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### Criteria III-Research, Innovations & Extension Progression 3.3 Research publication & Awards

3.3.2.1 Total number of books & chapters in edited volumes/books published & papers in national / international conference proceedings year wise during last five years

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2	<a href="#">Book/Chapter proceedings-2021-22</a>
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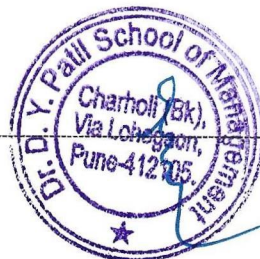
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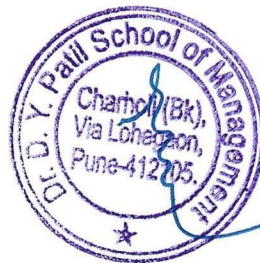
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Years	2022-23	2021-22	2020-21	2019-20	2018-19
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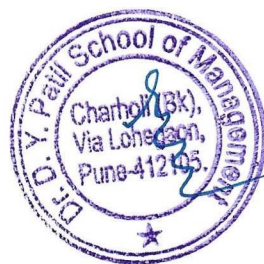


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Peer Reviewed Journal for M.Phil., Ph.D. & Appointment of Teacher in Universities & College  
ISSN 2454-4855 VOLUME - 3 No. - 9 Oct - 2023

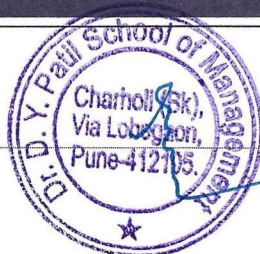
# International Journal of Social Science & Management Studies

Peer Reviewed & Refereed Journal  
Indexing & Impact Factor 5.2

Two Days National Seminar on  
Multidisciplinary Research in  
**Women Empowerment in India  
(History & Present)**  
Date : 08-09 October, 2023  
Venue : Jabalpur (M.P.), INDIA



**International Journal of  
Social Science & Management Studies**



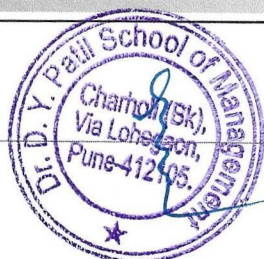


## A study on Status of Women Participation in Fintech industry by Varsha Rani Patel

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ISSN : 2454 - 4655, Vol. - 9, No. - 9, October - 2023, Seminar Special Issue English

2023

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**A Study on Status of Women Participation in Fintech Industry**

Varsha Rani Patel  
Assistant Professor, Dr D Y Patil School of Management, Pune  
Dr. Sonali Dharmadhikari  
Associate Professor, IMED, Pune

**Abstract :-** Fintech combines both term Financial as well Technology. This is the main traditional male dominating area where women contribution is least. It is also observed that this segment in our economy has vast scope. Government is also providing various platform to increase the women participation in Fintech. SEWA, WEP, PMJDY are some of schemes launched by government. Digital literacy is important to enter in this field along with entrepreneurship skills and technological ability. There are more than 2500 fintech companies in India & they provide many employment opportunities. In present all traditional transactions are digitalizing Urban women are slowly adapting this new Fintech India where as Rural women need attention.

**Key words :-** Fintech, Internet user, digitalization, mobile banking, Financial transactions, Digital literacy, Financial Inclusion.

**Introduction :-** In recent days fintech concept is popularizing. Growth in fintech industry is prominently visible alike the status of women participation is increasing in this particular area. In India women population is India has witnessed significant contributions from women. China is still leading in fintech thereafter India is in second to lead in this sector i.e. 87% (Avani Arora, 2021). The fact that women participation is less because of internet penetration, mobile and technology adoption, access to financial inclusion According to GSMA's mobile Gender Gap Report 2021 report 9% women are not likely to be independent financially or they do not have access to phone resulting to 7% population to men (Carboni, 2021). In this research a comprehensive study is carried out to understand the women status particularly in the growth of fintech industry.

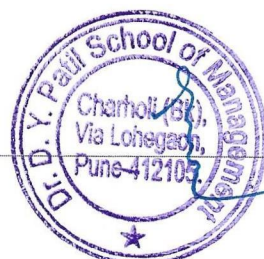
**Primary Objective :-**

- To understand the awareness of fintech among women.
- To understand women participation in fintech industry
- To assess the involvement of women in the growth of fintech industry
- To find out the challenges & growth of fintech industry in context to women participation

**Literature review :-**  
"It is observed that women executive representative count have increased from last ten years that is 7% relatively less than men's. Key three findings has been identified 1. huge gender gap in leadership status in fintech sector. Women participation & share increasing at a slow pace then also gender gap still exist. The share or contribution of women in powerful positions like founder, leader is even lower than those in the traditional banking industry and technology companies." (Purva Khera, Sumiko Ogawa, Ratna Sahay and Mahima Vasishth, 2022)  
"According to EY European Financial Services Boardroom Monitor UK financial services in UK across the financial services the gender gap in board position is 39% female & 61% male, which considers female participation is low. Whereas Findexable's 2021 Diversity for Growth Report, states women hold only 11% of all FinTech board seats and represent less than 20% of company executives, and only 40% of FinTechs have appointed a woman to their boards" (Luttig, 2023)  
"Only 1.5% women founded fintech solely & their percentage in global contribution is only on 1%. Lack of entrepreneurial support, capital access is major challeng for women in fintech industry. Women participation can be improved by providing safe work environment, parental leaves, and training & apprenticeship programs."

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## Evolution & Growth of Fintech with Special Context to Rural India By Varsha Rani Patel First Page of the Journal

Peer Reviewed Journal for M.Phil., Ph.D. & Appointment of Teacher in Universities & College  
ISSN : 2394-3580 VOLUME - 10, No. : 11, Sep. - 2023

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Venue : Govt. Digvijay College, Rajnandgaon (C.G.), India

Indian Tech

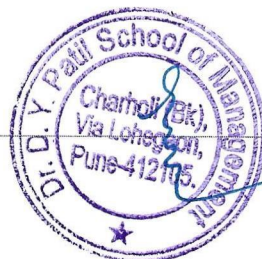
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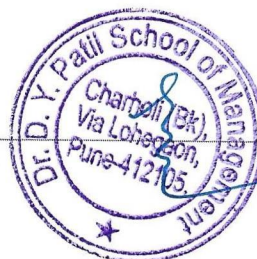




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2023

Swadeshi Research Foundation A Monthly Journal of Multidisciplinary Research  
International Peer Reviewed, Refereed, Indexing & Impact Factor - 5.2, Ex- UGC S.N. 4990  
ISSN : 2394-3580, Vol. -10, No. -11, September-2023, Conference Special Issue English

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**Evolution & Growth of Fintech with Special Context to Rural India**

Varsha Rani Patel  
Assistant Professor, NET Qualified, DR D Y Patil School of Management, Lohegaon Pune, India  
Dr. Sonali Dharmadhikari  
Associate Professor IMED Pune, India

**ABSTRACT** :- India is witnessing a new change in traditional finance sector and this change brought technology into everyone's life. This Finance and technology sums up fintech. Now everyone can do financial transaction on finger tips. It offers various services which is time saving & cost effective both. It's amicable growth is significant now. PayTm is evolved as a bank & many Fintech companies are in pipeline. India with a large population is fastest growing country in fintech after China. But one cannot miss the contribution of rural India in India's population which is more than urban area. This study is about fintech in rural area. How fintech is approaching there, various factors affecting it's growth & development along with it's future plan study through fintech matrix.

**KEYWORDS** :- Fintech, digitalization, digitization, banking, Rural population, P2P lending.

**INTRODUCTION** :- Fintech is not a new concept in India. It has it's roots since 1950s. Credit card considered as a first fintech product thereafter ATM's , Internet Banking, Mobile Banking and now, various applications are available. These all reduced the burden of carry cash everywhere. Online Stock Trading & Electronic Banking changed all physical financial transaction from to Online platform. It improved the accessibility and convenience for the customers. Pay Pal is the first aggregator providing payment facility to customers in a secure way through online platform since 1988. Fintech, provided new & easy way to avail financial benefits by use of technology. The growth in Fintech sector witnessed during 2008 Financial Crisis afterwards it is growing enormously.

There are more than 2100 fintech companies in India. India's adoption rate for Fintech is 87% .UPI Transaction Volume increased by 200times from 2017 to 2023. It indicates daily transactions are increasing enormously. Invest India Reports state that 76% increase in Digital Payments till 2022. India is the second largest digital populated country, counting 692 million users by January 2023. (bySwarajya Staff, 2023)

India's anticipated count for 'active' internet users is 759 million by 2022. 399 users count for rural area whereas 360 for urban areas. This indicates that the growth of the internet user in India is still largely driven by rural areas.

As per report there is significant gap in penetration of internet user in different states of India. Bihar has 32% internet user which is lesser than Goa's 72% internet user.

Due to certain gaps in literature, researcher could only focus on existing fintech players in rural area than upcoming new players. This paper presents a study about rural India population & it's fintech growth, development. Here, researcher aims to fill the literature gap in rural sector fintech development. In this study researcher evaluates the present literature & summarizes the knowledge with a goal to achieve & provide definite analysis through modal or matrix.

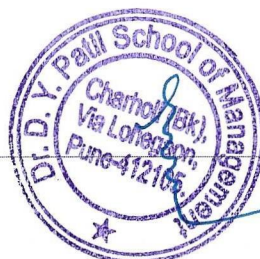
This study begins with review of literature followed by evolution, growth of fintech, after that researcher brief fintech's expansion & significance in rural areas, comparison rural vs urban, swot anagnosis.

**2. LITERATURE REVIEW** :- According to the report of (KPMG 2016), The Fintech market in India is forecasted to reach USD 2.4 billion by 2020 from a current USD 1.2 billion. A response from traditional cash concentrated Indian economy is overwhelming towards new technology. (Vijal, 2019).

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**The Impact of User Engagement Strategies on Revenue Generation in Payment Apps By  
Dr. Chetan Sarwade First Page of the Journal**



## Book of Abstracts

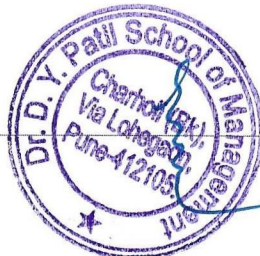
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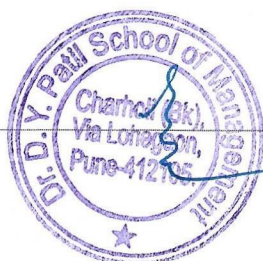




## The Impact of User Engagement Strategies on Revenue Generation in Payment Apps By Dr Chetan Sarwade

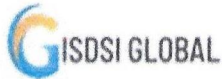
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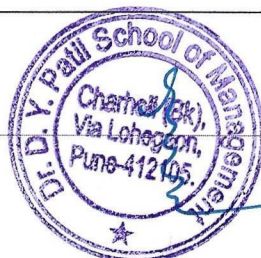
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### The Impact of User Engagement Strategies on Revenue Generation in Payment Apps

**\*Dr.Chetan Sarwade (Dr D Y Patil School of Management, Lohegoan)  
Dr. Walmik Sarwade (Dr. Babasaheb Ambedkar Marathwada University, Aurangabad)**

This study investigates how user engagement techniques may have a significant impact on how much money is made through payment apps. Payment app developers are always looking for new, creative methods to draw and keep consumers in an increasingly competitive industry. This study aims to explore how different user engagement strategies, such as push alerts, gamification, personalised offers, and user experience improvements, contribute to increased user activity and transaction frequency, which in turn boosts income. This study intends to shed light on how successful user engagement methods may promote revenue growth and sustainability in the fiercely competitive payment app market through empirical analysis and case studies. The results of this study might be a great source of advice for marketers and developers of payment apps who are looking to improve their tactics for long-term financial success. This study examines the potential impact of various user engagement strategies on user retention, transaction frequency, and ultimately the financial performance of payment applications. These strategies include user interface improvements, personalised notifications, incentive programmes, and social integration. This study aims to provide light on the ways in which skilfully implemented user engagement tactics may act as catalysts for sustainable revenue development and competitiveness in the hotly fought payment app market by utilising empirical data, case studies, and industry insights. The findings given here provide developers and marketers of payment apps with practical insights that will help them hone their strategies and solidify their positions in the constantly changing digital financial environment. By gaining a deeper understanding of how effective user engagement strategies can influence these metrics, payment app developers, marketers, and industry stakeholders can refine their approaches. This research aims to provide actionable recommendations for optimizing user engagement strategies to ultimately bolster revenue generation and sustain competitiveness in the ever-evolving digital financial ecosystem.

*Keyword: Payment Apps, Revenue Generation, Digital Finance, User Retention, User Engagement.*





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Strategies Marketing Analysis & Management System- Dr E B Khedkar

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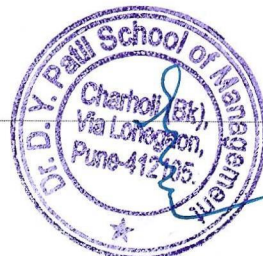
**ISDSI GLOBAL**

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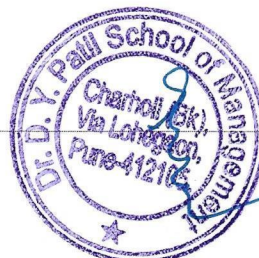




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**Strategies Marketing Analysis Management System**

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**Dr. Chetan Khedkar (Dr. D Y Patil School of Management, Charholi (via Lohegaon)  
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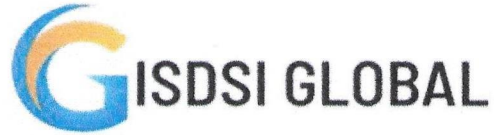


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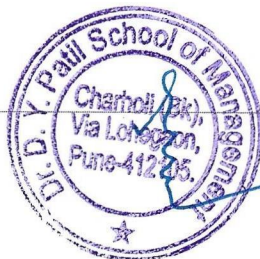
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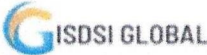

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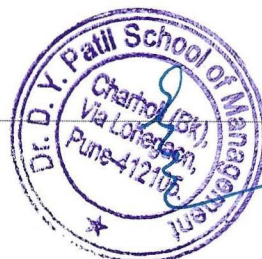
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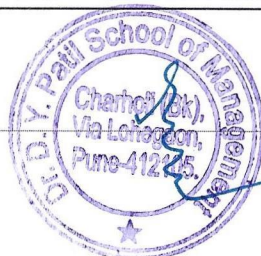
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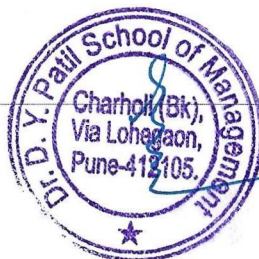
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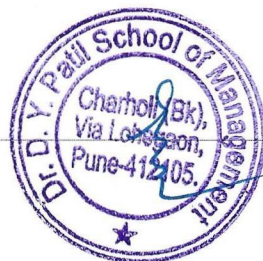
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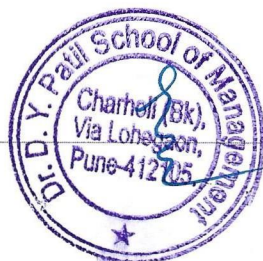
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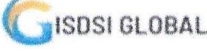

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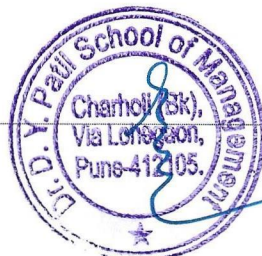




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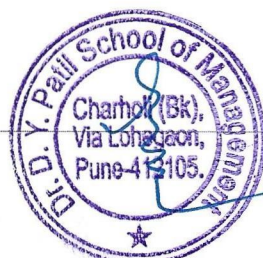
**Digital HR Marketing Observation System**

**\*Ashutosh Khedkar (Dr. D. Y. Patil School of Management, Charholi (via Lohagaon)  
Pue-412105)**

**Dr. Tanaji Dabade (Navsahyadri Group of Institutes, Faculty of Management – MBA)**

The Digital HR Marketing Observation System (DHRMOS) represents a cutting-edge technological solution designed to revolutionize the way organizations engage with human resources (HR) and marketing functions. In an era where the intersection of HR and marketing is crucial for attracting, retaining, and optimizing talent, DHRMOS emerges as a comprehensive platform aimed at providing real-time insights into employee behavior, recruitment trends, and employer branding strategies. DHRMOS employs advanced data analytics and artificial intelligence algorithms to monitor and analyse digital interactions within the organizational ecosystem. By integrating with various HR and marketing tools, it captures and processes data from recruitment platforms, employee feedback systems, social media channels, and internal communication channels. This holistic approach allows organizations to gain a nuanced understanding of the employee lifecycle, from recruitment to retention. One of DHRMOS's key features is its ability to track and assess the effectiveness of digital marketing strategies in the context of talent acquisition. It provides actionable insights into the performance of job postings, employer branding campaigns, and social media recruitment efforts. Moreover, the system evaluates the sentiment and engagement levels of current employees, offering valuable information for refining internal communication strategies and enhancing the overall employee experience. The abstract of the Digital HR Marketing Observation System encapsulates its essence as a transformative tool at the nexus of HR and marketing. By leveraging digital data, analytics, and AI, DHRMOS empowers organizations to make informed decisions, optimize their recruitment processes, and bolster their employer brand. In an era where the war for talent is increasingly fought on digital fronts, DHRMOS emerges as a strategic ally, ushering in a new era of data-driven HR and marketing synergy.

*Keyword: Digital HR, Marketing, Observation System, Analytics, Artificial Intelligence, Talent Acquisition, Employee Engagement, Data-Driven Insights.*





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Exploring Pedagogical Approaches in B Schools for Entrepreneurship Skill Development in Pune Region- **Hrishikesh Kulkarni**

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**ISDSI GLOBAL**

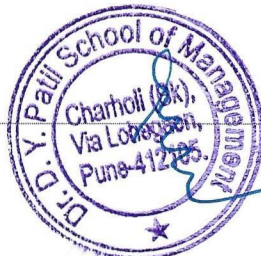
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*Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World*

**27-29, December 2023**

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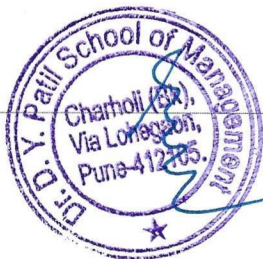




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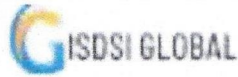
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### Exploring Pedagogical Approaches in B Schools for Entrepreneurship Skill Development in Pune Region- **Hrishikesh Kulkarni**

#### First Page of the Research Paper Published



Reimagining Globalization: The Power of Digital  
Interconnection in a Digitalizing World  
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### Exploring Pedagogical Approaches in B-Schools for Entrepreneurship Skill Development in Pune region

**Hrishikesh Kulkarni** (Dr D Y Patil School of Management, Charoli B, Lohegaon, Pune, Maharashtra)

**Meeta Meshram** (Sinhagad Institute of Management, Ambegaon, Pune, Maharashtra.)

The research looks on the various teaching strategies used by Business Schools (B-Schools) in the Pune area to develop and improve their students' entrepreneurial abilities. Since entrepreneurship is widely seen as a driver of innovation and economic progress, educational institutions must ensure that prospective entrepreneurs receive the necessary training. Pune, one of India's leading commercial and educational centers, provides an ideal setting for researching how B-Schools modify their teaching approaches to develop entrepreneurial talent. This study intends to offer a thorough examination of the pedagogical strategies used by Pune's B-Schools, with a particular emphasis on the curriculum, instructional strategies, industry partnerships, and extracurricular entrepreneurship-related activities. The study uses both qualitative and quantitative research techniques, such as content analysis, interviews, and surveys, to identify the advantages and disadvantages of each strategy. Additionally, it seeks to pinpoint areas for growth and best practices, which will advance entrepreneurship education in the Pune area. Pune, a city known for its developing educational institutions and thriving startup ecosystem, serves as an ideal backdrop for this exploration. The research sets out to comprehensively analyze the multifaceted approaches taken by B-Schools in Pune, shedding light on their curriculum design, teaching methodologies, industry linkages, and extracurricular initiatives dedicated to entrepreneurship education. These factors collectively contribute to a rich and diverse educational environment, and this study seeks to discern the strengths and shortcomings of these pedagogical practices. The findings of this study hold the potential to inform educators, policymakers, and B-School administrators about the most effective strategies for nurturing entrepreneurship skills among students, ultimately strengthening the entrepreneurial ecosystem in Pune and beyond. As the importance of entrepreneurship in fostering economic growth and innovation continues to grow, understanding how B-Schools in Pune approach this critical aspect of education is of paramount importance.

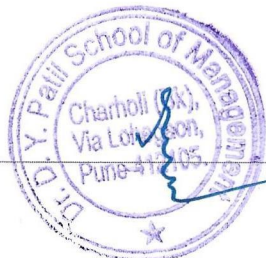
*Keyword: Pedagogical Approaches, B- Schools, Entrepreneurship Skills, Pune region, Education Enhancement.*





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3	E-Banking and Business Models, Redshine Publication, 1st Edition, ISBN - 978-93-93239-47-1, December 2021.- <b>Dr Ganesh Lande</b>
4	Financial Management, Redshine Publication, 1 <sup>st</sup> Edition, ISBN - 978-93-93239-88-4, February 2022. <b>Dr Ganesh Lande</b>
5	International Finance, Scientific International Publishing House, 1 <sup>st</sup> Edition, ISBN - 978-93-94002-65-4, 2021.- <b>Dr Ganesh Lande</b>





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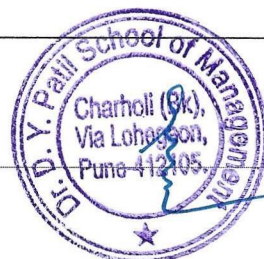
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Changes In Consumer Buying Behaviour Towards Wellness Products – Awaiting a Digital Disruption:  
A Literature Review- **Amandeep Saini**

### First Page of the Journal





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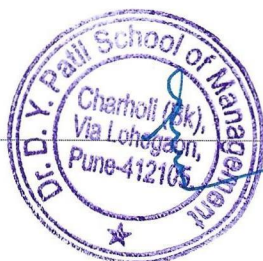
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**Changes In Consumer Buying Behaviour Towards Wellness Products – Awaiting a Digital Disruption:  
A Literature Review- Amandeep Saini**

**First Page of the Research Paper Published**

**VICHAYAN- International Journal of Multidisciplinary Research,**  
Vol II, Issue I (ISSN: 2583-0864)

**CHANGES IN CONSUMER BUYING BEHAVIOR TOWARDS  
WELLNESS PRODUCTS – AWAITING A DIGITAL  
DISRUPTION: A LITERATURE REVIEW**

<sup>1</sup>Amandeep Saini Research Scholar, <sup>2</sup>Dr. Chetan Chaudhari, Director

<sup>1,2</sup>Global Business School and Research Centre, Dr. D.Y. Patil Vastupeth (Deemed to be University) Pune

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**Abstract-** The COVID-19 pandemic brought a perceptible change in consumer buying behavior towards wellness products. A buying behavior, which was characterized with infrequent purchases, turned towards becoming habitual and even variety-seeking behavior. The pandemic had a profound impact on the perception of people towards healthcare. Levels of health consciousness and wellbeing have seen a significant rise due to the pandemic. This paper reviews literature on consumer buying behavior towards wellness products prior to the pandemic and during the period of pandemic so as to assess the changes that have taken place in recent times. Papers from 2018 to 2021 have been included in the review to showcase the position of consumer buying behavior pre and post-COVID. It is expected that the review will be able to point out how a major external variable can bring about significant changes in consumer buying behavior. This information would be of use to marketing executives as an input in their strategy formulation. The market is a great opportunity for digital disruption to exploit the increased demand for the wellness products.

**Key words-** Consumer buying behavior, Wellness products, COVID-19, Social media, Digital disruption

**Introduction**

The COVID-19 pandemic has shaken nearly every consumer category, influencing new consumer behaviors, stifling entire industries, and inspiring growth in others, including healthcare. The health and wellness industry, already a thriving \$4.5 trillion industry, has seen particularly significant changes as home consumers adjust to living without gyms, fitness studios or easily accessible doctor's offices, and overall rethink what it means to age well. The pandemic, These new behaviors rely on the power of the Internet to sustain human connection and interaction. As consumers follow social distancing recommendations, the home has become the center stage for everything from eating and socializing to working and exercising. To keep patients without COVID-19 from going to hospitals and doctor's offices, doctor visits have moved online. In fact, telemedicine and home fitness have clearly benefited from two of these changes, with companies from the Doctor on Demand to Peloton well positioned during the crisis. Meanwhile, companies once running high-touch operations have found creative ways to bring business online and into customers' homes. Health has become a key focus for consumers as they adjust to their 'new normal'. And after months of social distancing, consumers' attitudes toward fitness and overall well-being may be permanently altered, experts said. While

"The wellness industry will lose billions in 2020 due to months of brick-and-mortar closures," said Beth McGroarty, vice president of research at the Global Wellness Institute, "on an aggregate and long-term basis, the case for the concept of wellness and wellness markets after the pandemic looks very optimistic" (Chiquone, 2021).

**A study was undertaken with the following objectives:**

- 1) To carry an analysis of the wellness products market in India.
- 2) To find out factors which influence buying decisions of consumers for wellness products in Pune City, and
- 3) To evaluate the consumer buying behavior during Covid-19 pandemic period for wellness products in Pune city.

This paper reviews literature on consumer buying behavior towards wellness products prior to the pandemic and during the period of pandemic so as to assess the changes that have taken place in recent times. Papers from 2018 to 2021 have been included in the review to showcase the position of consumer buying behavior pre and post-COVID. It is expected that the review will be able to point out how a major external variable can bring about significant changes in consumer buying behavior. This information would be of use







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Analysis Of Different Types Of Consumer Buying Behaviour & Different Types Of Marketers  
By Amandeep Saini

### First Page of the Journal

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## Analysis Of Different Types Of Consumer Buying Behaviour & Different Types Of Marketers- Amandeep Saini

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## Analysis Of Different Types Of Consumer Buying Behaviour & Different Types Of Marketers- Amandeep Saini

### First Page of the Research Paper Published

#### **Analysis of Different Types of Consumer Buying Behavior and Response of Marketers**

**Prof. Amandeep Saini**

#### **Abstract:**

Consumer behavior analysis is an important input for marketers when it comes to deciding the marketing tactics and strategies. In general, four types of consumer buying behavior are observed – complex buying behavior, dissonance reducing buying behavior, habitual buying behavior, and variety seeking buying behavior. The classification into the four types is based on two criteria of involvement of the consumer and differences in competing brands. While, complex buying behavior and dissonance reducing buying behavior exhibit high consumer involvement, habitual buying behavior and variety seeking buying behavior show low consumer involvement. At the same time, while habitual buying behavior and dissonance reducing buying behavior exhibit low brand differences, complex buying behavior and variety seeking buying behavior show high brand differences. Marketers should do a proper analysis of the buying behavior for their products and services and design their strategies accordingly. They should also keep in mind that due to various factors there might be a change in the type of consumer buying behavior over a period of time. Marketers should make a note of such changes and respond to them by changing the marketing strategy suitably. This paper presents an analysis of different types of consumer buying behavior and expected responses from marketers.

**Keywords:** *Consumer buying behavior, Response from marketers, Marketing strategy, consumer involvement, Brand differences*

#### **Analysis the Growth and Impact of Covid -19 Situation on Online Shopping**

**Dr. Rupali Pawan Agrawal (M.com, MBM.P.hd)**

Assistant Professor, R.C.Patel Arts, Commerce and Science College, Shirpur

**Mrs. Pratima Dinesh Jain (M.com)**

Assistant Professor, R.C.Patel Arts, Commerce and Science College, Shirpur

#### **Abstract:**

The main purpose of this study is to investigate if the Covid-19 is aggressive people to do online shopping and will they continue doing online shopping when this outbreak is over. The





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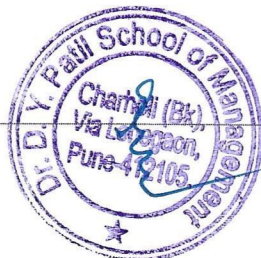
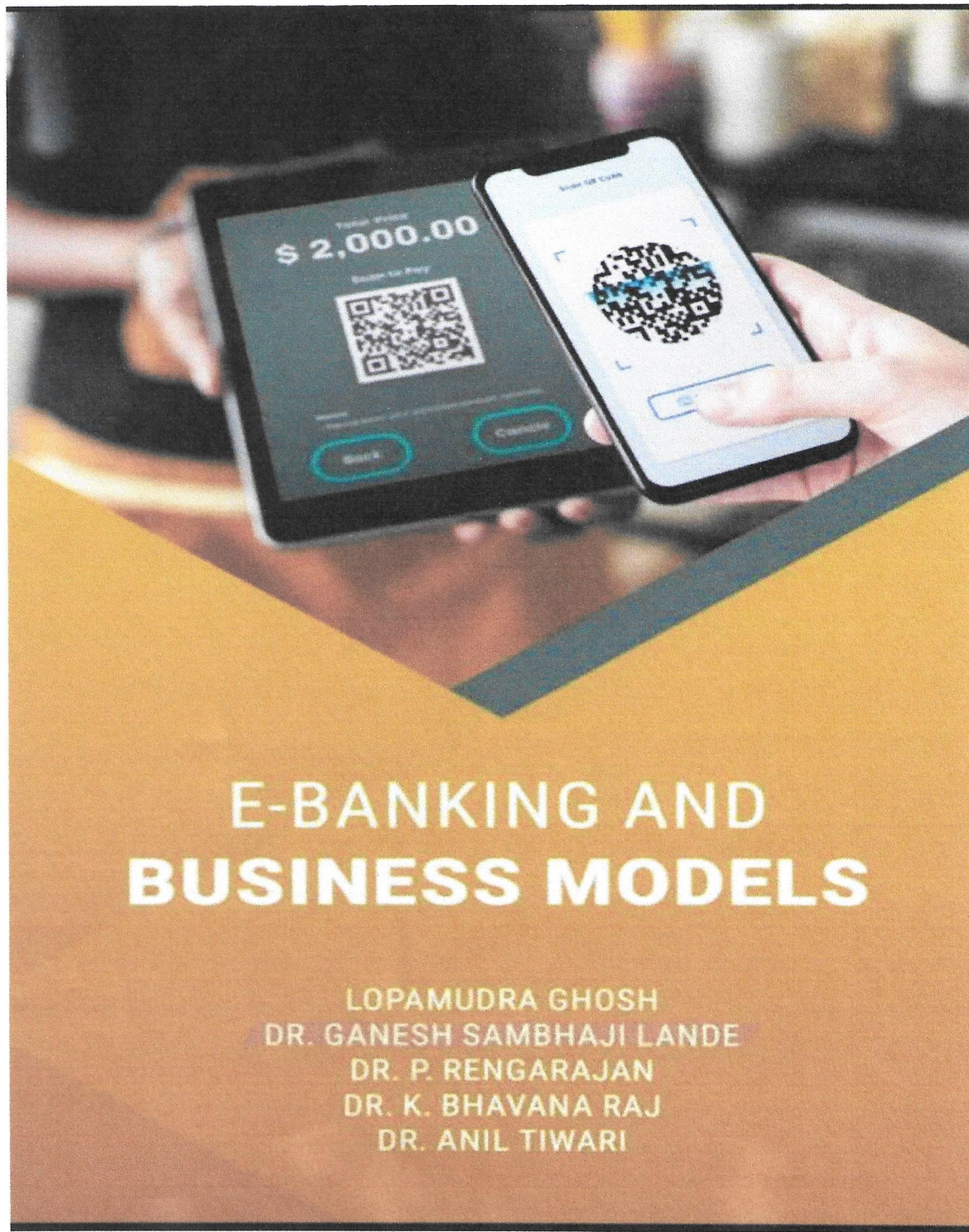
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#### ABOUT THE AUTHORS



Logamudra Ghosh is an independent researcher, author, and the winner of the 2021 TIP Inspiring Educators of the Year Award, TIP Peace Ambassador of the Year Award, TIP for Unity Ambassador of the Year 2021, TIP Human Rights Ambassador of the Year 2021, TIP Kindness Ambassador of the Year 2021, TIP Extraordinary Changemakers of the Year Award, Marudhara Research Excellence Award, Inspirational Super Women Award, Pride of Education Award, Global Iconic Education Award, The Nanhua Gyan Foundation Healing Lights Award, and also the Pillars of India Award. She is the Founder and the President of the World Forum for Welfare Geopolitics (WFWG).



Dr. Ganesh Lande is currently working as Associate Professor in Dr D. Y. Patil School of Management, Pune. He has an excellent academic background and having 10 years of teaching experience. He has more than 25 research publications in National and International Journals and conference proceedings. He has 1 international Patent on his name, worked as editor for national and state level conference proceedings and as reviewer of research paper for the journal. He has participated and organized many State, National and international conferences, workshops, FDPs, Guest Lectures, seminars and other educational programmes. He holds a position as Vice President of Amateur Club Foundation (NGO), Maharashtra. He has handled various academic responsibilities.



Dr. P. Rengarajan currently designated in the position of Assistant Professor of Commerce, Poompuhar College (Autonomous) Melayur, Nagapattinam District, Tamilnadu. He completed M.com & M.Phil from Bharathidasan University, Tiruchirappalli & Doctoral Degree in commerce from Bharathiar University, Coimbatore, Tamilnadu. He has more than 25 years of teaching experience in UG & PG level. He presented research papers in national and international conference. He published research articles in peer reviewed & reputed journals. He guided more than 6 Doctoral Degree & 25 M.Phil Degree in the field of Commerce. He acted as Editorial board member for more than 6 ISBN & ISSN Books. He Author for 3 ISBN Books also with regards.



Dr. K. Bhavana Raj, Assistant Professor in the area of Banking, Finance & Business Analytics at Institute of Public Enterprise, Hyderabad is a prolific researcher and has published numerous research papers and case studies in various journals. She is also a reviewer for many reputed international journals. She has a blend of both engineering and management expertise, holding a B.Tech., M.B.A and Ph.D from JNTU Hyderabad. She also has more than four years experience in HSBK Bank.



Assistant Professor Dr. Anil Tiwari received his PHD Degree from Singhania University and MBA from Maharaja Ganga Singh University Bikaner. He actively Participated in FDP and Conference at various Level. He also registered 3 Patents in his name.

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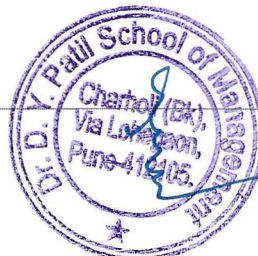
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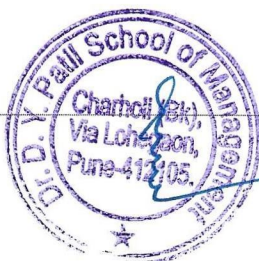




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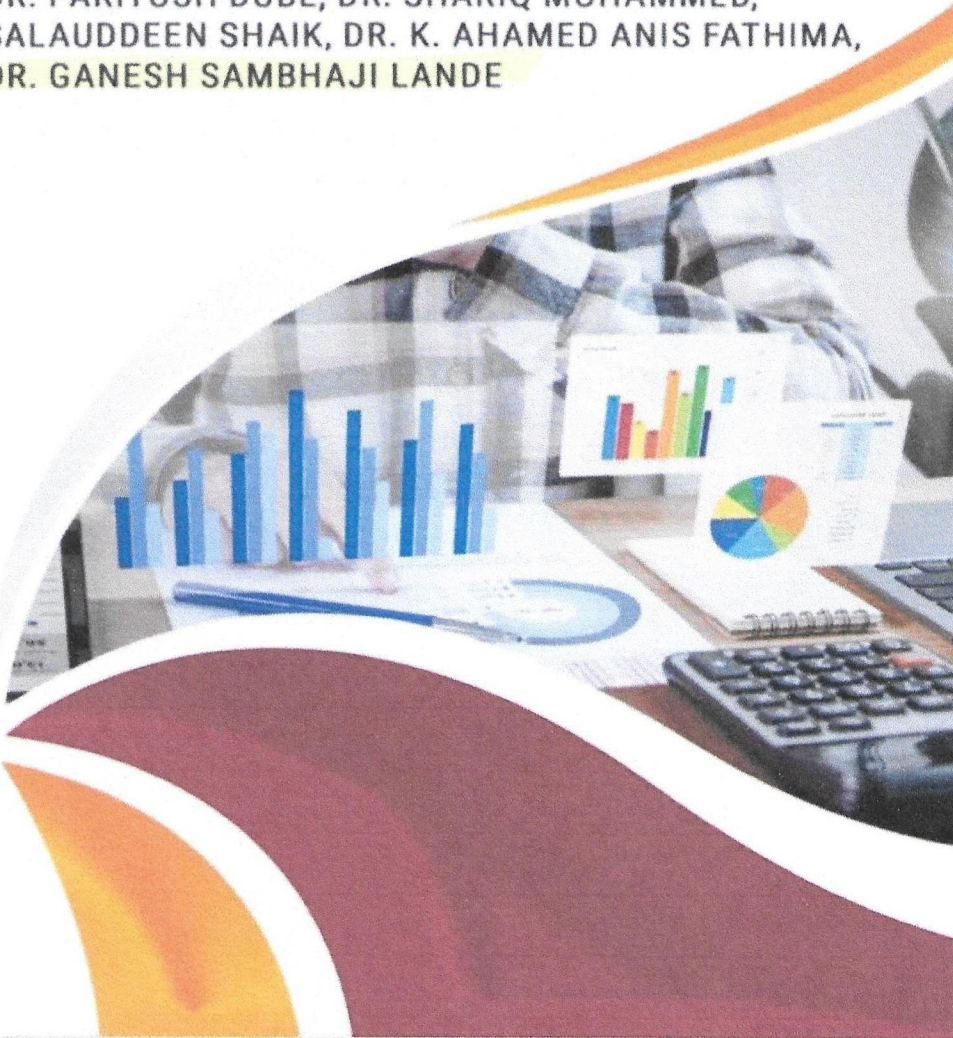
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AISHE Code: C-48357 OTE Code: MH6189 SPPU PUN Code: IMMP015618  
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# FINANCIAL MANAGEMENT

DR. PARITOSH DUBE, DR. SHARIQ MOHAMMED,  
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DR. GANESH SAMBHAJI LANDE





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AISHE Code: C-48357 DTE Code: MB6189 SPPD PIN Code: IMMP015810

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### Details of the Book ,Financial Management, Redshine Publication – Dr Ganesh Lande

#### FINANCIAL MANAGEMENT

by: *Dr. Paritosh Dube, Dr. Shariq Mohammed, Salauddeen Shaik, Dr. K. Ahamed Anis Fathima, Dr. Ganesh Sambhaji Lande*

#### RED'SHINE PUBLICATION PVT. LTD.

Headquarters (India): 88-90 REDMAC, Navamuvada,  
Lunawada, India-389 230  
Contact: +91 76988 26988  
Registration no. GJ31D0000034

*In Association with,*

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India | Sweden | UK

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ISBN: 978-93-93239-88-4

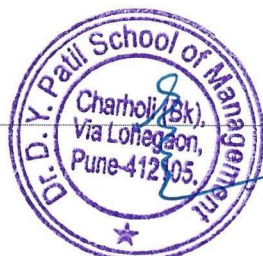
ISBN-10: 93-93239-88-6

DIP: 18.10.9393239886

DOI: 10.25215/9393239886

Price: ₹ 400

February, 2022 (First Edition)







Dr. D. Y. Patil Educational Enterprises Charitable Trust's  
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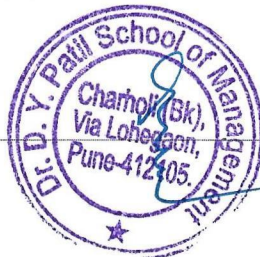
Scientific International Publishing House  
 ISBN 978-81-94887-81-4

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AISHE Code: C-48357

DTE Code: MB6189

SPPU PUN Code: IMM/P015810

(Accredited by NAAC)

**Details of the Book ,International Finance, Scientific International Publishing House-Dr Ganesh Lande**

### **TITLE OF THE BOOK : INTERNATIONAL FINANCIAL MANAGEMENT**

**Edition: First – 2021**

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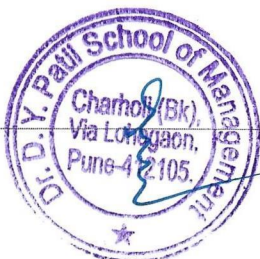
**ISBN: 978-93-94002-65-4**

**MRP: Rs. 750/-**

**PUBLISHER & PRINTER: Scientific International Publishing House**

**Contact: +917019991025**

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





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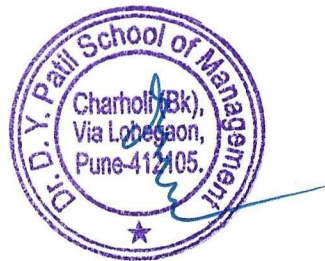
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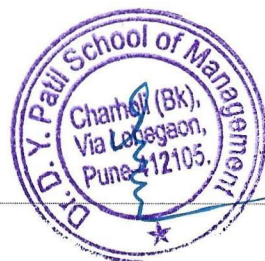
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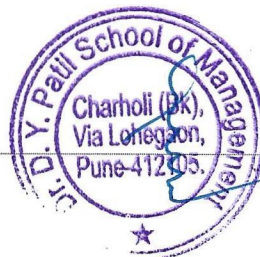
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<b>प्रथमावृत्ती : २०२०</b>	<b>महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळ, पुणे ४११ ००४.</b> महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळाकडे वा पुस्तकाचे सर्व हक्क राहतील. या पुस्तकातील कोणताही भाग संचालक, महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळ यांच्या लेखी परवानगीशिवाय उद्धृत करता येणार नाही.
<b>ग्रंथालय आणि माहितीशास्त्र विषय समिती</b>	<b>लेखक</b>
डॉ राजेंद्र साखरे, अध्यक्ष डॉ सुरेश पाटील, सदस्य डॉ राजेंद्र कुंभार, सदस्य डॉ नंदकुमार दहीभाते, सदस्य डॉ मीनल ओक, सदस्य डॉ तुप्ती मोरे, सदस्य डॉ राजेंद्र खाभकर, सदस्य डॉ इरफान इनामदार, सदस्य डॉ कैलास वडजे, सदस्य प्रा. अजित रंगदळ, सदस्य श्रीमती वर्षा सरोदे, सदस्य सचिव	डॉ राजेंद्र साखरे डॉ सुरेश पाटील डॉ नंदकुमार दहीभाते डॉ मीनल ओक डॉ तुप्ती मोरे
<b>ग्रंथालय आणि माहितीशास्त्र अभ्यासगट समिती</b>	<b>संयोजक</b>
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	<b>निर्मिती</b>
	श्री. सच्चिदानंद आफळे, मुख्य निर्मिती अधिकारी श्री. संदीप आजगांवकर, निर्मिती अधिकारी
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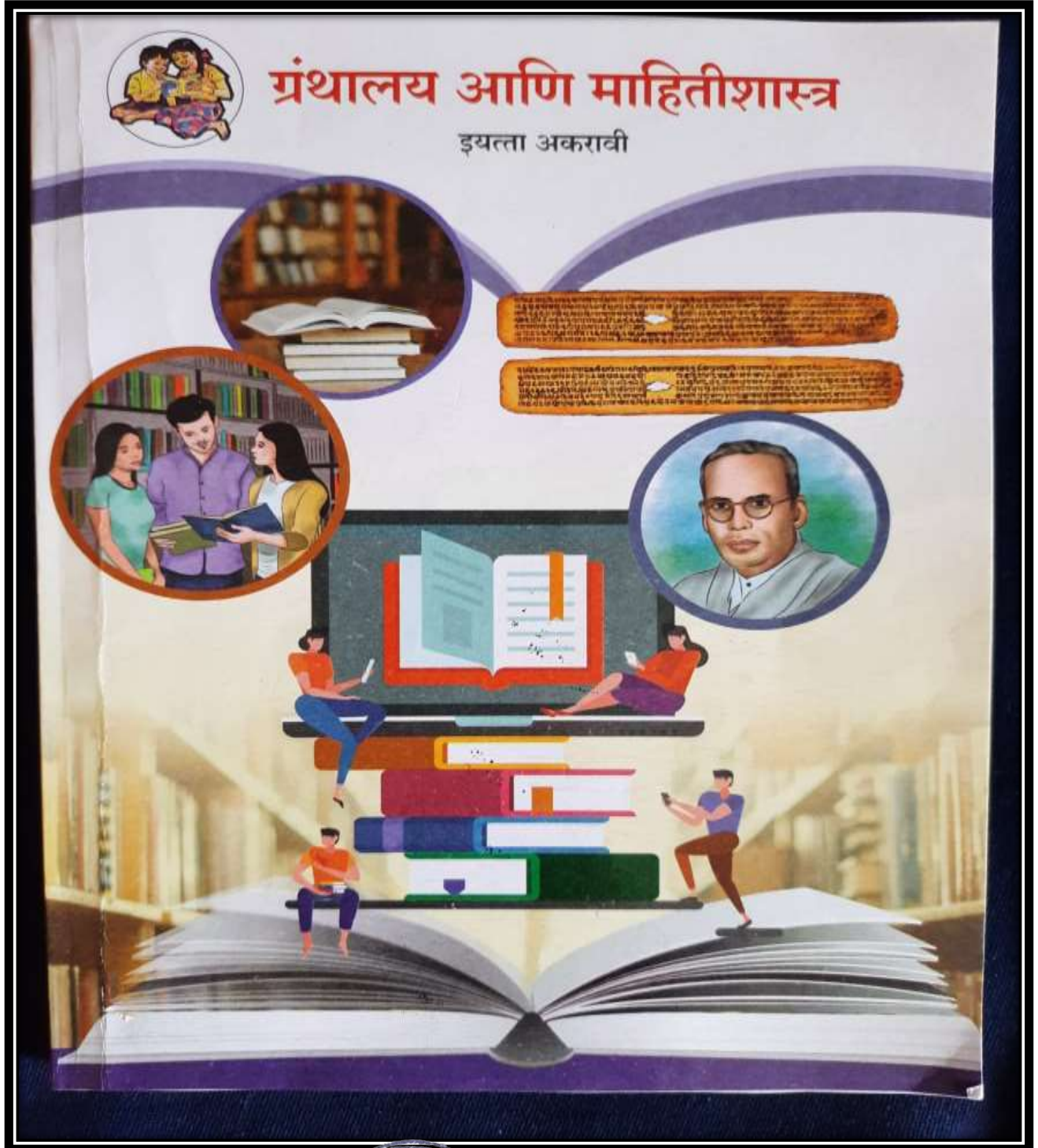
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3	The Digital Revolution And Its Impact On The Society- <b>Dr Ganesh Lande</b>
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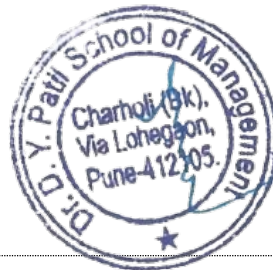
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महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळाकडे या पुस्तकाचे सर्व हक्क राहतील. या पुस्तकातील कोणताही भाग संचालक, महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळ यांच्या लेखी परवानगीशिवाय उद्धृत करता येणार नाही.

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निर्मिती	श्री. सच्चिदानंद आफळे, मुख्य निर्मितीअधिकारी श्री. संदीप आजगांवकर, निर्मिती अधिकारी
प्रकाशक	श्री. विवेक उत्तम गोसावी, नियंत्रक पाठ्यपुस्तक निर्मिती मंडळ, प्रभादेवी, मुंबई-२५.
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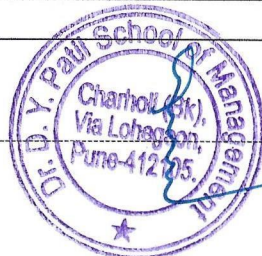
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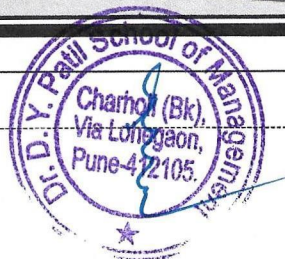


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The Digital Revolution And Its Impact On The Society-Dr E B Khedkar

First Page of the Research Paper Published

State Level Seminar Voyage-IV "The Digital Revolution and Its Impact on the Society"

ISBN : 978-93-89739-79-4

**3. "The Digital Revolution and Its Impact on Education in India"**

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Vice President, Ajeenkya D Y Patil Group Pune  
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Lohegaon, Pune.

**ABSTRACT:**

Digital revolution is the transformation of digital technology for the betterment of the society. The innovations in the digital systems are representing the digital revolution and its impact on the society. Indian government has identified the significance of the digitalization and launched the Digital India Campaign as Digital India - Power to Empower with determination. The main purpose behind launching this campaign that to made available maximum government services on online basis. It will be possible through improving the digital infrastructure. It consist the internet connectivity all over India for getting smooth digital or electronic operations. Definitely the society will get benefited with the change occurred due to digitalization. Education is one of the rapidly changing sector is also empowering by upgrading digital technology. Online education is the latest trend which is favourite amongst the students. The online education is getting more significance because of its accessibility, availability and mode of delivery. It is eco-friendly too.

The present paper is mainly focusing on the impact of digital revolution on education. It also discusses the innovative changes adopted by the sector for the betterment of the society.

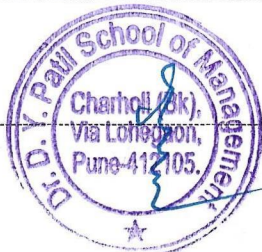
**KEY WORDS:** Digital Revolution, Education, Technology, Online Education, Society, etc.

**INTRODUCTION:**

The digital revolution refers to the upgradation and development of the technology into the advanced technology. It is also referred as transformation of analog electronic technology to the mechanical technology to the digital technology available today. Many evidences were found after independence of India about the technology use and advancement and till today we observe the changes in the technology. Most of the citizens are having smart phones and they are operating many things on online basis. Digital infrastructure has increased drastically in India. Many sectors are like banking, insurance, corporate, agriculture, investment, education, retail, etc. taking benefits of the infrastructure and making their remarkable contribution in the economic development. Some negative impacts of the digital revolution are also there.

Hon. Narendra Modiji, Prime Minister of India has rightly said that "I see technology as a means to empower and as a tool that bridges the distance between hope and opportunity". (Annual Report, 2018-19, Ministry of Electronics and Information Technology, Government of India)

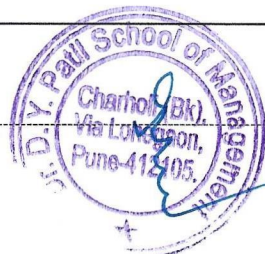
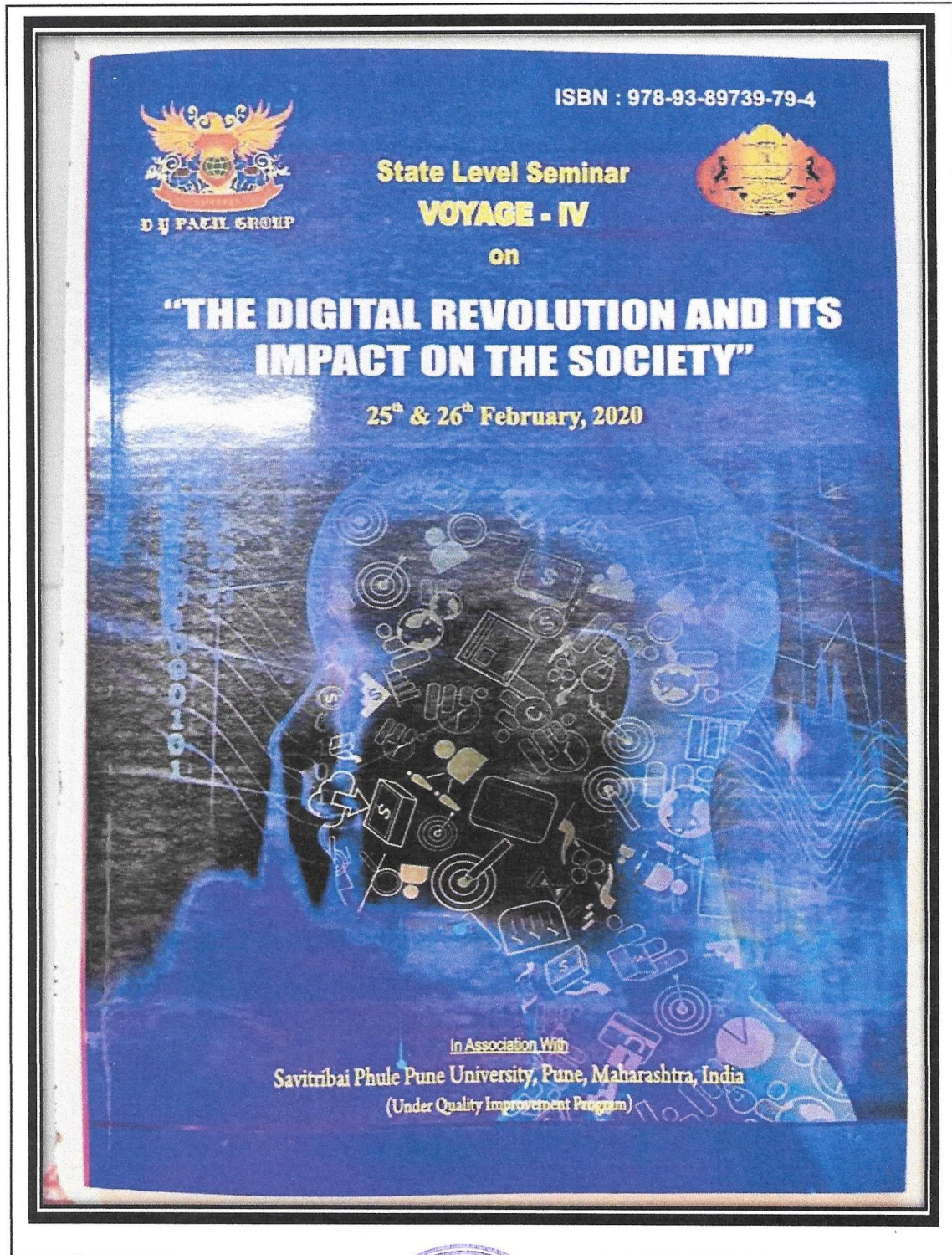
Education sector is one of the trusted sectors in India in the growth of the nation. Good education to the citizens will lead to the better results and improved utilization of the knowledge. Digital





The Digital Revolution And Its Impact On The Society-Dr Ganesh Lande,

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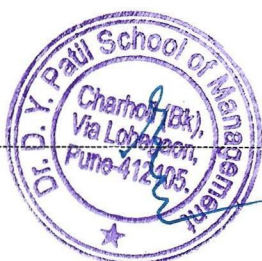
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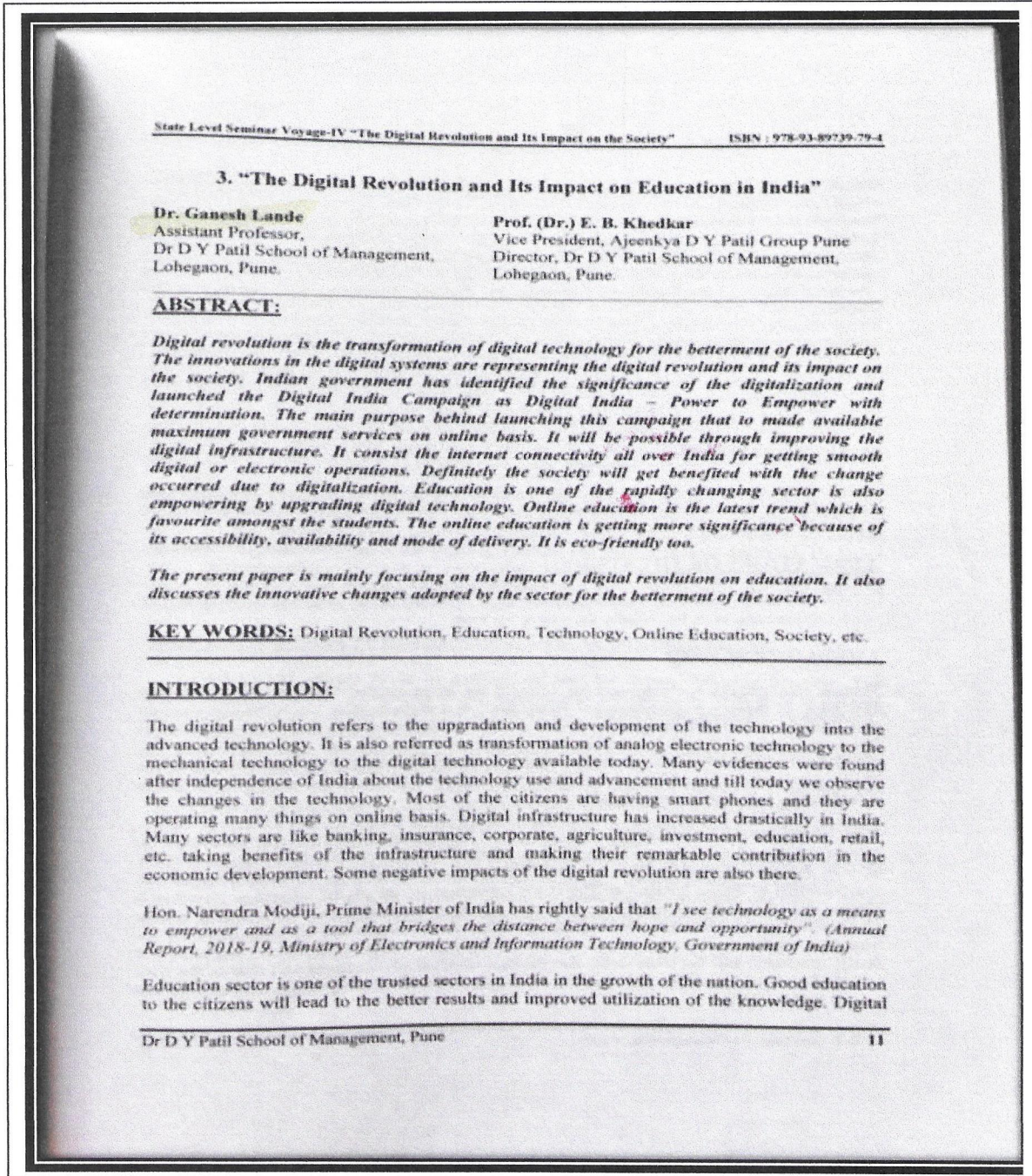
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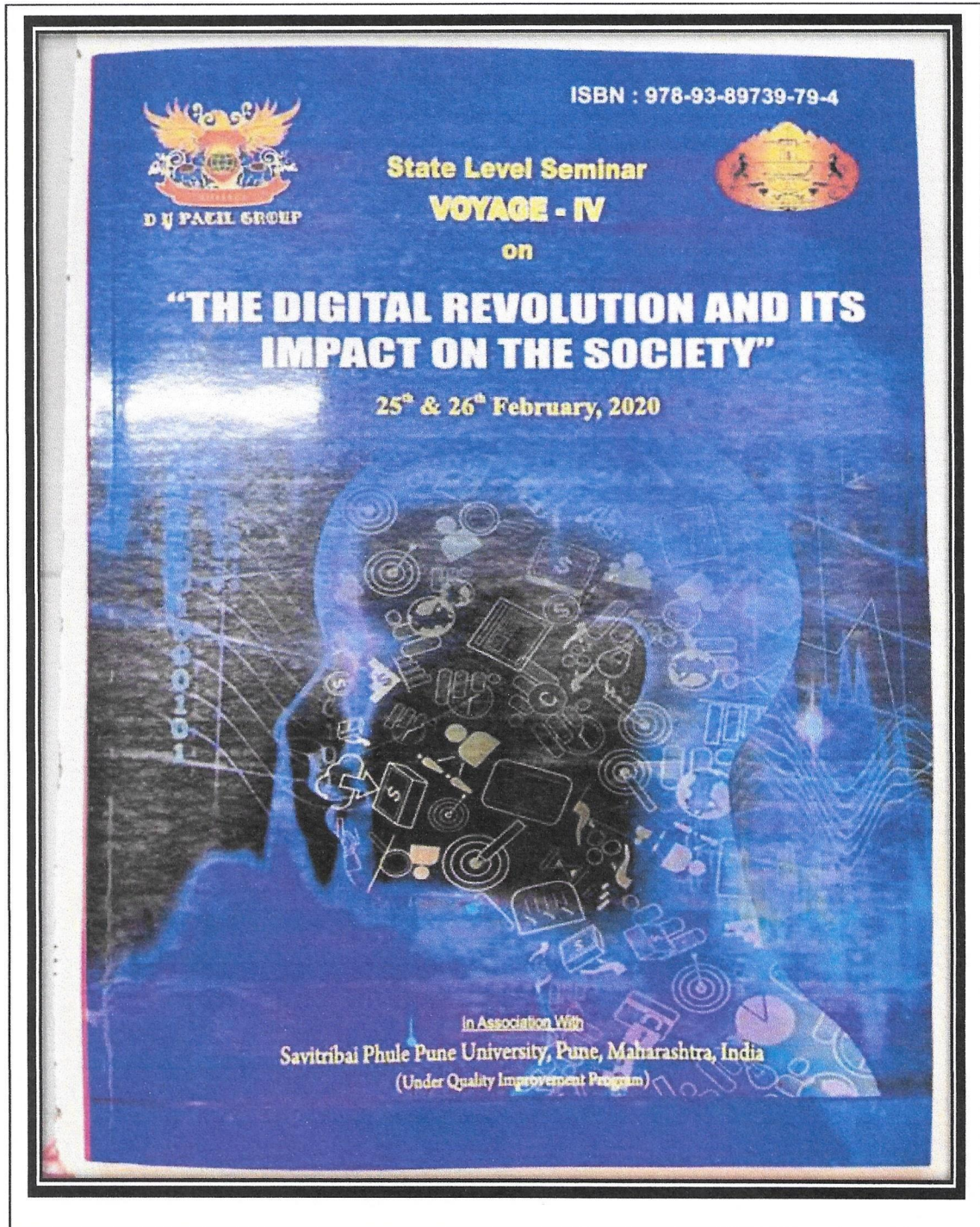


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**A Study On Human Resource Development And The Philosophy Behind It With Modern Technology-Dr O P Haldar**

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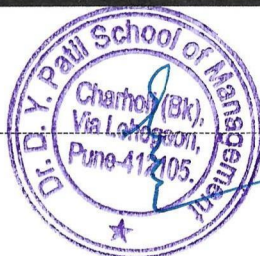


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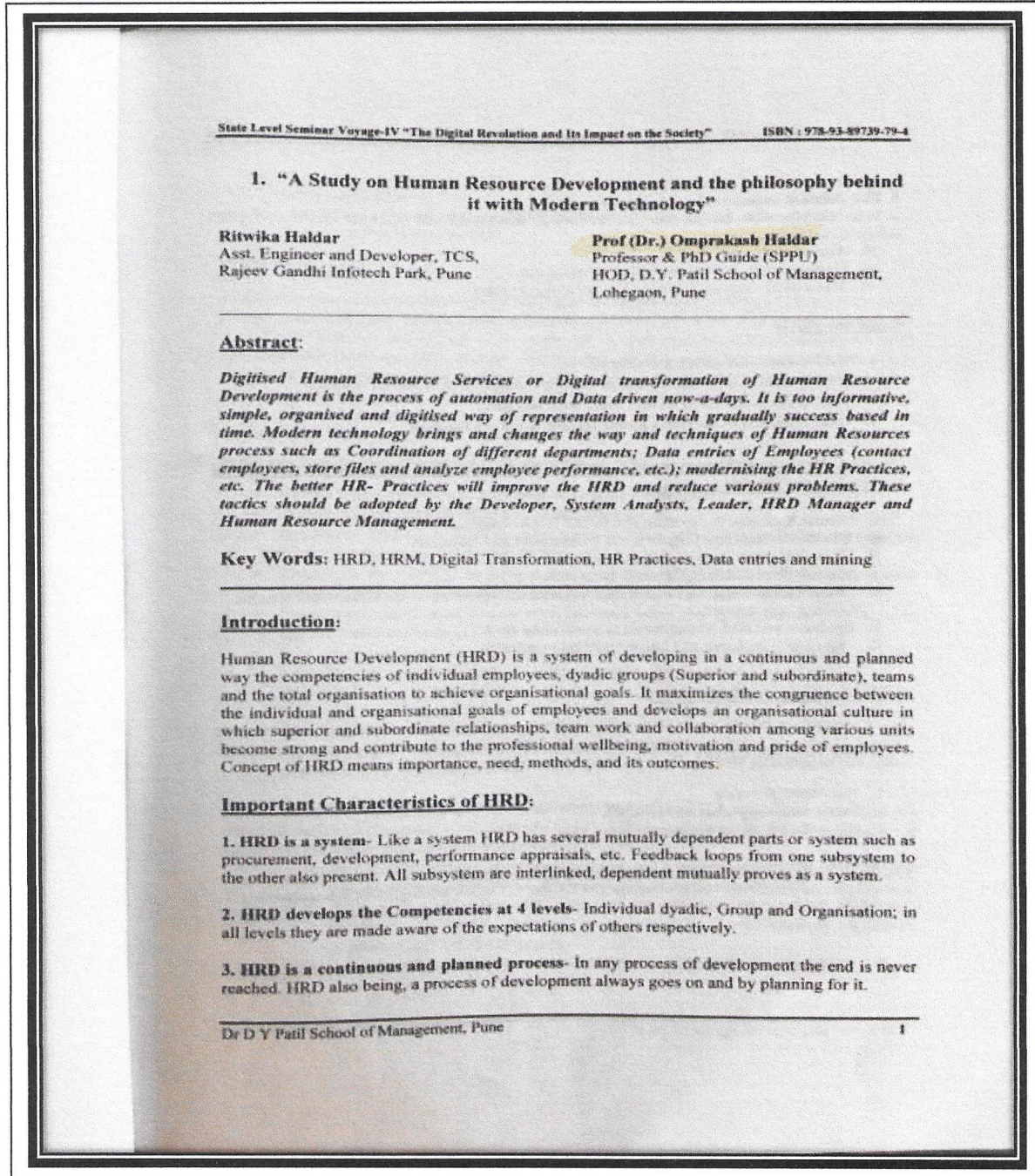
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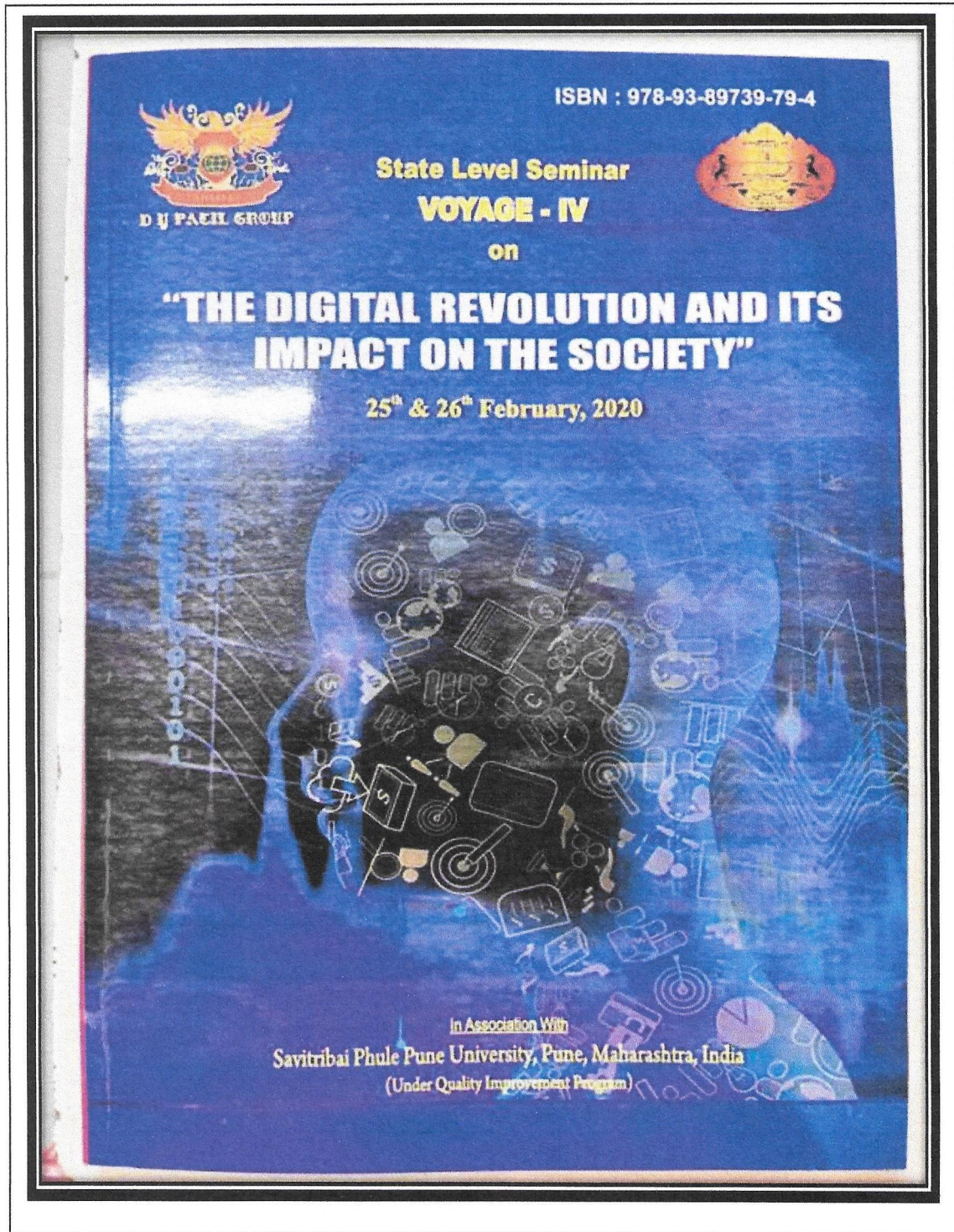
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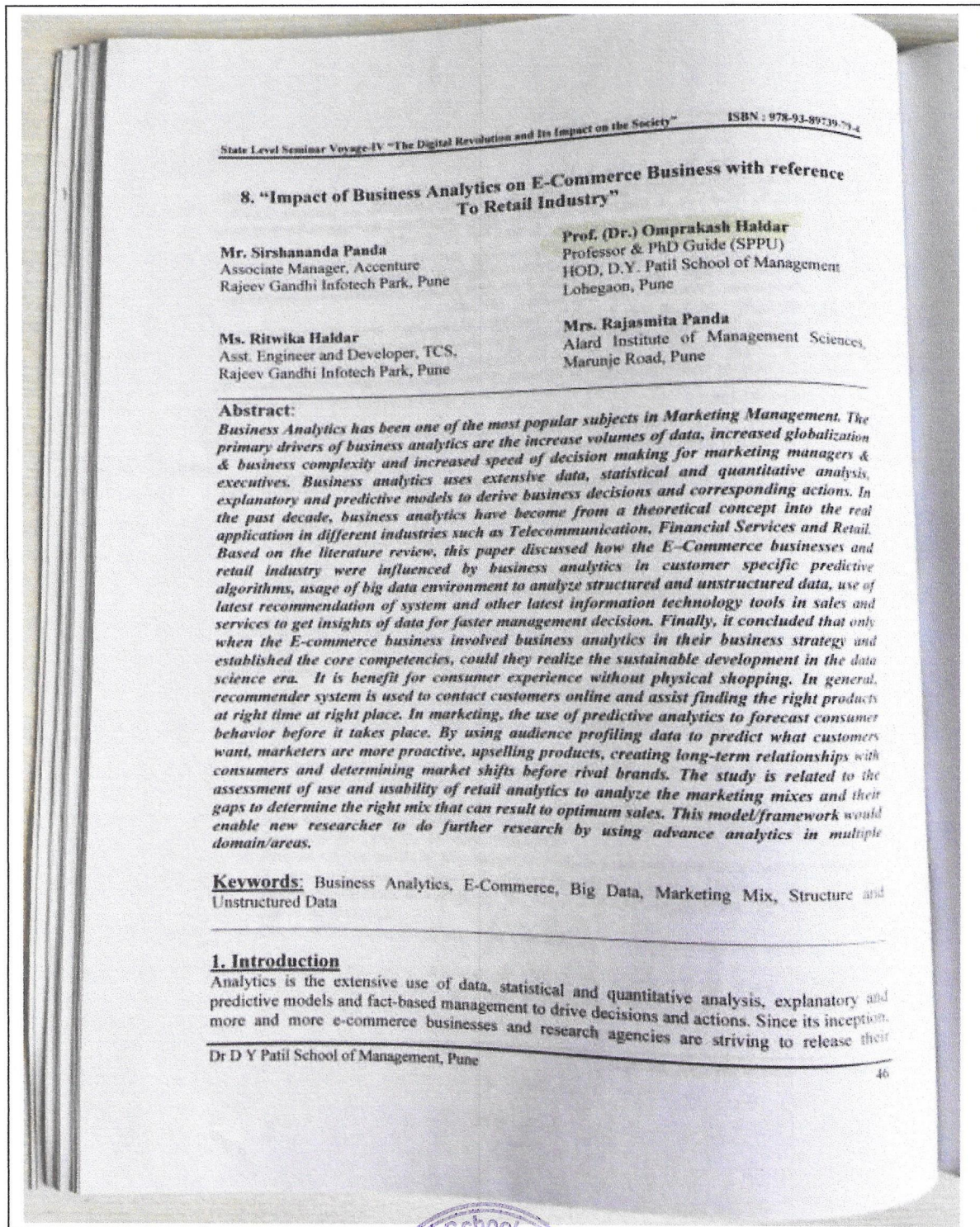
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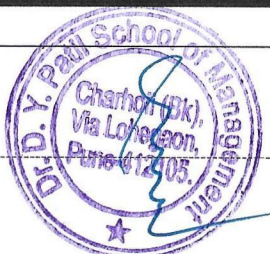
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The image shows the cover of a seminar brochure. The background is a blue-tinted photograph of a sunset over a body of water. In the foreground, there is a silhouette of a human head facing right, filled with various digital and technological icons such as a laptop, a smartphone, a globe, a network diagram, and a bar chart. The text on the cover is as follows:

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**State Level Seminar**  
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on  
**"THE DIGITAL REVOLUTION AND ITS  
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25<sup>th</sup> & 26<sup>th</sup> February, 2020

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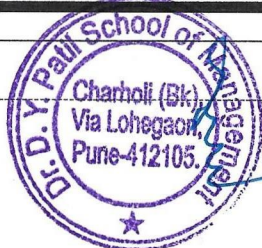
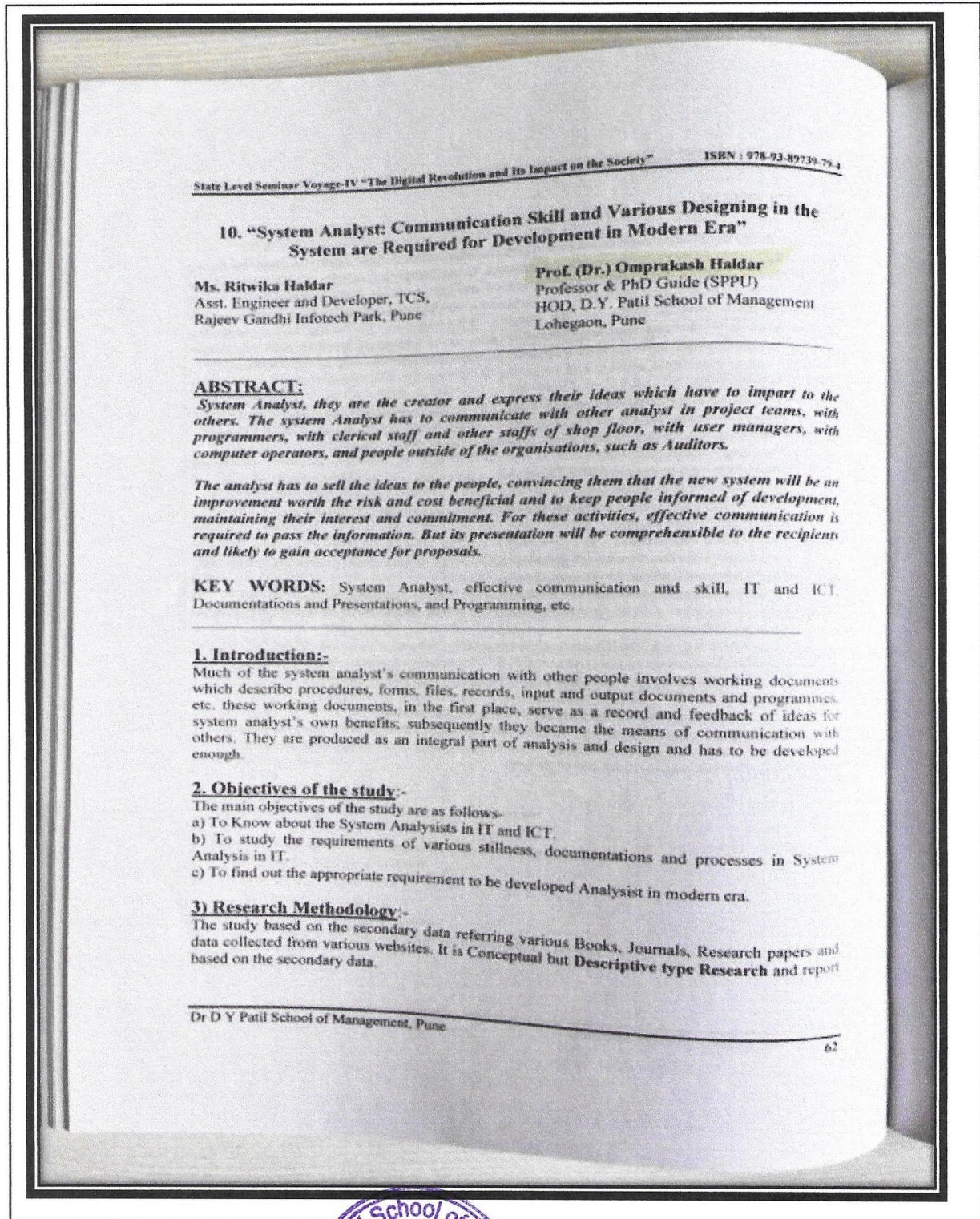
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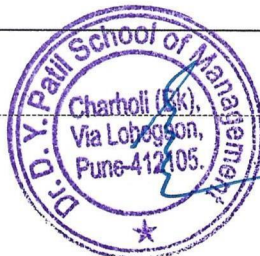
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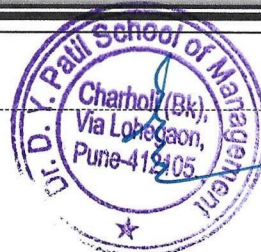


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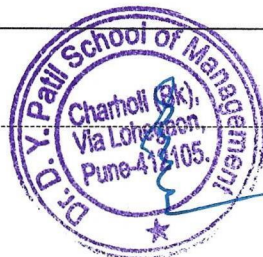
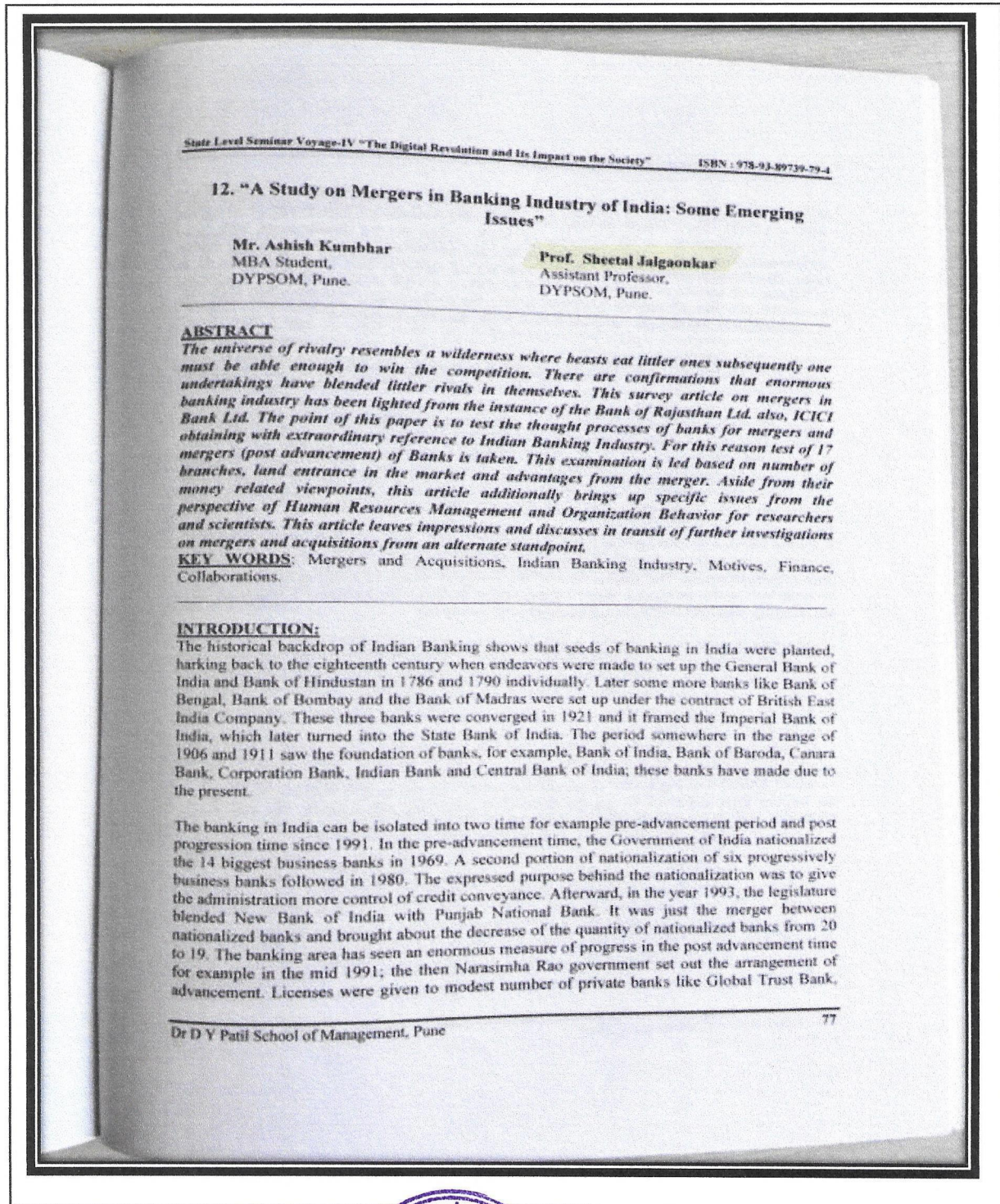
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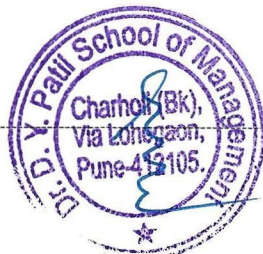
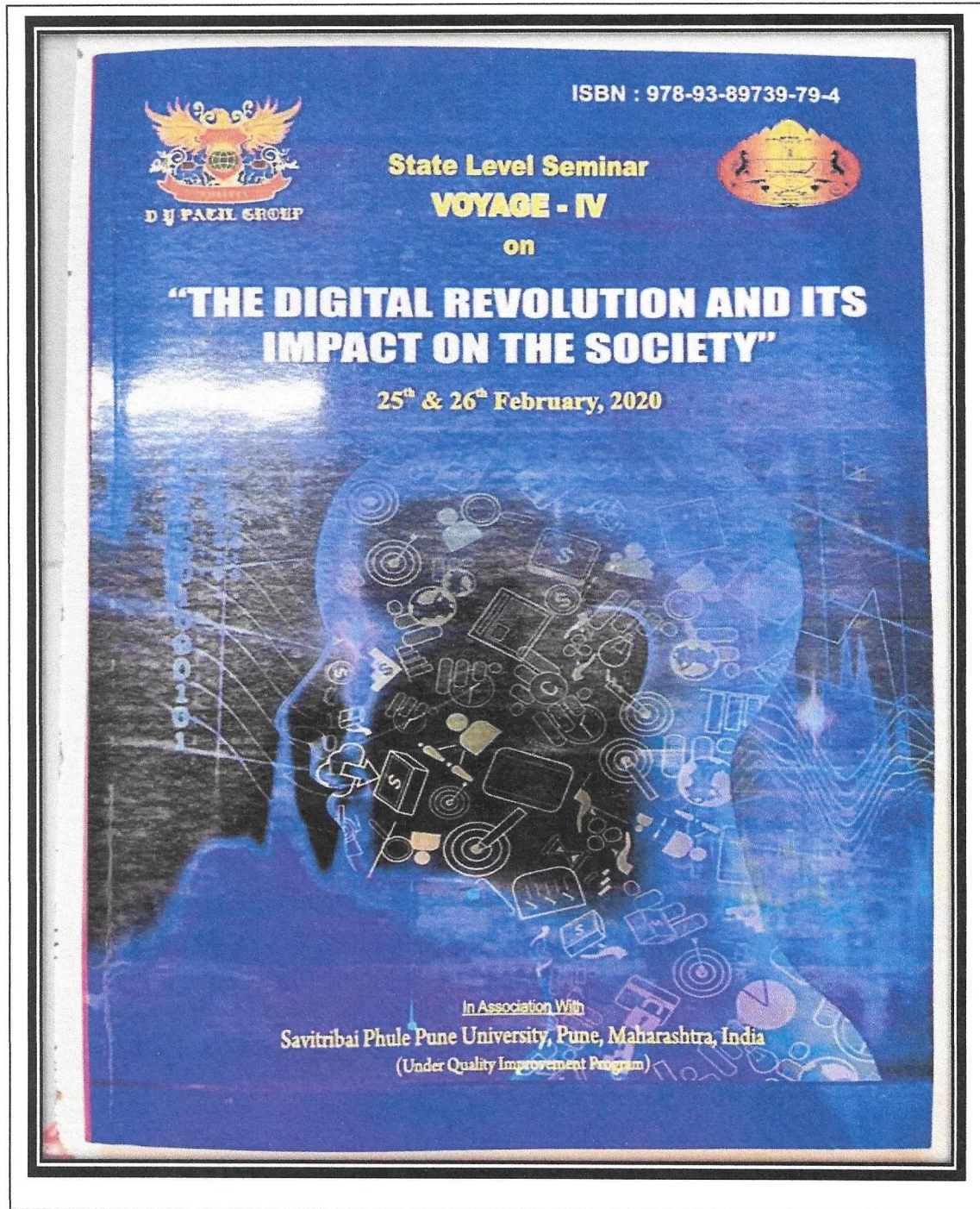
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A Study On Impact Of Social Media Marketing On Consumer Buying Behaviour

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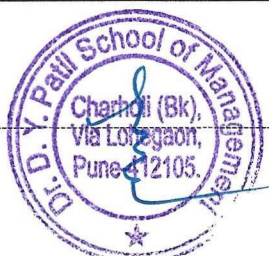


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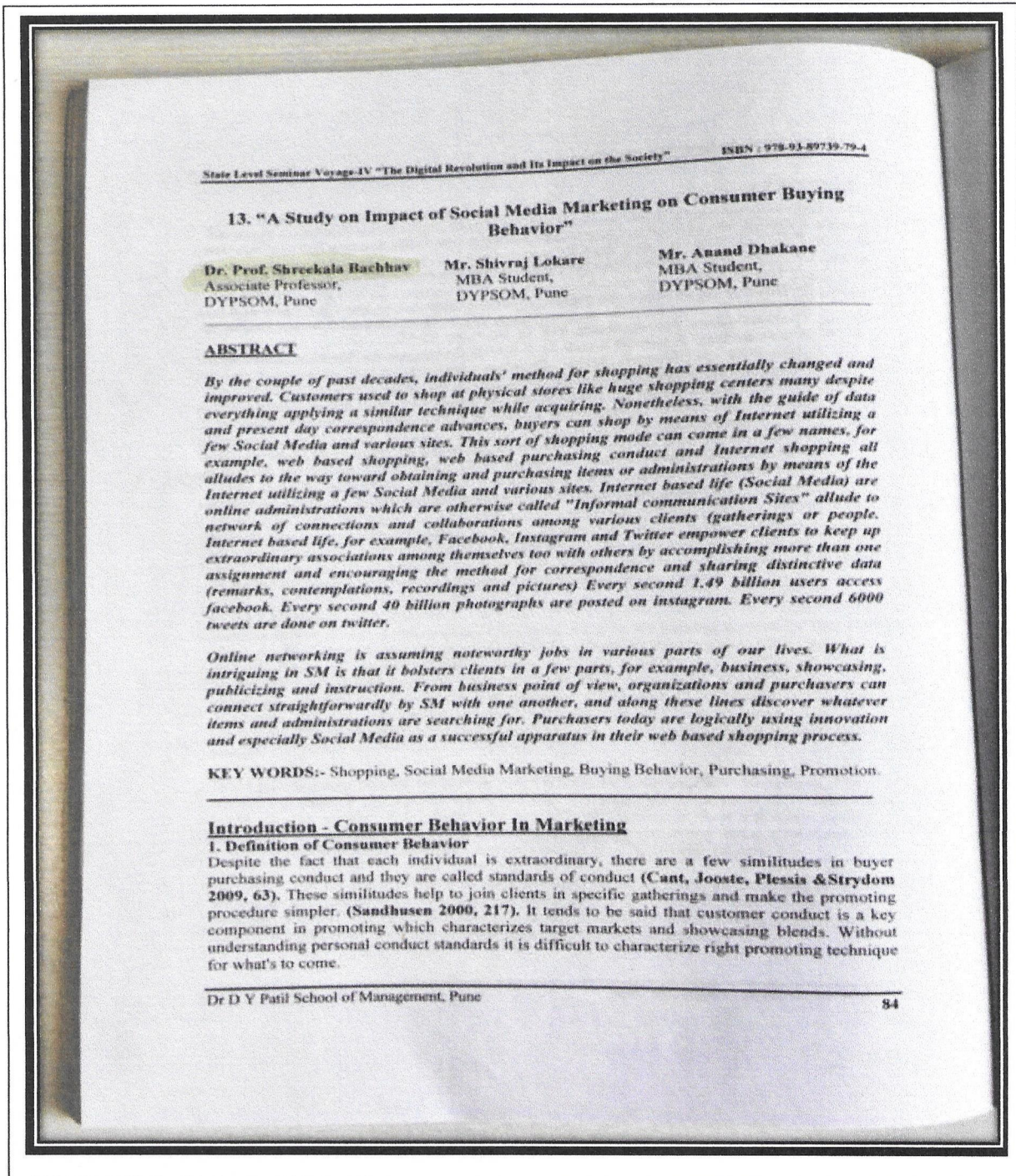
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State Level Seminar Voyage-IV "The Digital Revolution and Its Impact on the Society" ISBN : 978-93-89739-79-4

**13. "A Study on Impact of Social Media Marketing on Consumer Buying Behavior"**

**Dr. Prof. Shreekala Bachhav**  
Associate Professor,  
DYPSON, Pune

**Mr. Shivraj Lokare**  
MBA Student,  
DYPSON, Pune

**Mr. Anand Dhakane**  
MBA Student,  
DYPSON, Pune

**ABSTRACT**

*By the couple of past decades, individuals' method for shopping has essentially changed and improved. Customers used to shop at physical stores like huge shopping centers many despite everything applying a similar technique while acquiring. Nonetheless, with the guide of data and present day correspondence advances, buyers can shop by means of Internet utilizing a few Social Media and various sites. This sort of shopping mode can come in a few names, for example, web based shopping, web based purchasing conduct and Internet shopping all alludes to the way toward obtaining and purchasing items or administrations by means of the Internet utilizing a few Social Media and various sites. Internet based life (Social Media) are online administrations which are otherwise called "Informal communication Sites" allude to network of connections and collaborations among various clients (gatherings or people. Internet based life, for example, Facebook, Instagram and Twitter empower clients to keep up extraordinary associations among themselves too with others by accomplishing more than one assignment and encouraging the method for correspondence and sharing distinctive data (remarks, contemplations, recordings and pictures) Every second 1.49 billion users access facebook. Every second 40 billion photographs are posted on instagram. Every second 6000 tweets are done on twitter.*

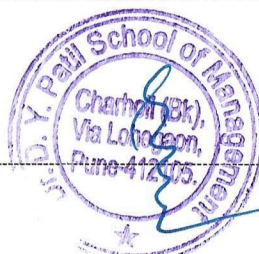
*Online networking is assuming noteworthy jobs in various parts of our lives. What is intriguing in SM is that it bolsters clients in a few parts, for example, business, showcasing, publicizing and instruction. From business point of view, organizations and purchasers can connect straightforwardly by SM with one another, and along these lines discover whatever items and administrations are searching for. Purchasers today are logically using innovation and especially Social Media as a successful apparatus in their web based shopping process.*

**KEY WORDS:-** Shopping, Social Media Marketing, Buying Behavior, Purchasing, Promotion.

**Introduction - Consumer Behavior In Marketing**

**1. Definition of Consumer Behavior**

Despite the fact that each individual is extraordinary, there are a few similitudes in buyer purchasing conduct and they are called standards of conduct (Cant, Jooste, Plessis & Strydom 2009, 63). These similitudes help to join clients in specific gatherings and make the promoting procedure simpler. (Sandhusen 2000, 217). It tends to be said that customer conduct is a key component in promoting which characterizes target markets and showcasing blends. Without understanding personal conduct standards it is difficult to characterize right promoting technique for what's to come.





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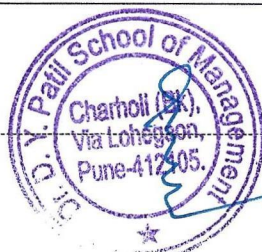
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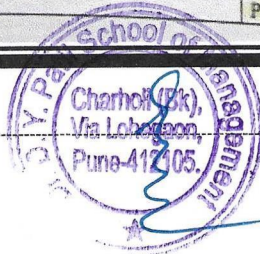


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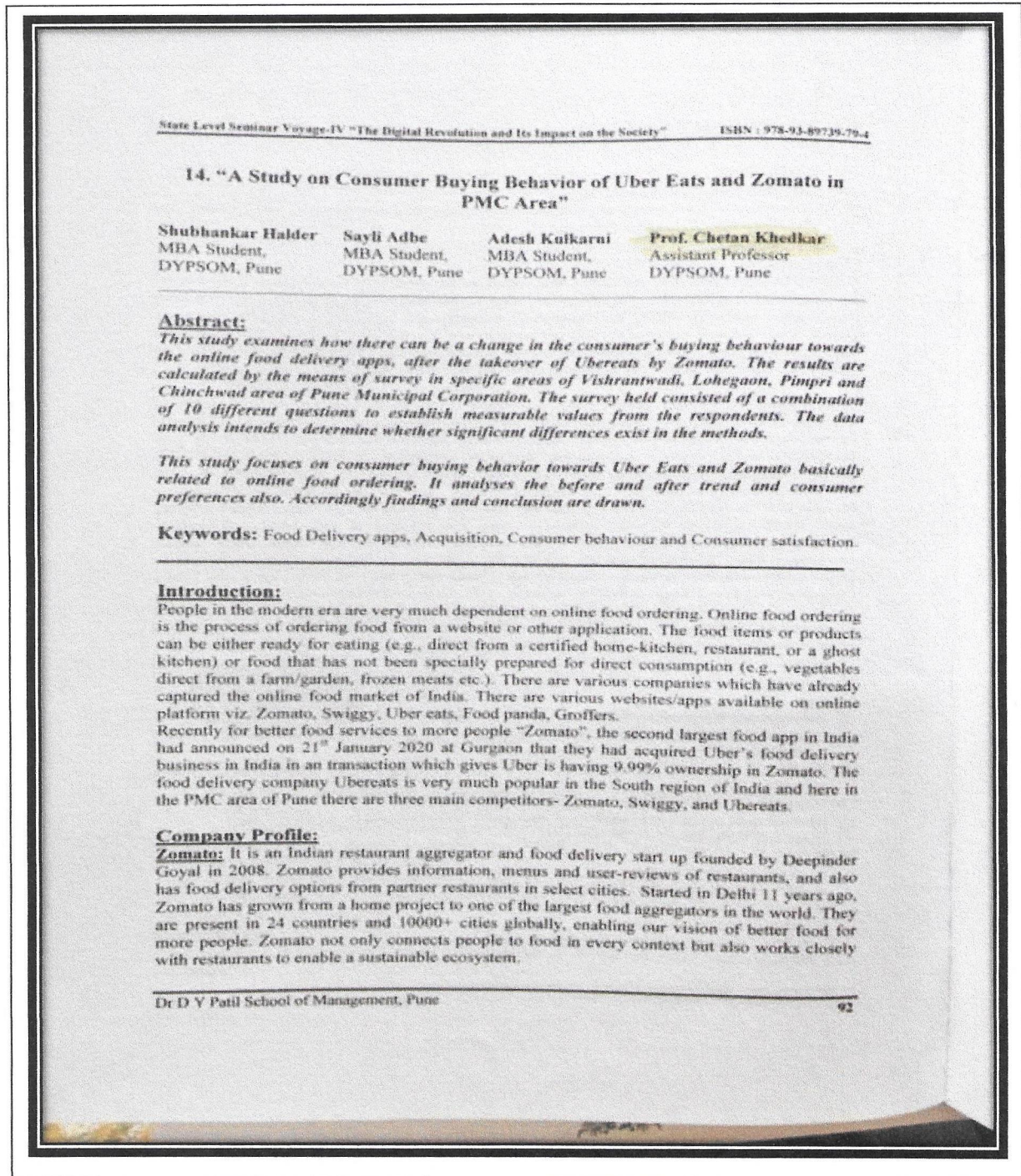
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A Study On Consumer Buying Behaviour Of Uber Eats And Zomato In PMC Area-Prof Chetan Khedkar

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**14. "A Study on Consumer Buying Behavior of Uber Eats and Zomato in PMC Area"**

<b>Shubhankar Halder</b> MBA Student, DYPSON, Pune	<b>Sayli Adbe</b> MBA Student, DYPSON, Pune	<b>Adesh Kulkarni</b> MBA Student, DYPSON, Pune	<b>Prof. Chetan Khedkar</b> Assistant Professor DYPSON, Pune
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**Abstract:**

*This study examines how there can be a change in the consumer's buying behaviour towards the online food delivery apps, after the takeover of Uber eats by Zomato. The results are calculated by the means of survey in specific areas of Vishrantwadi, Lohegaon, Pimpri and Chinchwad area of Pune Municipal Corporation. The survey held consisted of a combination of 10 different questions to establish measurable values from the respondents. The data analysis intends to determine whether significant differences exist in the methods.*

*This study focuses on consumer buying behavior towards Uber Eats and Zomato basically related to online food ordering. It analyses the before and after trend and consumer preferences also. Accordingly findings and conclusion are drawn.*

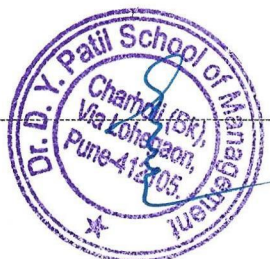
**Keywords:** Food Delivery apps, Acquisition, Consumer behaviour and Consumer satisfaction.

**Introduction:**

People in the modern era are very much dependent on online food ordering. Online food ordering is the process of ordering food from a website or other application. The food items or products can be either ready for eating (e.g., direct from a certified home-kitchen, restaurant, or a ghost kitchen) or food that has not been specially prepared for direct consumption (e.g., vegetables direct from a farm/garden, frozen meats etc.). There are various companies which have already captured the online food market of India. There are various websites/apps available on online platform viz. Zomato, Swiggy, Uber eats, Food panda, Groffers. Recently for better food services to more people "Zomato", the second largest food app in India had announced on 21<sup>st</sup> January 2020 at Gurgaon that they had acquired Uber's food delivery business in India in a transaction which gives Uber is having 9.99% ownership in Zomato. The food delivery company Uber eats is very much popular in the South region of India and here in the PMC area of Pune there are three main competitors- Zomato, Swiggy, and Uber eats.

**Company Profile:**

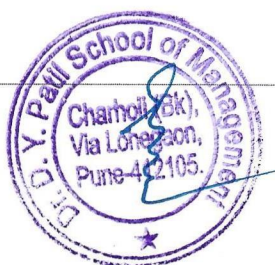
**Zomato:** It is an Indian restaurant aggregator and food delivery start up founded by Deepinder Goyal in 2008. Zomato provides information, menus and user-reviews of restaurants, and also has food delivery options from partner restaurants in select cities. Started in Delhi 11 years ago, Zomato has grown from a home project to one of the largest food aggregators in the world. They are present in 24 countries and 10000+ cities globally, enabling our vision of better food for more people. Zomato not only connects people to food in every context but also works closely with restaurants to enable a sustainable ecosystem.





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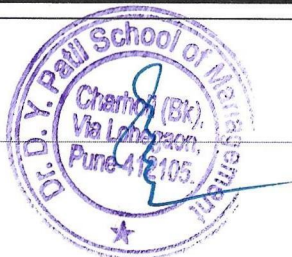


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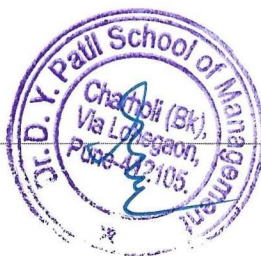
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Business Management with New Ideas and Technology in Global Context ISBN:978-93-88441-75-9

**01. "AN ANALYTICAL STUDY OF CONSUMER BUYING BEHAVIOUR DURING CHRISTMAS ACROSS NORTHERN IRELAND, UNITED KINGDOM"**

**Dr. E. B. Khedkar**

Vice Chancellor

Ajeenkya DY Patil University Pune,  
Maharashtra, India.

**Dr. Debashree Jana**

Belfast, United Kingdom

**Abstract:**

*The study on consumer behaviour triggers the analysis of processes consumers use to choose, use (consume), and dispose products and services in a region. Understanding the process helps in analysing the impacts purchase decision makes to the world market. Consumer behaviour incorporates ideas from several sciences including psychology, biology, chemistry and economics. The study focuses on various facets of consumer behaviour across Northern Ireland, UK, during Christmas Festive season. It covers the types of shoppers found in the region and their preferences. The study also highlights the growing Omni shopping, preferences for gadgets and heavy sales vis a vis purchase when price drops.*

**Key Words:** consumer behaviour, Christmas sale, Northern Ireland, UK, Belfast, Shopping

**INTRODUCTION**

During the months of November and December, consumers descend upon retailers (both brick & mortar and online) and spend significant amounts during the Christmas season. This is observed not only in Europe and America but even in island countries like Northern Ireland. In line with muted global consumer confidence, it is little surprise to see price is a significant consideration for consumers with deals and promotions resonating across markets in both grocery and non-grocery. Keeping this focus the study was conducted across various shopping centres across Northern Ireland, primarily in Belfast City centre. The study was conducted to reveal the real facts which will form the baseline for what consumers look for and demands in the market during Christmas eve.

**OBJECTIVES OF THE STUDY**

1. To Study the various consumer buying behaviour and preferences.
2. To study the various channels available in Northern Ireland for consumers to make Christmas shopping
3. To study the types of shoppers and consumer spend across Northern Ireland during Christmas week.

**RESEARCH METHODOLOGY**

**Secondary Research** – Published data regarding consumer behaviour across Northern Ireland has been analysed and collected on the basis of identified literature on this subject for the last 5 years.

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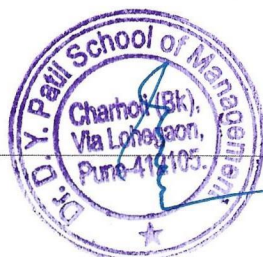
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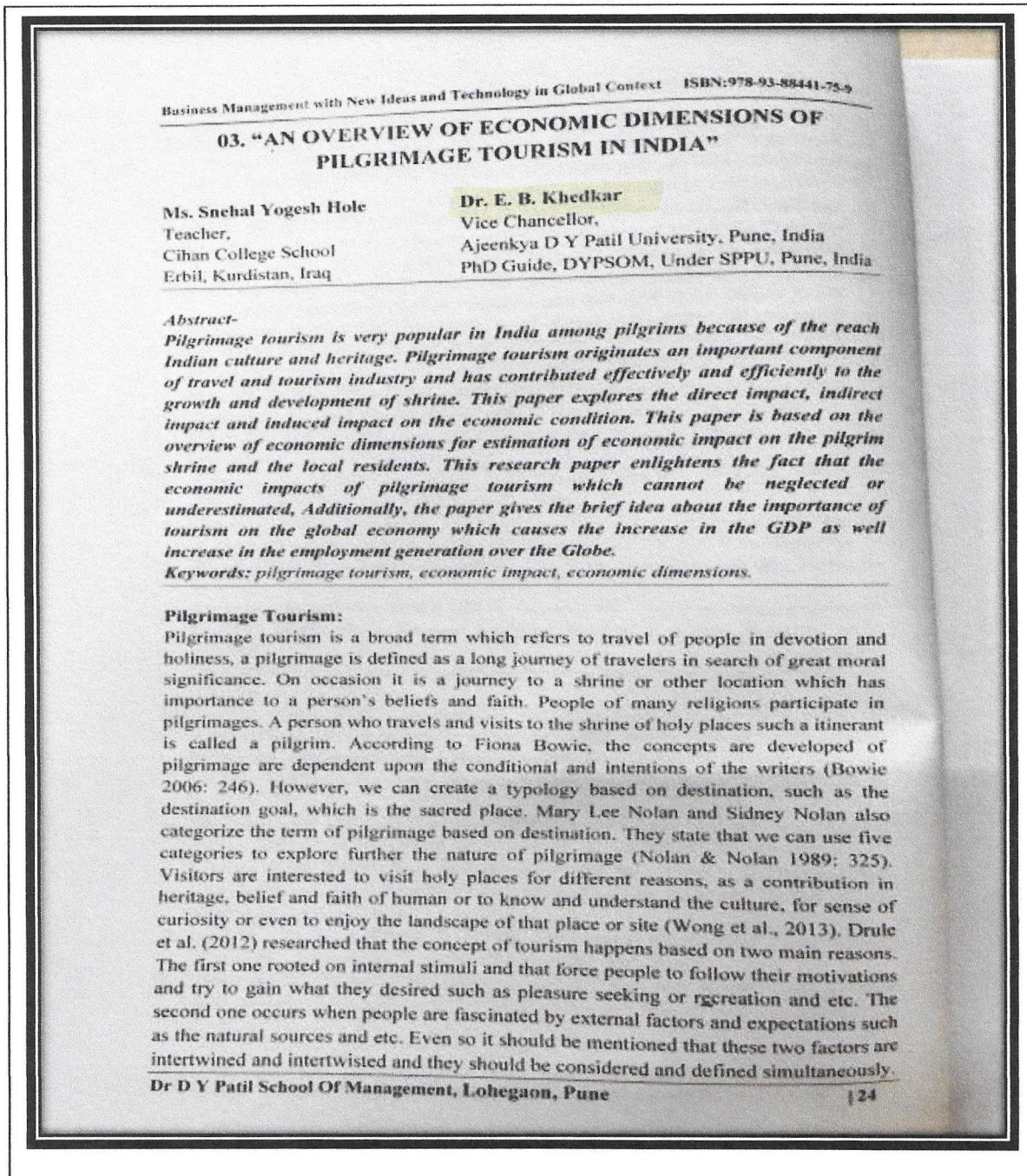
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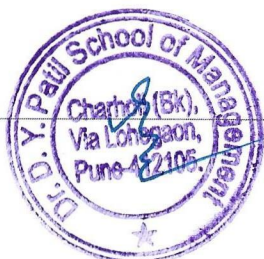
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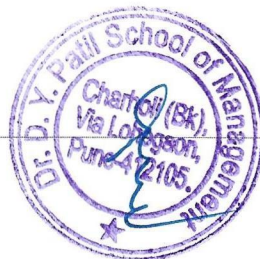
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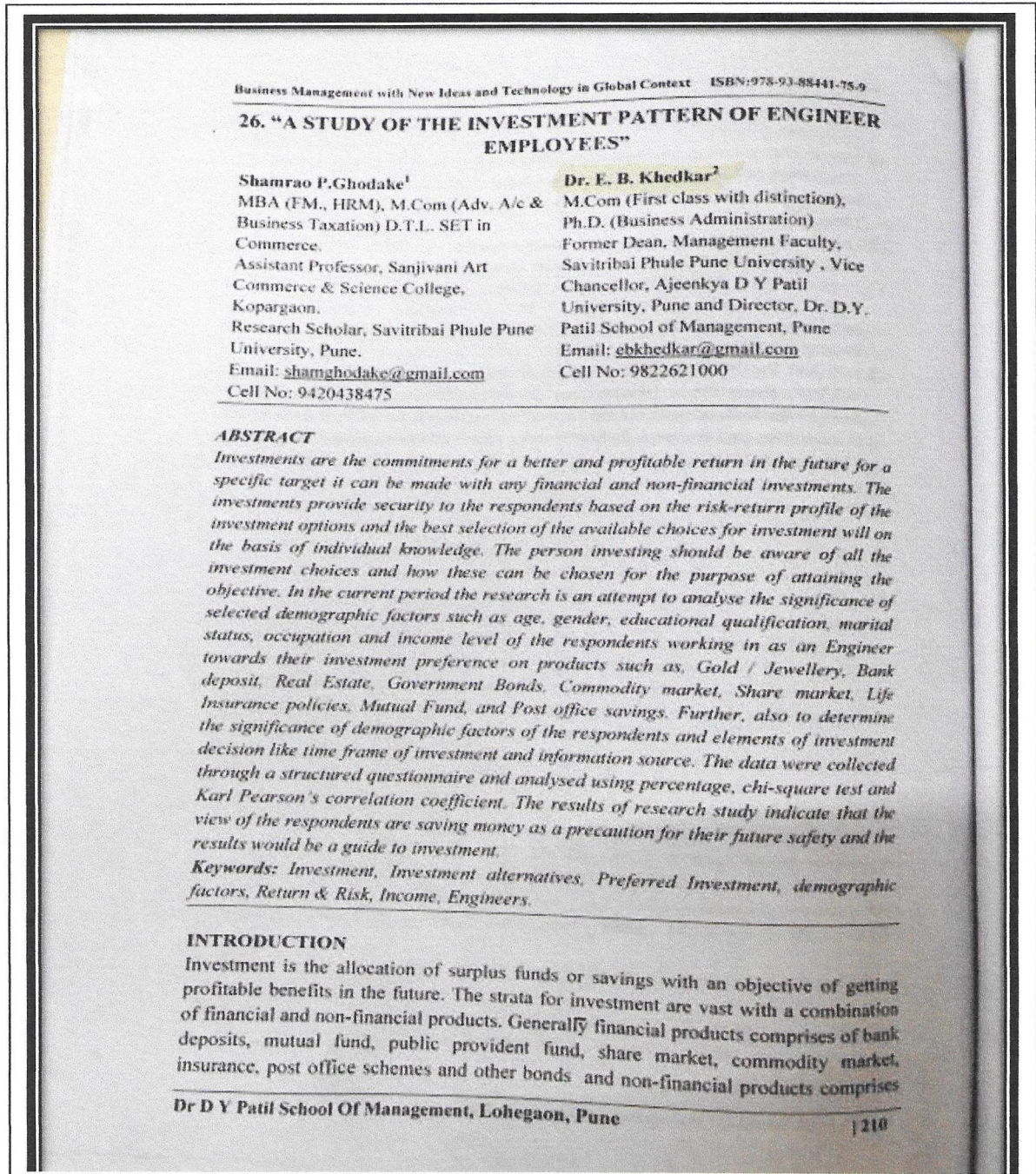
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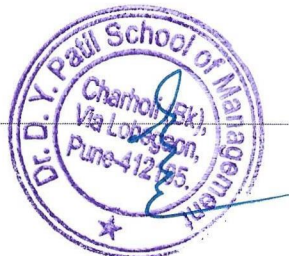
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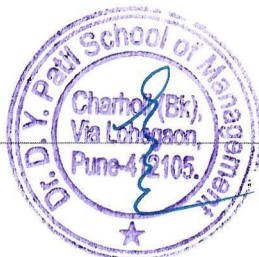
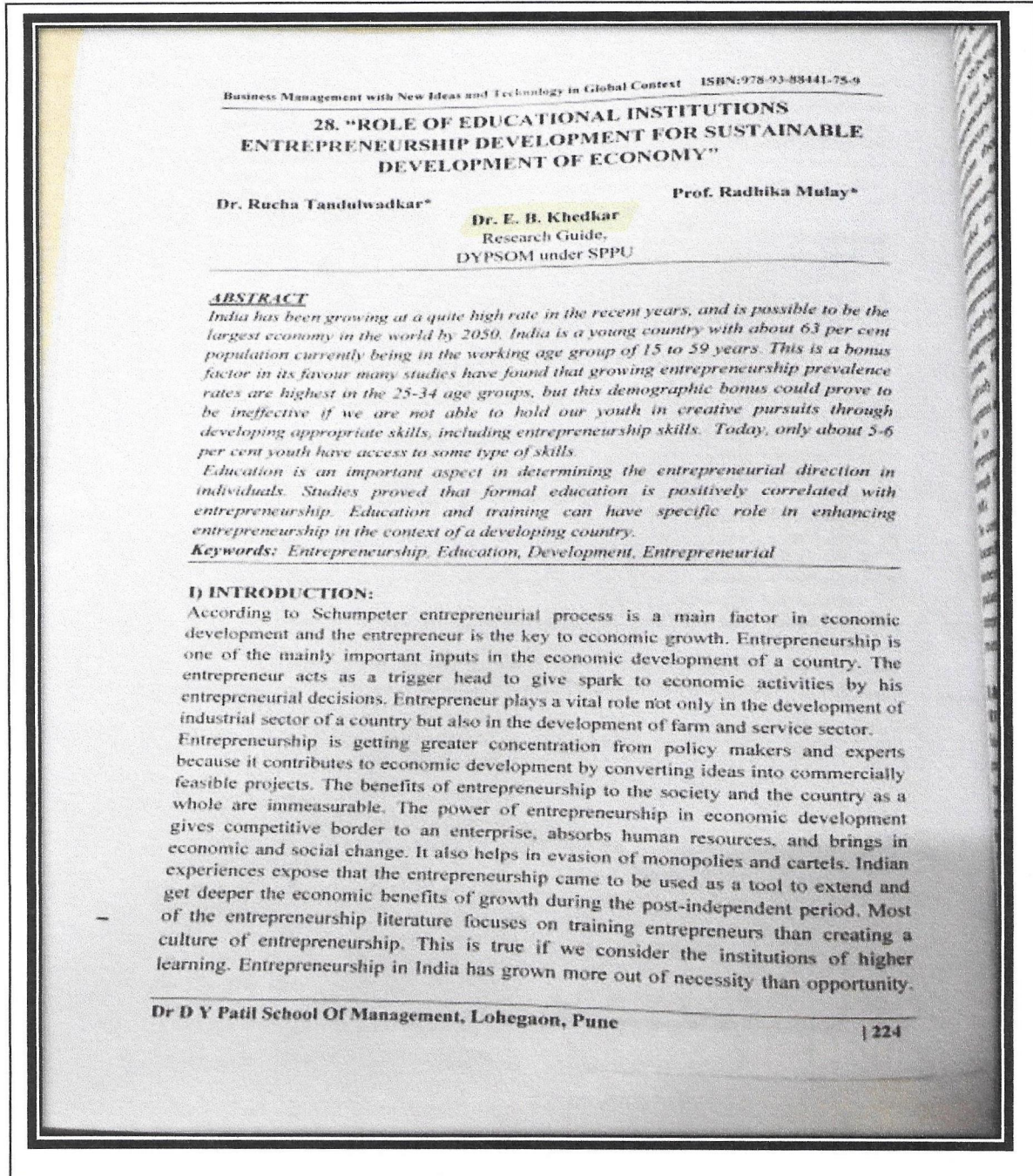
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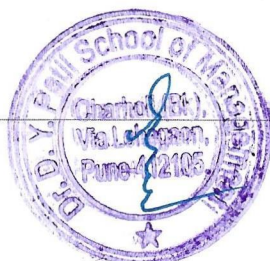
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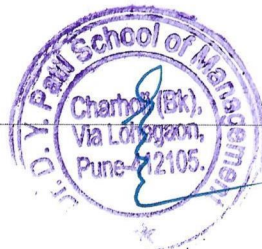
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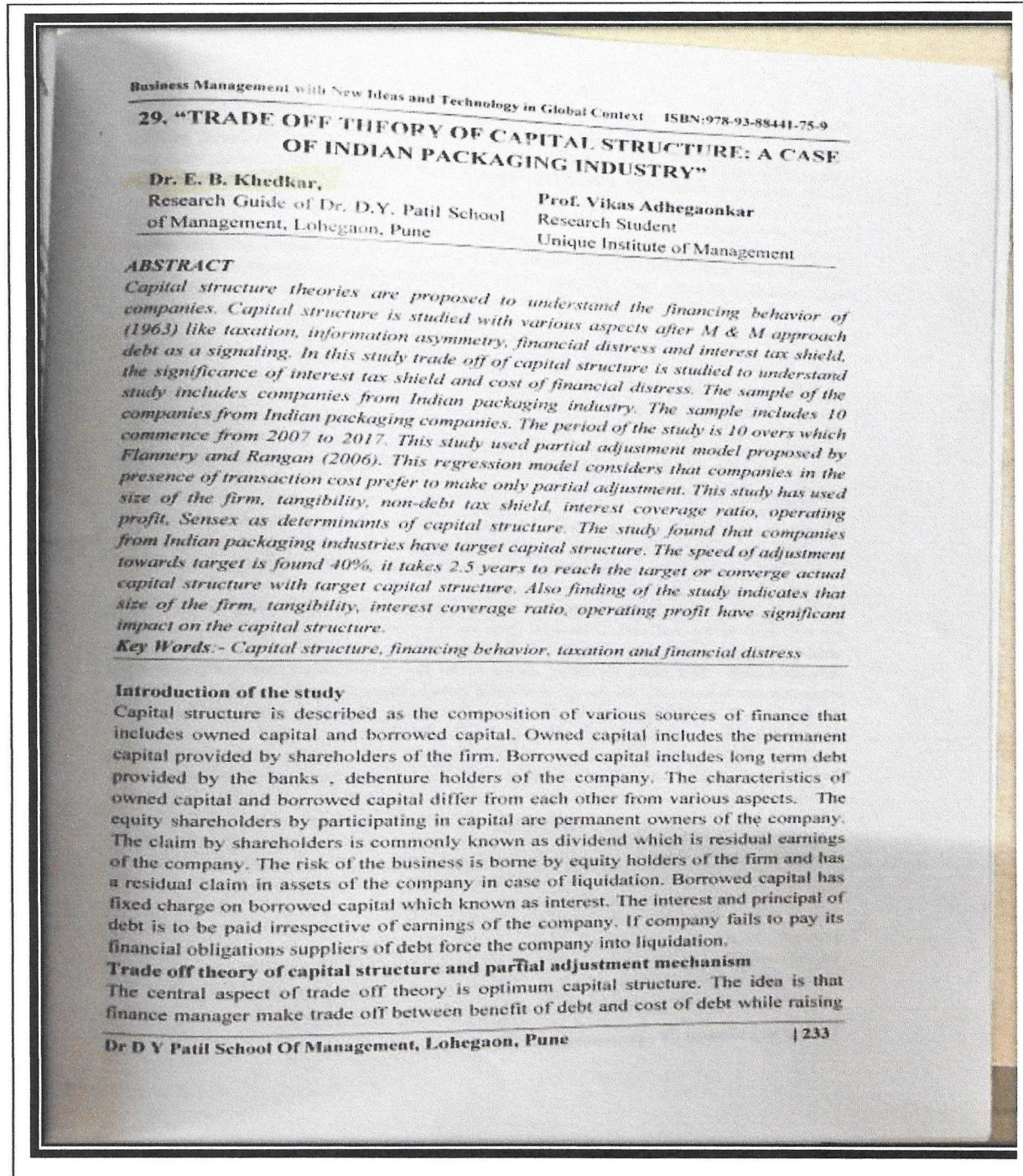
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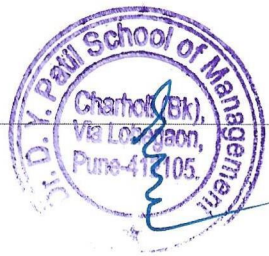
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30. "DIGITAL MARKETING STRATEGIES FOR SMALL SCALE INDUSTRIES: A REVIEW"

**Dr. E. B. Khedkar**

Research Guide,

DYPSOM, Lohegaon, under SPPU, Pune

**Radhika Mulay**

Research Scholar

**ABSTRACT:**

*The small scale industries play a major role in the economic development of the country by stimulating entrepreneurial skills, generating more employment opportunities and contributing to export. In India, the industry has shown creditable progress in terms of output, employment, export etc. during the last decade. The progress has been hampered as the industry faces various problems in marketing relating to production, marketing, finance and personnel. Marketing being heart of every enterprise needs to be at the centre of study from development view point. With changing circumstances and technological advancements small scale industries can take a help of digital marketing as a part of their core marketing strategies.*

**Keywords:** *SSI, Marketing Strategy, Digital Marketing*

**1. INTRODUCTION:**

The MSME sector is a nursery of entrepreneurship, often driven by individual creativity and innovation especially in economy like India. Universally, Micro, Small and Medium enterprises have been accepted as the engine of economic development and for promoting reasonable growth. SMEs constitute over 90% of total enterprises in most of the economies and are credited with producing the highest rates of employment growth and account for a major share of industrial production and exports. Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large digital employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are supporting large as ancillary units and this sector contributes enormously to the socio-economic development of the country.

**2. RESEARCH METHODOLOGY:**

**i. Research Objectives**

The main objectives of the Research Paper are:

- a. To study the concept and definition of SSI
- b. To study the Digital Marketing Strategies of SSI.

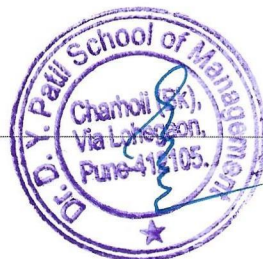
**ii. Data Collection Methods**

**a. Type of Data**

Secondary data has been collected and used for the present research study.

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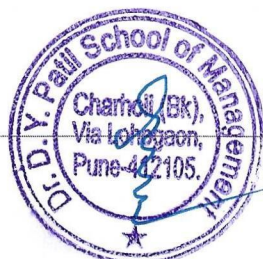
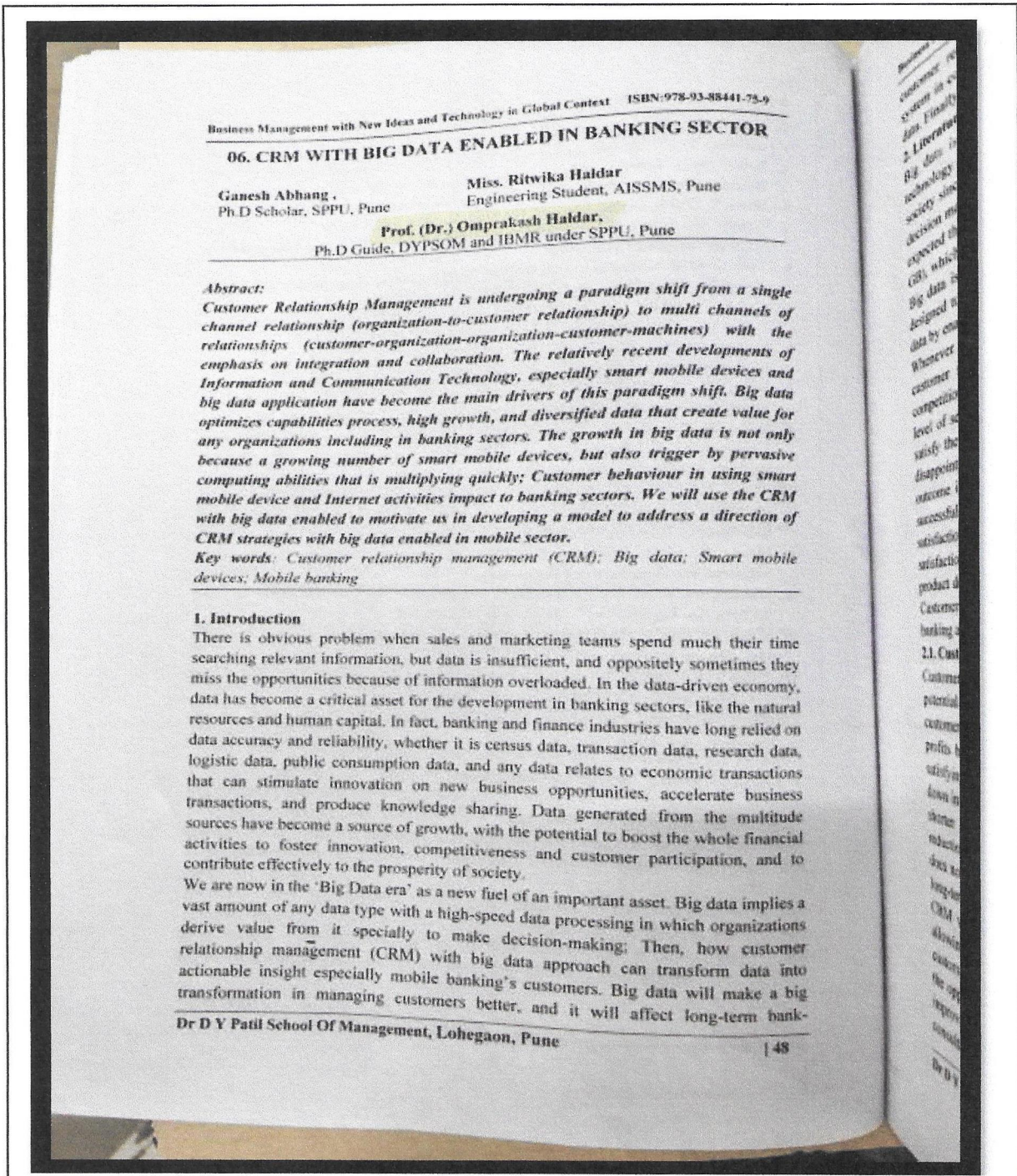
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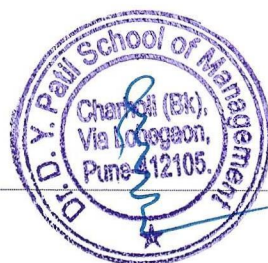
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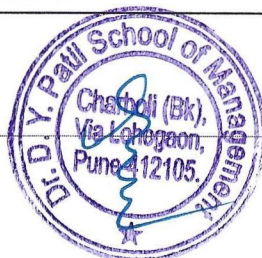




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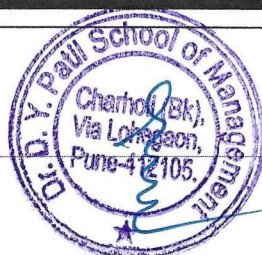
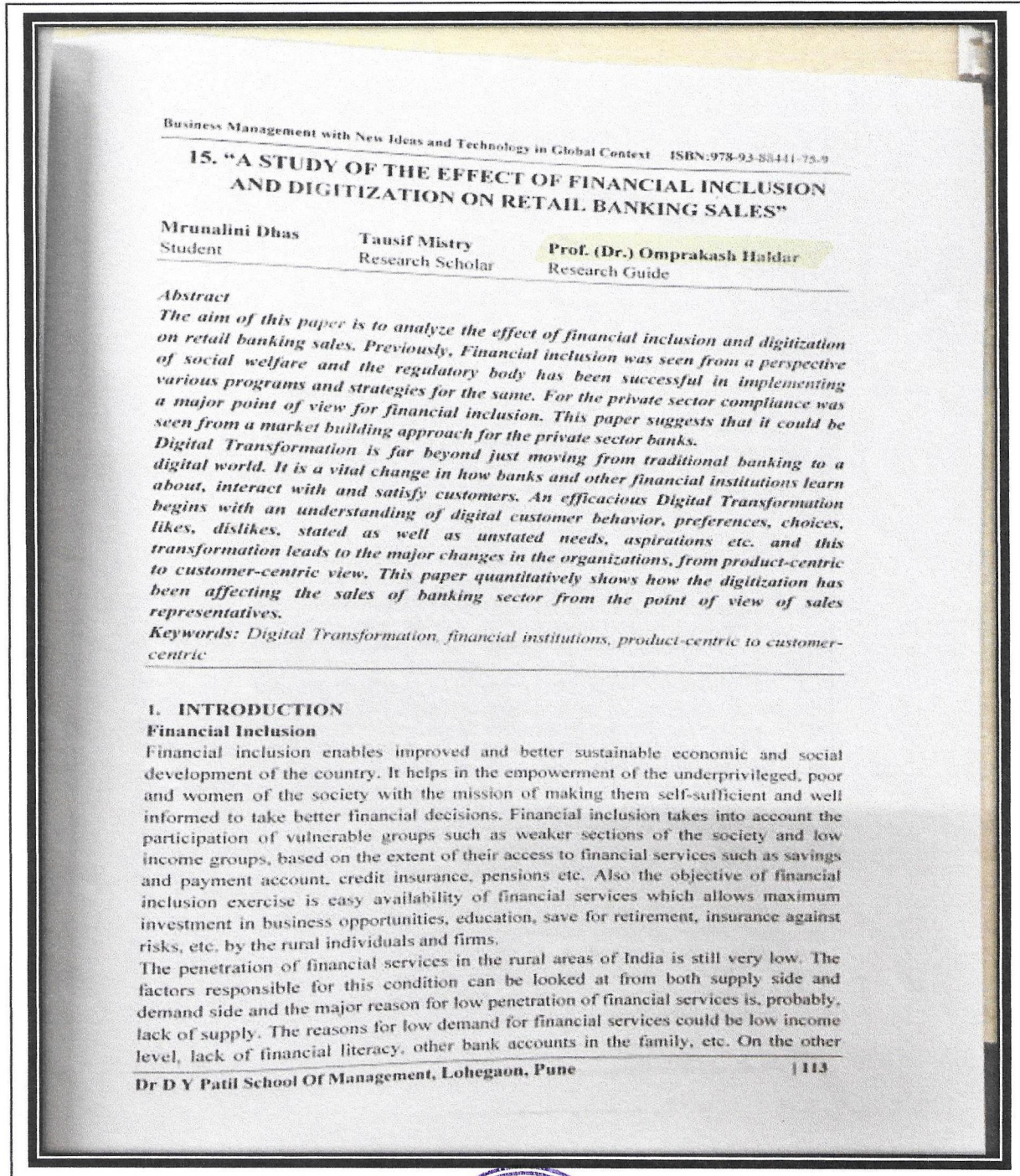
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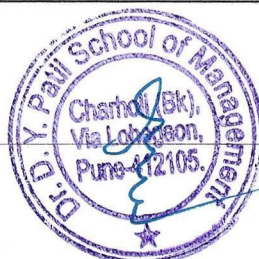
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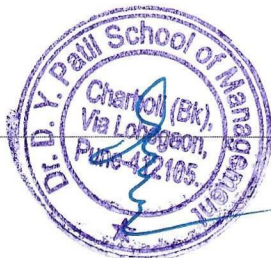


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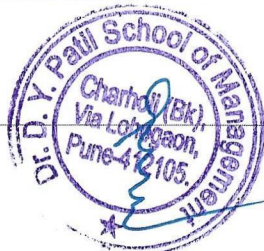
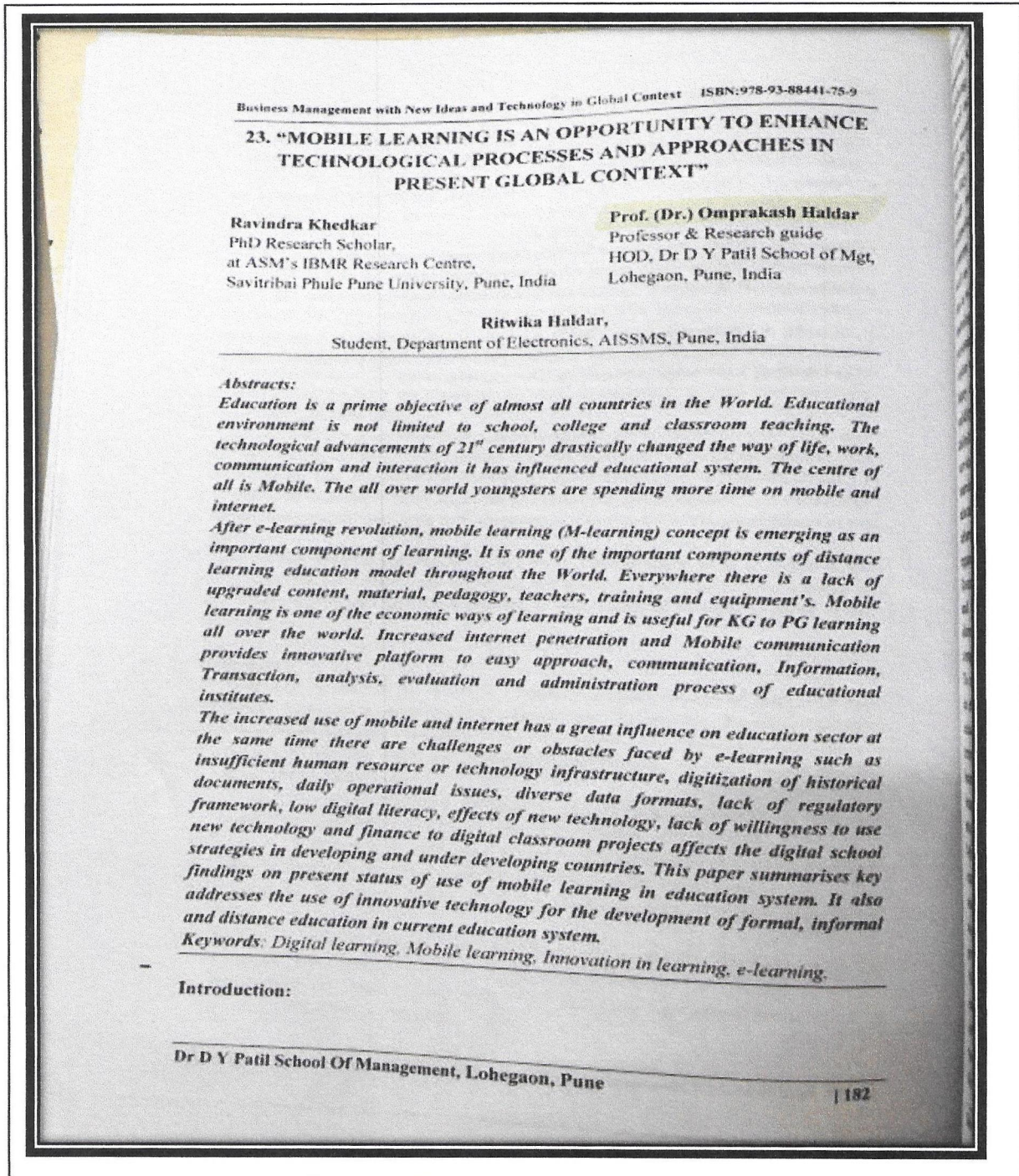
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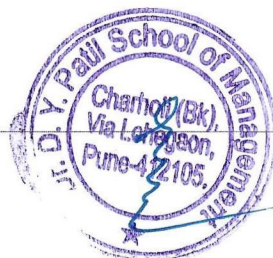
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#### 21. "EFFECTIVE EMPLOYEE TRAINING OR SUSTAINABILITY IN TELECOM SECTOR IN PUNE REGION"

Dr. Yogesh W. Bhowte

Dr. Ganesh Lande

##### Abstract:

*The recent cancellation of 122 licenses has brought turmoil in the Telecom sector. The fight is now for survival of the rest of the business and companies like Uninor, Etisalat etc. in this tough time of sustainability the opportunity goes to the big fishes in the market like BSNL, Bharti Airtel, Vodafone, Reliance, Idea cellular etc to capture maximum market share by not only customer services and attractive plans but also by retaining and developing the real assets of any organization, the Human resource. A developed and qualitative human resource in the organization ensures better sales proposition and customer services.*

*Key words: Telecom sector, sustainability, training and development, effectiveness of training, employee productivity.*

##### Introduction

Today, Telecom business is facing a real challenge due to the recent cancellation of around 122 licenses of major players in the market. Hence, the companies like Uninor, Etisalat, etc. whose licenses have been cancelled are facing a tough time for survival in the market.

To get an opportunity for other major telecom operators like Vodafone, Bharti Airtel, Idea Cellular, etc. to acquire the maximum market share and increase their profits. In fact, for the opportunists, this is the time for the telecom market consolidation. Hence, telecom companies who believe in the principle that human resources are their real assets, should also ensure that they have been providing adequate training to their personnel working in the functions of technology, sales & CRM. key account management, etc. To derive the output out of their employees with the help of the training and development concept with well formulated strategies. Thus, considering all these facts, we have formed the objective of studying the training effectiveness in the telecom companies having an operation base in the Pune metropolitan region. The training needs basically highlight the gap between the existing and desired repertoire of knowledge attitude and skills at individual, group and organizational level to enable the employees to contribute towards the realization of organizational objectives at optimum efficiency. The training effort thus will have to aim at filling in this gap by clearly stating the objectives in quantitative and qualitative terms to be achieved through training. Such an exercise will also enable the training specialists to evaluate, monitor and measure the extent to which stated objectives have been met through training intervention achieving the following benefits; improvement in morale of employees through infusing job ownership and job satisfaction. The more satisfied the employee is and the greater is his morale, the more s/he will contribute to organizational success and the lesser will be employee absenteeism and turnover. Less supervision. A well

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