the dependent variable, (Environmental Consciousness) which can be explained by the independent variables, (Attitude). The P value is 0.000<sup>b</sup> Attitude & Environmental Consciousness are statistically significant. It is a good fit for the data. The predictor variable Attitude is actually contributing to Environmental Consciousness. Predicted (Environmental Consciousness) = 1.823 + 0.574 (Attitude).
- Pathway is Attitude to Environmental Consciousness (p =\*\*\*) and Pathway is Awareness to Attitude (p =\*\*\*) reveals that relationship is Supported and Pathway is Knowledge to Attitude (P = 0.164) reveals that the relationship has been Not Supported.

## DISCUSSIONS

Suggestions for the Engineering Colleges:

- Civil Engineering departments can arrange workshops, seminars, quiz and assignments Related to Green Building certifications once in a month.

- Civil Engineering Students of Institutions can involve in green building activities in departments.
- Current curriculum of environmental education about Green Building concepts can be updated both with local and global environmental concepts.

Environmental Consciousness leads an individual towards ecologically based living and it has several other determinants. An awareness or environmental attitudes constitutes environmental worldview. An education system would have the power to increase the young generations' for becoming environmentally responsive. By providing a Green Building activity through education, Civil Engineers can provide proactive solutions to a growing global infrastructure.

From the research it has been concluded that there is a correlation between Awareness and Attitude, Knowledge and Attitude and Attitude and Environmental Consciousness among Civil Engineering Students. Among the 2 variables of Green Building Awareness more, importance is given to Attitude. It is very important to notice from the research that the Regression and Path analysis reveal that Attitude actually contributing more to the Environmental Consciousness when comparing to Knowledge and Awareness.

With regard to the Living location, a Significant mean difference among the respondents is towards Attitude. The High value of mean score of the living location of the respondents is Semi urban.

The Civil Engineering students could be given awareness through workshops, seminars, quiz, colloquiums and assignments related to Green Building certification courses once in a month, Green Building activities in the departments and global environmental better education with the updated Curriculum regarding Green Building could be given where there could be enormous increase on awareness regarding Green Building could be built up to support the sustainability of Indian Environment.

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# RELATIONSHIP BETWEEN THEORY OF REASONED ACTION AND THEORY OF PLANNED BEHAVIOUR

M. Siva Bharathy\*

**Abstract** *Consumer environmental awareness has gradually increased over the last 3 decades, as the environment has progressed from a fringe to a mainstream issue. Growing media coverage, increased understanding of environmental problems, the rise of pressure group activities, rigorous regulation, and the impact of large industrial disasters on public opinion have all contributed to this. Environmentalism has been a major problem for consumers over the last 3 decades as a result of environmental damage caused by products, production processes, and natural disasters. From Fishbein (1963) consumer expectancy-value behaviour model to the theory of reasoned action (TRA), to the theory of planned behaviour (TPB) have evolved over the last 40 years (Ajzen, 1985; 1991). The main aim of the study presented here is to discuss a deep insight to the Theory of Reasoned Action and The Theory of Planned Behaviour.*

**Keywords** *Consumer Environmentalism, TRA, TPB, Relationship between TR and TPB*

## INTRODUCTION

Consumer environmental awareness has gradually increased over the last 3 decades, as the environment has progressed from a fringe to a mainstream issue. Growing media coverage, increased understanding of environmental problems, the rise of pressure group activities, rigorous regulation, and the impact of large industrial disasters on public opinion have all contributed to this. Environmentalism has been a major problem for consumers over the last 3 decades as a result of environmental damage caused by products, production processes, and natural disasters. The theory planned behaviour over the years, a variety of consumer behaviour explanation ideas have been proposed. Some are based on social sciences, such as psychology, sociology, or economics. Others focus more on the effects of marketing variables, such as advertising, physical product differentiation, packaging, promotion, retail availability, point of sale display, direct selling, and so on, while others emphasise the effects of external stimuli, such as advertising, physical product differentiation, packaging, promotion, retail availability, point of sale display, and so on. From Fishbein (1963) consumer expectancy-value behaviour model to the theory of reasoned action (TRA), to the theory of planned behaviour (TPB) have evolved over the last 40 years (Ajzen, 1985; 1991).

## AIM OF THE STUDY

The main aim of the study presented here is to discuss a deep insight to the Theory of Reasoned Action and The Theory of Planned Behaviour.

## The Theory of Reasoned Action

The theory of reasoned action (TRA or ToRA) attempts to explain how attitudes and behaviours interact in human action. It is mostly used to forecast how people will act based on their prior opinions and behavioural intentions. An individual's decision to engage in a certain conduct is dependent on the results that the individual anticipates as a result of doing so. The ideas that provide behavioural intentions are divided into 2 categories by Fishbein and Ajzen (1975): behavioural and normative. The behavioural beliefs are seen to be the driving force behind an individual's attitude toward executing the behaviour, whilst the normative beliefs shape the individual's subjective norm about performing the behaviour. 3 boundary circumstances, according to Fishbein and Ajzen (1975), can change the degree of the link between intentions and behaviour:

- The degree to which the measure of intention and the behavioural criteria agree in terms of their levels of specificity.
- The consistency of intentions between measurement and behaviour performance.
- The degree to which the individual has volitional control over carrying out the intention. Additional variables for inclusion in or expansion of the theory of reasoned action have been proposed and tested.

Recently, Ajzen has proposed an extension of the theory of reasoned action by incorporating perceived control over behavioral achievement as a determinant of behavioral intentions and behaviour.

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\* Research Scholar, Xavier Institute of Business Administration (XIBA), St. Xavier's College (Autonomous), Palayamkottai, Tamil Nadu, India. Email: sivaabharathyphd@gmail.com

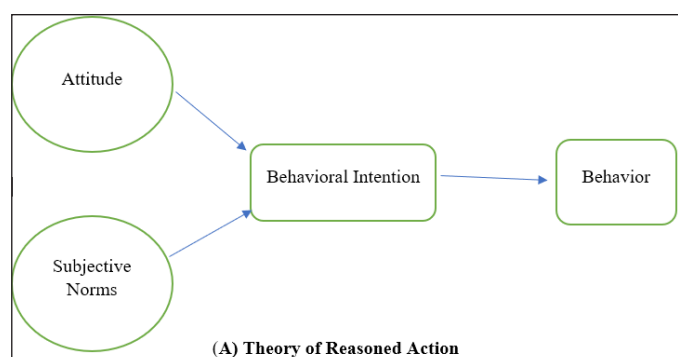


Fig. 1

## The Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour is one of the most widely used models in the literature to investigate pro-environmental behaviour such as recycling, mode of transportation, energy use, water conservation, and green hotel business commonly say eco friendly products. It has been used in 154 distinct settings, according to Armitage and Conner (2001). In several aspects of Green Marketing, the TPB serves as the foundational theoretical framework. According to the Theory of Planned Behaviour (Ajzen, 1988), the easiest way to anticipate behaviour is to ask people if they want to behave in a certain way. We should notice that the purpose will not manifest itself in behaviour if performing the behaviour is physically impossible or if unexpected obstacles stand in the way. How can purpose be explained if it can explain behaviour? 3 determinants, according to Azjen, to explain behavioural intention:

- *The Attitude (One's Own thoughts on the Behaviour)*

For example, if one considers purchasing an energy saving appliance, this refers to an individual's positive or negative attitude toward that behaviour. It is concerned with judging the prospective repercussions of engaging in the conduct, and it will lead to various options based on various assessments of the behaviour. That is the attitude that underlies the behaviour.

- *The Subjective Norm (Other People's Perspectives on the Behaviour)*

Friends, relatives, and coworkers who surround a person to execute a behaviour are the subjective norms. The subjective norm (SN) refers to people's perceptions of external stress when deciding whether or not to engage in a specific conduct. Subjective norms are linked to external remarks and views in this case. In other words, individual conduct is linked to a person's sense of social stress and how they react to it.

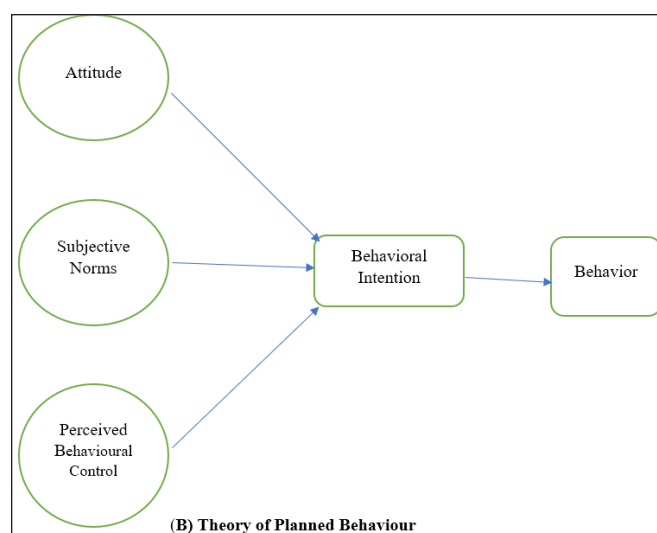


Fig. 2

- *Perceptions of Behavioural Control (Self-Efficacy towards the Behaviour)*

The perception of behavioural control and its impact on intentions and actions is of greater psychological interest than actual control. In the notion of planned behaviour, perceived behavioural control is crucial. The addition of observed behavioural control distinguishes the idea of planned conduct from the notion of reasoned action. Most of the time, it is determined by the availability of resources, such as the economic cost, effort, and time that individuals believe they must devote to the purchasing process.

## Criticisms on Theory of Planned Behaviour

Consumers make decisions, according to the idea of planned behaviour, by weighing the costs and advantages of many options and selecting the one that maximises their projected net benefits. The theory of planned behaviour is part of the so-called "rational choice models" category. It is based on the key assumptions listed below.

- The ideal framework for analysing human behaviour is individual self-interest; rational behaviour is the product of cognitive deliberative processes; and Internal elements, particularly attitude, play the most essential role.
- The policy recommendations that follow from this model are simple. The policy interventions that flow from this model are relatively straightforward. Policy should seek to ensure that consumers have access to sufficient information to make informed choices.
- Despite their familiarity and widespread use, rational choice models have been heavily criticised. The

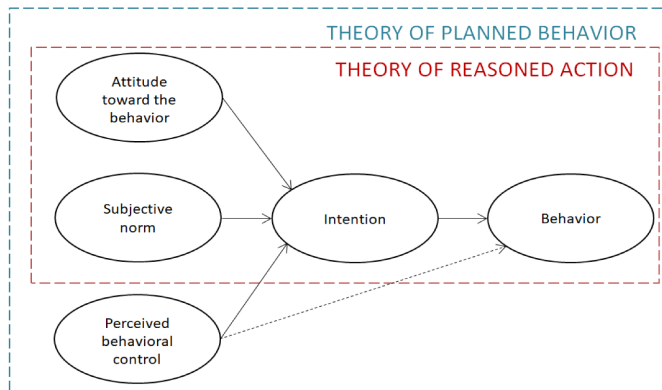


following key claims and arguments form the basis of this critique.

- It is commonly understood that human behaviour is extraordinarily complex, encompassing social, moral, and altruistic behaviours as well as self-interested behaviours. More frequently than not, behaviour is shaped by collective and social decision-making contexts, as well as other influences. Individual preferences are constantly shaped and constrained by these influences.
- Routines and habits, referred to as procedural rationality by Simon (1957), bypass cognitive deliberation and undercut a major assumption of the paradigm.
- Cognitive deliberation appears to be hampered by emotional or affective responses. Consumers form emotive associations with consumer items, for example, is widely known in marketing theory.

## TRA AND TPB

TRA was established by Fishbein and Ajzen (1975) to describe customer behavioural intentions. Ajzen and Fishbein (1980) claimed that intentions are the most significant predictor human behaviour, that humans are rational in their methodical utilisation of all available data.



**Fig. 3: Relationship Between Theory of Reasoned Action and Theory of Planned Behaviour**

The intention of individuals to engage in a certain activity is the core concept of TRA. The term “intention” refers to a person’s willingness or readiness to engage in the conduct in question (Ajzen, 1985). According to this idea, consumers’ willingness/ready to purchase green products or embrace green choices/alternatives is measured by their green product purchase intention. Fishbein and Ajzen’s model has been tested and validated in a variety of settings, including health behaviours, voting, online media, organic food, and alcohol usage, among others. Because of its high predictability, TRA has shown to be an effective tool for predicting consumer

behaviour and marketing intents and behaviours. TRA has been used to predict intents in green marketing domains like as energy saving, recycling practises, and green buying behaviours, to name a few (Ha & Janda, 2012). However, TRA only addresses volitional control and ignores ownership of necessary opportunities and resources (Madden et al., 1992). For example, some consumers may want green products yet be unable to purchase them owing to a lack of funds or product availability. Control factor gives information about limits experienced by customers and improves the theory’s predictability when constraints on action perceived by consumers’ actions are not well predicted by mere creation of an intention (Armitage & Conner, 2001). To broaden the scope of TRA, this non-volitional, perceived behavioural control element was added into TPB (Ajzen, 1985, 1991). If the conduct is under full volitional control, perceived behavioural control (PBC) should have no effect on the intention-behaviour link; alternatively, it should moderate the relationship if the action is not under full volitional control (Armitage & Conner, 2001). TPB predicts intents based on 3 factors: attitude toward behaviour, subjective norm, and perceived behavioural control.

## CONCLUSION

When the behaviour in question is within volitional control, the theory of reasoned action can be used (Madden, 1992). When the actions do not meet the premise of volitional control, however, the theory of planned behaviour outperforms the theory of reasoned action in terms of predicting target behaviour. Furthermore, regardless of the level of control, the theory of planned behaviour explained greater diversity in behavioural intentions than the theory of reasoned action. A separate measurement of people’s ideas about the resources and opportunities they have, or believe they have, to conduct the behaviour, and the inclusion of these beliefs (i.e., perceived behavioural control) could be explored as an extension of the theory of reasoned action.

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# THE IMPACT OF SPECIAL EDUCATION STRATEGIES IN THE LEARNING ENHANCEMENT OF SPECIAL CHILDREN DURING COVID-19 CRISIS

Amali Arockiaslevi J.\*, Stella P.\*\*

**Abstract** *The COVID-19 pandemic has influenced education systems worldwide, leading to the closing of near-total schools, universities, and colleges. The global COVID-19 pandemic epidemic is also impacting mental health. Families are concerned, and schools are being shut down at this time, which has a huge impact not just on regular children's education but also on teaching children with special needs. Children with special needs are becoming complicated; they are impaired because their memory and processing ability is not equivalent to others. Due to the COVID-19 Pandemic effect, the halt of therapy development, speech therapy sessions and social ability classes are halted and impacted children with special needs. While the Special Education Schools (SES) struggle during the lockdown era to interact with Children with Special Needs, it has driven them to find new ways to get them out of the school situation. The Researcher has used the convenient sampling technique to gather data from parents, teachers and administrators from the Tirunelveli district. The Researcher has sent a Sample questionnaire coupled with 2 variables relating to technology and Communication. It is to understand how technology-based inputs enhances the children's psychological, emotional and mental development. The results revealed that 2 elements are very strong: Technological Orientation (TO) and Communicative Orientation (CO). The technological orientation results from a technology-based intervention guides the Special Education Schools to help the Special Children through techno-savvy parents. On the other hand, the parents who are slow in technology use are given orientation to use their communicative skills to help the children. Thus, the current research recommends using ICT tools and techniques support special needs children and help them learn at home.*

**Keywords** *COVID-19, Special Children, Psychological, Emotional, Mental, Technical Orientation, Communicative Orientation, ICT*

## INTRODUCTION

The COVID-19 pandemic has influenced education systems worldwide, leading to the closing of near-total schools, universities, and colleges. Global COVID-19 pandemic epidemic is also impacting mental health. Families are concerned and schools are being shut down at this time, which has a huge impact not just on regular children's education but also children with special needs. Teaching Children with special needs is becoming complicated; they are impaired because their memory and processing ability is not equivalent to others. Due to COVID-19 Pandemic effect, the halt of therapy development, speech therapy sessions and social ability classes are halted and impacted children with special needs. While the Special Education Schools (SES) struggle during the lockdown era to interact with Children with Special Needs, it has driven them to find new ways to get them out of the school situation. The current research focuses on the role of Parents in educating Children with Special needs. The Management of Special Education. Special Education Schools (SES) is targeting the parents to be empowered to teach their children at home. As Educational institutes are going online to help the students,

the management of Special Education Schools are also conducting sessions with parents of children with Special Needs and enabling them to learn the art of teaching children at home with knowledge developing techniques and tools. Thus, the paper presents an overarching view of imparting quality education to Children with Special Needs through the parents and how statically various aspects are related.

## Background Understanding

The Pandemic COVID-19 has impacted on education system around the globe largely. The Education of Children with Special Educations also has suffered the most. Special Educational Schools are shut down largely and online communicative system is not working at this moment. Brittle, (2020) has observed that Teachers in special education during the COVID-19 situation have impacted teachers as they work in a stressful situation to manage the children with Special Needs. DeRish et al. (2020) indicated in their studies that there is a link between Children with special needs who are externalizing behaviour problems and parents who disengage themselves with their words

\* Research Scholar, Manonmaniam Sundaranar University, Research Department of Business Administration, St. Xavier's College (Autonomous), Palaymkottai, Tamil Nadu, India. Email: amaliselvi@gmail.com

\*\* Research Supervisor, Department of Business Administration, St. Xavier's College (Autonomous), Palaymkottai, Tamil Nadu, India. Email: stellajenefa@gmail.com

in their learning. The alternative method of educating Children with Special Needs are to involve the parents in Special education and orient them to support their wards. Brydges and Mkandawire (2020) have given an insight that there are urgent needs of involving the parents of Children with Special Needs and train them to assist their children. Since they are the custodians of the children, they are to be trained to support children's education. Carlson et al. (2020) have enumerated that the interaction between School management and the Parents of Children with Special Needs is a must and this may bring change in learning of special children. They have suggested further that the cooperation of parents and the Collaboration of Teachers could bridge the gap of Children with Special needs learning. DeMatteo (2020) has explained that the parents with Special Children are to adapt ways with concrete plans to meet Special education challenges. Burke et al. (2020) have indicated that many parents lack sufficient knowledge of Special education curriculum design and imparting methods especially during this period. Viner and Shaughnessy (2020) proposed a solution that parents and teachers have to bring on a digital platform and mould them to use low-tech and High-tech medium of digital technology communication in teaching and learning purposes of Special Children. Thus, the current research has paved a way to explore the role of parents in educating their Children with Special Needs as the pandemic COVID-19 has negatively impacted special education. It has to be further validated through the current research.

## RESEARCH METHODOLOGY

Yan (2020) describes research design that Research area turns into specific and measurable questions with data collected, validated and interpreted. The research has drawn insights from the current research background, leading the Researcher to identify the research gaps in the special education systems. Based on the research gaps in the existing literature, the researcher has formulated the blueprint of research to carry out formally.

### Research Objectives

Sreejesh et al. (2013) has indicated that research objectives act as parameter to enhance the research. The researcher has formulated the research objectives based on the research gaps and insights drawn. The objectives are: (1). To identify Children with Special Needs, (2). To correlate Special School content instruction and Parents motivation, (3). To form proximity of parents teaching children with Special Needs. (4). To extract different factors affecting the parents teaching Children with Special Needs,

## Sampling Method

Frey (2018) has explained convenient sampling as a sampling technique used to collect data from the readily available participants for sharing information. The Researcher has used the convenient sampling technique to gather data from parents whose children from selected Special Education Schools (SES) in Tirunelveli district, Tamil Nadu. The Researcher has selected 300 parents whose children are in Special Schools and sent the questionnaire to collect data.

## RESULTS AND INTERPRETATION

### Introduction

Based on the predetermined sample size, the researcher has received 172 (out of 300) parents, which signifies a response rate of 57.33%. Leung, (2001) described Cronbach's Alpha as a measure internal consistency of items (Variables) used in a research construct and the value scores (0.7) is good for the research. Researcher has obtained a satisfactory value of reliability using Cronbach's Alpha (0.885) which signifies the overall strength of the research construct of items covered 49. The outcome of the research findings are enumerated with specified objectives.

### The Children with Special Needs and their Types

Table 1: Special Children types

	N	Mean	Std. Deviation
Dump	172	4.41	.857
Visual	172	4.14	.951
Physically challenged	172	4.13	.924
Hearing	172	4.08	.776
Deaf	172	3.66	1.339
Valid N (listwise)	172		

The objective 1 is to study the types of Special Schools that exist in the target populated district. The mean value of the Table 1 indicates the different types children who enrol in Special Education Schools (SES) in Tirunelveli District. Many schools are found to be carted to the needs of people with speech problem as it scores the mean value 4.41. Many parents have to deal with Children with Dumbness. along with action orientation. Many parents have voiced that their wards are dumb children who cannot communicate orally. This needs special care to assist them in learning. The

Parents have been guided to help their wards with pictorial representation of things, events and situations. Identification of the Special needs of Children is given scope to develop the content and its delivery medium. Children with Speech Difficulty or dumb Children are more in numbers in the Special Schools. The second highest mean value is Visual Impairment children and they are to be given more care. The Children with Visual Impairment have faced a lot of difficulty in learning during the pandemic period.

### Parent-Content Instruction Module

*Number of Cases: Proximity and closeness of Parents*

**Table 2: Parent-Content Instruction Strategies**

	N	Mean	Std. Deviation
Guided Instruction	172	4.24	.681
Guided Monitoring	172	4.13	.865
Guided Content plan	172	4.12	.700
Guided Assignment	172	4.06	.870
Guided Training	172	3.85	1.043
Guided Sharing	172	3.84	1.017
Guided Problem Solving	172	3.81	.963
Guided Feedback	172	3.72	.938
Valid N (listwise)	172		

The pandemic COVID-19 has forced the Special Schools to find alternative ways to instruct the children with Special Needs. The Special Schools have been trying their best to instruct the students enrolled in their schools. Objective 2 was to study the impact of COVID-19 on the parents of Special Children and how they are given orientation to follow up with their wards in terms of teaching-learning. The Management of Special Schools has devised several mechanisms to educate the parents as primary instructors of Children with Special Needs. The Table 2 reveals that Guided Instruction scores very high mean (4.24) and Parents are guided by the Special schools and helped them understand their roles as teachers who could instruct their wards and assist in their wards' learning. The parents of Children with Special needs were given teaching orientation and how to engage with their wards in moulding their learning. The second highest mean is Guided Monitoring having value (4.13), ranked as second component. Teachers of Special Schools have developed a mechanism to assist the parents in developing the content and guided them to teach their wards. They also try to monitor the way the parents are engaging and assisting their learning. This is a positive feedback from the parents and encouraging moment for the special schools.

### Forming Proximity of Parents in Special Education

**Table 3: Factors Convergent**

Sr. No	Factors	No. of Aspects Covered	Reliability Construct
1	Teaching Aids	10	.921
2	Content Sharing	7	.919
3	Teaching Instruction	7	.918
4	Parent Resources	6	.880
5	Parent Interaction	5	.856
6	School Support	5	.847
7	Reinforcement Value	4	.812

The objective 3 is to find out the closeness and the proximity among the parents. The cluster analysis gives us an orientation to understand the proximity and the closeness that parents of the Special Children have. There are 3 clusters formed. These 3 clusters are named Parents with High Technology, Parents with Moderate Technology, Parents with low Technology. Cluster 1 is Parents with High Technology, having 43% of the share of total respondents. In this cluster, Parents are technologically sound and use mobile and other Technology to support their wards and assist them in learning. These parents have become techno-savvy in using modern methods of teaching with online videos and graphical mode. It has been observed that Parents in these clusters are more prone to Technology and its benefits. Thus, Children with Special needs are different in learning. The second cluster is named Parents with Moderate Technology having 59% of total respondents, which is higher than the other 2 clusters.

Number of Cases: Proximity and Closeness of Parents		
Cluster	1	47.000
	2	102.000
	3	23.000
Valid		172.000
Missing		.000

In this cluster, the parents are moderate in following technology-oriented instruction and teaching their wards. In this group, they can understand the process of enhancing themselves in teaching and learning paradigm. Parents with Moderate Technology have used the combination of Technology orientation and Communication orientation. The third cluster is named as Parents with Low technology orientation. These parents are less acquainted with modern Technology and its impact on Children with Special Needs. The parents of Children with Special Needs are more prone

to Communicative orientation. Thus, these parents use Communicative orientation as a tool to instruct their wards and make use of flashcards, spell cards and drawing kits to teach with confidence.

### Extracting Different Factors Affecting the Parents (Factor Analysis)

The objective 4 is to extract different factors that the aspects are converged. The Table 3 indicates the factor scores of 49 items (aspects) being converged into 8 factors. These factors are grouped with specific aspects which are supportive. The 1<sup>st</sup> factor is Teaching Aids consists of alpha value (.921). This explains about the learning materials used for instruction of Children with Special Needs. The parents can use the Teaching Aids like Spell Card, Pair words and ABC kit.

The 2<sup>nd</sup> Factor is Content Sharing having 7 aspects converged with value (.919). The content sharing factor involves the teachers of the Special Schools and the parents of the Children with Special Needs. Due to COVID-19, Teachers introduce the parents to the lessons taught and instruct how to handle the lessons through activities. The 3<sup>rd</sup> factor is Teaching Instruction which scores .918 as construct reliability of the factor. Special Schools uses the teaching instruction to help the parents learn the art of teaching the Children with Special needs. Teachers can guide and monitor their works. The 4<sup>th</sup> factor is Parent Resources which has value of (.880) with 6 aspects being converged. The parents use their mobile phone, taps and other electronic devices to instruct and communicate to the children with Special needs. The 5<sup>th</sup> factor is Parent Interaction is having high value (.856). Parent interaction with their wards have improved and found to be positive as it has reduced the negative orientation of the parents. The 6<sup>th</sup> factor is School Support, which covers 5 aspects with the value of (.847). The school support factor indicates that the school extends its support to the parents in analysing their wards' growth and development. The 7<sup>th</sup> factor is Reinforcement Value. Parents are given psychological support and being encouraged to assist their wards in their learning.

### CONCLUSION

We are at the end of the journey of current research. It has been a motivating experience to understand the concept of educating Children with special Needs. The parents of the Children are found to be motivated and enriched by the new initiatives taken by the schools to support them. The schools have also used parents to enhance the education of the

Children with Special Needs. One of the Major learnings of the current research was identifying parents who are having proximity with each other and developing high, moderate and low levels of understanding of Technology. The current research gave new insights into parents' and their teaching influence on the Children with Special needs.

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St.Xavier's College is run by the Jesuits (Society of Jesus) in the name of society of St.Francis Xavier, a body registered under the Societies Registration Act, (S.No.3 of 1920-21) having its office at Palayamkottai. The College was started in 1923 by dedicated French Jesuit Missionaries in Palayamkottai. In recognition of its service and to increase its efficiency and still further, autonomy was conferred on St.Xavier's College with effect from June 1987 The College was accredited with Five Stars by the National Assessment and Accreditation Council (NAAC) on 17th April 2000. The College was re-accredited with 'A' Grade by NAAC in April 2006. UGC conferred on the College the status of "College with Potential for Excellence" in 2004 and for the second time in 2010. The college was again re-accredited in the third cycle with "A" Grade by NAAC with CGPA 3.50 in the year 2012. The college was re-accredited with 'A++' Grade by NAAC in September 2019 and with a CGPA of 3.66, during the fourth cycle of accreditation under NAAC.

XIBA was started in August 2012 as the

Department of Master of Business Administration, approved by AICTE and to Manonmaniam Sundaranar University, Tirunelveli. Xavier Institute of Business Administration (XIBA) offers a 2-year Master's programme (M.B.A.). It is a Jesuit B School run by Jesuits of Tamil Nadu, who run LIBA Chennai, XLRI-Jamshedpur, XIM – Bhubaneswar and JIM –Trichy. XIBA has elevated as Research Centre in Business Administration in the Year 2019. XIBA is in a lush green environment inside the St. Xavier's College and has a team of well qualified and highly dedicated faculty, is led by Jesuit priests, who together strive towards holistic development of the students. XIBA since then has grown in strength and is actively working with Industries in this region to develop future leaders who are driven by Excellence and Ethics. XIBA has produced over 400 managers and has admitted its 9th Batch of students in July 2021.

The core of XIBA education lies in forming leaders who make a difference positively in the lives of people in its every activity, be it academic or non-academic. XIBA aims at formation of character of students.

And forms excellent leaders with ethics.

## Our Vision

To form competent, committed, creative and compassionate leaders who excel in what they feel, think and act with values of justice, peace and love

## Our Mission

- To unearth innate talents and build positive self-image
- To build skills that make the students become able individuals
- To acquire knowledge that shapes the students become capable persons
- To develop an attitude that helps to be socially responsible
- To gain confidence to become entrepreneurs
- To help students become global citizens with local concerns





## Publishing India Group

E-598, Ground Floor, Palam Extension,  
Sector-7, Dwarka (Near Ramphal Chowk)  
New Delhi-110077

Tel.: 011-28082485, 011-47044510

Email: [info@publishingindia.com](mailto:info@publishingindia.com)

Website: [www.publishingindia.com](http://www.publishingindia.com)



**Xavier Institute of Business Administration (XIBA)**

**A Jesuit Business School**

**St. Xavier's College, Palayamkottai  
Tirunelveli-627002, Tamil nadu, India**

**Phone - 0462 4264441/4264442**

**E mail : [xibatvl@gmail.com](mailto:xibatvl@gmail.com)**

**Website : [www.xibasxc.com](http://www.xibasxc.com)**