PROCEEDINGS

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TWO DAYS STATE LEVEL SEMINAR

"EFFECTS OF ADVERTISEMENT ON CONSUMERS IN THE PRESENT CONTEXT"

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Preface

State Level Seminar aims to bring together academic researchers and scholar students on a common platform to exchange and share their knowledge and experiences about all aspects of advertisement and its effects on consumers in the present context .The seminar aimed at bringing together academia, researchers and students for sharing and exploring the holistic advertising and marketing concepts & different medium of mass communication to educate customers.

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"Public Relations and Social Media Strategy for Small e Business"

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Abstract

Social media is playing a major role in almost all areas including education, politics, and marketing and of course public relation. As the medium changes so the strategies and implication changes directly. Social media like Blogs, Twitter, Facebook and many other social media sites encourages all kind of the businesses. These social media tools play an important role of spreading the message through social networking. When the researcher is accessing web searches, twitter and Facebook there, the researcher found lot of articles, videos and endorsement of various products. The researcher wanted to know, whether such kind of online promotion done using social media really works and convert into sales and profits. So, the researcher has conducted a research to unfold this fact that does Public Relations and Social Media Strategy works for Small eBusiness? The quantitative survey was conducted in Pune City with 80 people in the age group of 22 to 35 years including both male and female. The sampling method used was convenience sampling. The result was very positive that almost 84% respondents really shopped online (from junglee.com, trendin.com, myntra.com and jabong.com) after reading positive reviews on social networking sites and because their friends referred the product and shared it through Facebook and Twitter.

Keywords: social media, PR, small eBusiness

Introduction

When small business owners create a business plan they often include advertising but neglect to include public relations, one of the most cost-effective methods for small businesses to raise awareness. Public Relation is much less expensive than advertising, and can be incredibly valuable to a small business (Galloway, 2005). PR can even be free. Small businesses have tight budgets and will typically get more for their money when choosing PR over advertising. The researcher has selected four small business on web namely junglee.com, trendin.com, myntra.com and jabong.com. These online stores are using social media tools extensively and exclusively to market their products and within few months these shops made a mark

and earning profitable income. The success behind these stores is purely PR strategy using Social Media.

Why PR preferred over advertising?

- When a consumer sees third party coverage of a product or service, it is perceived much differently than a traditional advertisement. When we see an advertisement, we know the company is trying to sell us something. When a third party, such as the media, endorses a product or service, the company gains credibility. Consumers are much more likely to make a purchase based on third party endorsement than an advertisement.

- A consistent public relations program will help build general awareness of your product, service or brand and will supplement any direct marketing and advertising efforts.

- A news release distributed by PR Newswire is delivered to more than 5,500 Web sites and online services such as Yahoo!, AOL and MSN.com, and the release can be further optimized for search engine visibility utilizing keywords (McAllister & Taylor, 2007) .

- PR is also good for your bottom line. (Porter & Sallot, 2003), PR is much less expensive than advertising and the benefits of PR can be much more substantial than the benefits of advertising.

- Having a well-designed web site is probably the smartest things you can do for your business (Dewdney & Ride, 2006). It certainly has the greatest return on investment.

Aim: Does Public Relations and Social Media Strategy works for Small eBusiness?

Objectives

1. To study whether the urban youth really buy products which are referred by the people in their social network?

2. To study what kind of products people often buy online?

3. To study the various factors motivates people for online shopping among the urban youth.

Research Methodology and Research Tool

The research is purely a quantitative study, where researcher used survey method. Data is collected from the respondents using a well designed questionnaire.

Sampling Method and Sample Size

Convenience sampling method is used to select the sample. Researcher selected 80 people who visited Central Mall situated at Shivajinagar in Pune. Researcher collected responses from the visitors who visited the mall on Sunday, 7th December 2013 during 11 a.m to 5:00 p.m and ready to fill the questionnaire.

The respondents selected for this research, who are in the age range of 22 to 35 years old. This age group is considered as the young population. The researcher selected this age group because they are using social media extensively and can access internet on their smart phones, laptops and both at home and office. This age group is financially independent, tech savvy, fast decision taker and socially connected with their friends, relatives, colleagues and many more on Facebook, Blogs and Twitter.

Pune being a metro city we can say this sample group as urban youths. The questionnaire was filled by 89 respondents but 9 questionnaires were rejected on the ground of incompleteness.

Out of 80 respondents there were 39 female and 41 male members. This show almost balance sample size considering the gender.

Analysis

When asked what are the influential factors which motivates people to buy online then as per figure-1, 49% respondent believed that they purchase the products when someone from their social networking group.
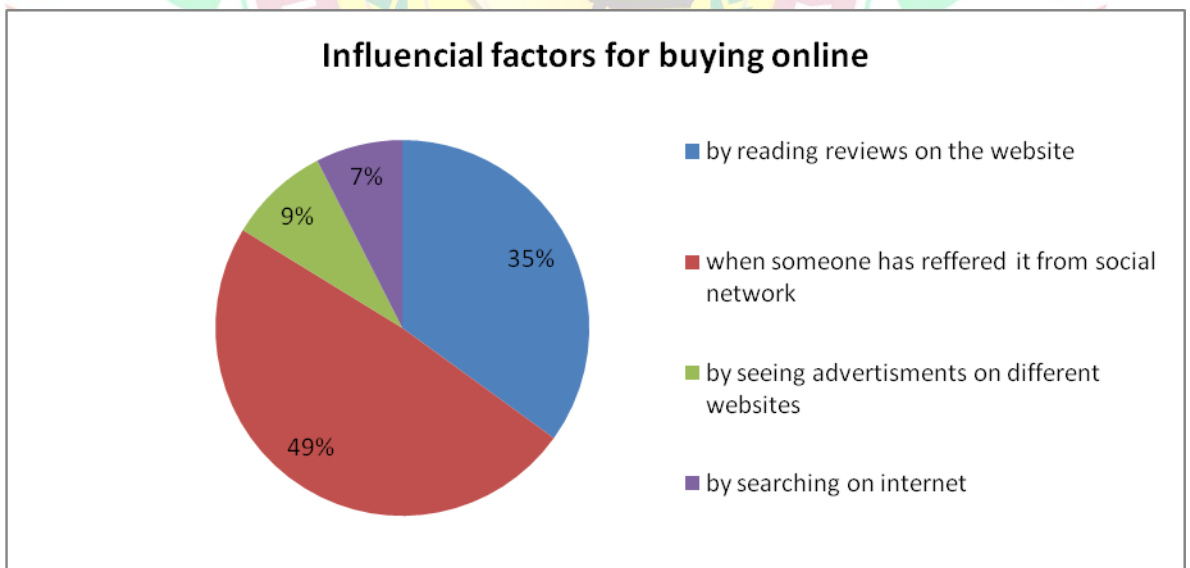
Figure-1: Influential factors for buying online

35% respondents prefers to online purchasing by reading the reviews about the products on the websites or blogs. Only 9% and 7% respondents purchase by seeing advertisements on different websites and by searching product on internet respectively.

When asked what kind of products people often buy online?

What kind of products people oftenly buy online

- ■ Clothes
- ■ Accessories (Belts/Goggle/watches/foot wear etc)
- ■ Electronic products and gadgets
- ■ Furnitures/Home decor

2%
24%
30%
44%
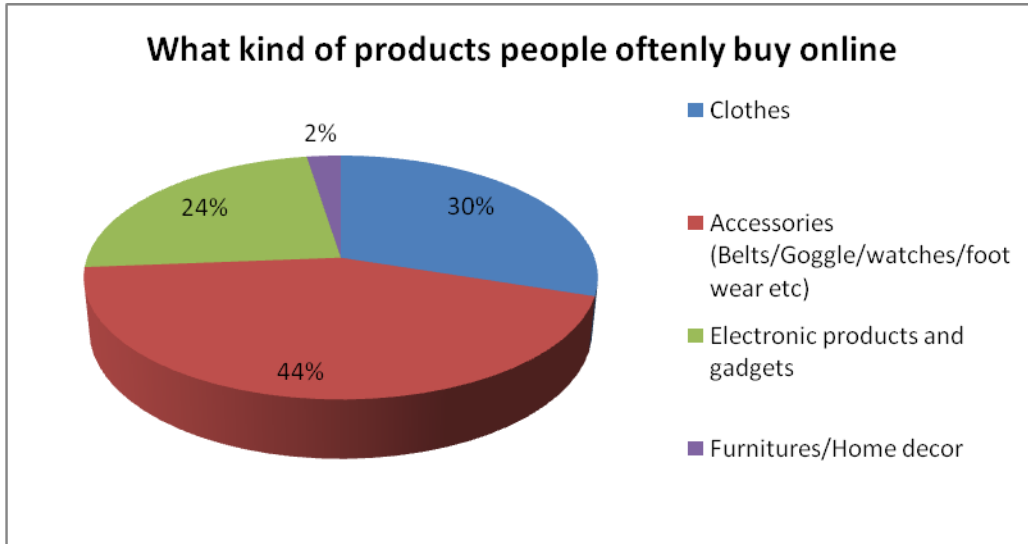
Figure-2: Type of product people often buy online

As per Figure-2, 30% respondents said that they often purchase clothes online, 44% respondents said they by accessories such as belts, goggles, watches, footwear, beauty products etc. 24% respondents buy electronic products and gadgets such as digital cameras, mobile phones, pen drives, computer accessories etc. and on 2% respondents said that they purchased home décor products.

The motivating factors for online shopping are tested on Likert scale of 3 variable i.e most motivating, average and least motivating.

As per the figure-3, "Flexible Payment Mode" is most motivating factor for 45 respondents, 38 respondent feels "Any Time and Any Where purchasing" factor is most motivating, 55 respondent feels "attractive offers and discounts posted on social media" is most motivating and only 29 respondents feel that "Wide Range for Choice" is the most motivating factor for online shopping.

Figure-3: factors motivating people for online shopping

It is found that posting of discount and attractive offers on social media is the most motivating factor for online shopping among urban youth.

Results

Urban youth prefers to buy those online products, whose reviews are good which are posted on websites and authentic blogs. They also prefer to buy when someone from their social networking groups recommends the product. Mostly urban youth likes to buy accessories like footwear, belts, goggles, watches etc. They also get motivated to buy online products when there are some attractive offers and discounts are posted on social media like Facebook and twitter.

Conclusion

When any merchant want to start a small eBusiness or web store for youths, he or she should enhance its PR activities on social media by posting reviews, feedbacks, discounts and special offers. The youth generally get attracted by these postings on social media.

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Impact of Advertisement on Consumer Buying Behavior in Vishnupuri village of Nanded city

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Abstract

Advertising is the paid, non-personal communication of information about products or ideas by an identified sponsor through the mass media in an effort to manipulate customer behavior. Advertising is non-personal because it's a fantasy created by a computer that selects one part of the target audience. It communicates information about products or ideas. The main objective of this paper to study the different media that attracts the consumers to buy the product, to study the impact of presence of a celebrity in an advertisement in order to understand the buying behavior of consumer, to learn customers preferences among the various modes of advertisements, to study the presence of celebrity in advertisement and their effects on consumer behavior. Primary and secondary has been used for this study.

Keywords: Advertising, Customer, Behavior

I) INTRODUCTION

The word advertising is a Latin word which means *"to turn attention of people to a specific thing."* It is a paid publicity. According to Oxford Dictionary the word *'to advertise' means 'to make generally or publicly known',* describe publicly with a view to increasing sales.

Advertising is thus, a mass communication tool, which is essentially in paid form by a firm or an individual and the ultimate purpose of which is to give information, develop attitudes & induce action, which are useful to the advertiser.

Advertising presents and upholds the ideas, commodities and services of a recognized advertiser, which provides as a communication link between the producer and the

potential buyers. It gives the information to the would-be buyers who are interested in seeking the information about a product and the manufacturer. Advertising may be taken as the most efficient means of reaching people with product information.

Advertising presents a mass persuasion apart from disseminating information to the prospective buyers about the product and the producer. While creating awareness and popularity, it seeks to persuade. It is a more effective and extensive and less expensive way of creating contacts. The purpose of advertising is to sell something - a product, a service or an idea. The real objective of advertising is effective communication between goods and clients and increasing awareness.

Advertising is almost everywhere in our daily life. Its forms and roles are both contested and admired. Some see advertising both as the mirror and the maker of culture. Even when advertisements contribute new sounds and the symbols that shape feature, its words and images reflect the present and the past. Others say advertising is purely an economic activity with one purpose i.e., to sell. Many advertisers and agencies believe that advertising creates "magic in the market place" (Russell & Lane, 1996).

It is evident from definitions of advertisement that with the change in times there have been changes in the way advertising is perceived. However, in spite of all these changes advertising has always been a very strong institution, which has continued to influence our lives since the beginning of time (Wright, Warner & Winter 1971; Wells, Burnett & Moriarty 1995; Jugneheimer& White, 1980). So advertising is a way of gaining sales effectiveness and of keeping selling expenses low. Advertiser wants to be certain that he, his store, and his product are identified in the advertisement and he is gaining benefit from it, even when he cannot be there to deliver the message in person. And also because the advertisement must be carried by newspapers or magazines or television or radio or billboards, or by some other mass medium. The advertiser must pay the owner of those media for the space or time he used for the advertisement. (Jugneheimer& White, 1980) The theoretical formulations of the advertising, process into four groupings. These four theoretical divisions are the pressure-response theories, the active learning theories; the low-involvement theories; and the dissonance reduction theories (Tellis, 2004; Fine, 1992; Krugman, 1965; as cited in Nazir, 2001).

Advertising is complex because many different advertisers try to reach many different types of audiences and many types of consumers. That's why there are many types of advertising too, so that all types of consumers can be addressed. There is not just one

kind of advertising; in fact, advertising is a large and varied industry and all types of advertising demand the creative, original messages that are strategically sound and well carry out (Wells et al., 1995).

Researchers are agreed on these six fundamental principles on which advertising campaign run: to secure attention; to arose interest; to develop and sustain that interest; to create desire; to incite action and to create good will (Shahid, 1999). After choosing an appropriate strategy and deciding upon the advertising objectives, media selection is the next important consideration. Media is the vehicle that is used for the delivery of the message. Some important tools of advertisement are newspapers, magazines, radio, television, direct mail and mail order, outdoor display and transportation (Wells, Burnett & Moriarty, 2000).

As it become clear from above literature that all the efforts to make an advertisement so effective and persuasive in nature works on a sole motto to met the consumer psyche in a positive manner. Every human community develops a system by which it provides and distributes goods and services. In today's advanced societies as the development goes on this system becomes very complex because of wide range of available goods. To understand this system fully what is required is the study of a person's entire lifetime experiences since the consumption of economic goods because it prevails almost every activity in which humans are involved. From this point of view, consumer behavior appears to be subsets of human behavior for the factors, which affect individuals in their daily lives, also influence their purchase activities. Internal influences, such as social class, society, family, reference group, opinion leaders and culture also affects us in our roles as consumer (Loudon &Bitta, 1994; Foxall& Goldsmith, 1994; Ralphs, 1993). *Wilkie* (1994) defined consumer behavior as "the mental, emotional, and physical activities that people engage in when selecting, purchasing, using, and disposing of products and services so as to satisfy needs and desires".

Consumers can be or not be the buyers. Buyers can be divided in to two broad categories: consumers and organizations. Both types of buyers go through a similar decision process to solve their problems through a process for finding the products or services most appropriate to their needs. Many factors influence the outcomes of a specific purchase decision (Loudon & Bitta, 1994; Steuart, 1970; Mowen, 1993; Engel, Kollart& Blackwell, 1973; Katona, 1963; Bells, 1967). Marketers made ads, which fulfill both consumers and organizational buyers and among them (ads) most significant are ads of fast moving consuming goods (FMCG's) (Loudon &Bitta,

1994). All those products who's buying is not preceded with extensive thinking and analyses on the part of the consumer and hence attitudes towards them are mainly shaped by ad evoked feeling and in this we include Fast Moving Consumer Good's (FMCG) (Aaker, Batra & Myers, 1992 & 1996; Bovee, 1986; Mitchell, 1993). Loudon and Bitta (1994) proposed that the consumer decision process could be divided in to five stages: problem recognition; information search; evaluation of alternatives; choice and outcome (Swenson, 1990; Maio, 2000;). Consumers do not always go through all the stages, most of the consumer may influence by the different ads, which they watch on the television or different posters in the market (Loudon &Bitta, 1994; Tellis, 1987; Hansen & Gronholdt, 1987). The advertisement affects the consumers by three key factors: appeal of advertisement, keyword / caption and personality used in the advertisement.

Researches on advertisement show that personality mostly affects the consumer behavior (Engel, Blackwell, & Miniard, 1986). Customer roles (Sheth & Mittal, 1999) and consumer involvement (Mowen & Minor, 1998; Katz, 1960; Mullen & Johnson, 1990; Chiagouris, 1997; Clark, Brock & Stewart, 1994) also effects the buying behavior of consumer. Consumer innovativeness in part accounts for the timing of the decision to adopt an innovation (Foxall& Goldsmith, 1994). The most important thing, which influences the individual behavior, is the consumer's family, social and cultural environment (Stanton &Futrell, 1987; Loudon &Bitta, 1994; Cacioppo, Haugtvedt& Petty, 1992).

Media Impact

Media impact generally refers to how effective advertising will be through the various media outlets (e.g., television, Internet, print). A company must decide, based on its product, the best method to maximize consumer interest and awareness. For example, a company promoting a new laundry detergent might fare better with television commercials rather than simple print ads because more consumers are likely to see the television commercial. Similarly, a company such as Mercedes-Benz, which markets expensive products, might advertise in specialty car magazines to reach a high percentage of its potential customers. Before any money is spent on any advertising media, a thorough analysis is done of each one's strengths and weaknesses in comparison to the cost. Once the analysis is done, the company will make the best decision possible and embark on its advertising campaign.

Reason or purpose of study: The purpose of research study is

- to know that in today's competitive era what is the impact of advertising on consumer buying behavior

- To know the factors affecting the consumers buying behavior.

- to know the role of advertisement in profit maximization of a business.

II) Objectives of the study:

1. To study the overall impact of advertisement on consumer buying behavior.

2. To study the impact media on consumers buying behavior.

3. To learn customers preferences among the various modes of advertisements.

4. To study the presence of celebrity in advertisement and their effects on consumer behavior.

III)   Hypotheses of the study:

A number of hypotheses were formulated in order to achieve the objectives of the study:

H0: Advertising appeal has significant positive effects on buying process.
H0: Television and word-of-mouth has significant effects on consumer behavior.
H0: Comedy in advertisement has significant effects on consumers mind to remember the advertisement.
H0: Presence of celebrity in advertisement has significant effects on consumer behavior.

IV) Research Methodology:

This study is based on primary and secondary data, the primary data has been collected by using questionnaires and through discussion method. Structures questionnaire was prepared for the consumers. Secondary data has been collected from books, journals, news paper and research articles etc. besides a number of websites were also browsed to collect data.

Area and location of study / universe of sample: This research is conducted in Vishnupuri (Rural area) Nanded which is situated on the bank of Godavari River. The sample consists of 200 respondents from above mentioned area. Floating population has been selected for this study.

V) Analysis and interpretation:

Statistical tools like Mean, percentage, standard deviation etc have been used to analyze the data. After the collection of data it has to be process and analyses with the outline led down for the purpose at the time of developing research plan. Then the data are studied from many angels as possible to explore the new facts, keeping in view the objectives of the study.

VI) DATA ANALYSIS AND INTERPRETATION:

Table: 1 Time spend on watching TV every day:

Hours	1-2hr	3-4hrs	5-0hrs	More than 5hrs	Total
Percentage	46 (23%)	84 (42%)	44 (22%)	26 (13%)	200

Source: Field Survey

The above table shows that, 42% of consumers spend 3-4 hrs in watching TV, 23% of consumers spend 1-2 hrs in watching TV, and 22% of consumers spend 3-5 hrs in watching TV and 13% of consumers spend more than 5 hrs in watching TV.

Table: 2 Customers interest to watch advertisement on TV

Response	Yes	No	Total
Percentage	160 (80%)	40 (20%)	200

Source: Field Survey

The above table shows that, 80% of consumers watch advertisement on TV with interest. Only 20% of consumers do not watch TV. So as per the customer analysis majority of the consumers watch TV advertisements.

Table No.3: Customers believe on advertisement

Response	Yes	No	Total
Percentage	104 (52%)	96 (48%)	200

Source: Field Survey

From the above table it can be seen that, 52% of consumers believe in advertisement whereas 48% of consumers do not believe in advertisement. So as per the consumer's analysis most of the consumers believe in the advertisement.

Table No. 4: Media and Customer attraction

Response	Print Media	Radio	Television	Word of mouth	Total
Percentage	14 (07%)	10 (05%)	120 (60%)	56 (28%)	200

Source: Field Survey

The above table reveals that, 60 % of customers get attracted by TV advertisement, 28% customers get attracted by Word of mouth, and 7% customers by print media and 5% customers by Radio advertisement get attracted.

Table No.5: Impact of advertisement on Customers

Response	Recall	Positive impression	Create Interest to buy	Desire to buy product	Total
Percentage	30 (15%)	60 (30%)	80 (40%)	30 (15%)	200

Source: Field Survey

From the above table it is clear that, 40% customers says that advertisement will create interest to buy, 30% customers says advertisement will create positive impression, whereas 15% customer says advertisement will recall and 15% customer desire to buy the product.

Table No. 6: Time duration and impact of advertisement on customers mind

Response	Few Day	One Day	One week	One Month	More than One month	Total
Percentage	68 (34%)	58 (29%)	20 (10%)	24 (12%)	30 (15%)	200

Source: Field Survey

Table shows that, 34% customers said that advertisement impression will last for few days, 29% one day, 10% one week, 12 % one month and 15% more than one month.

Table No. 7: Advertisement and urge you to try new product

Response	Yes	No	Total
Percentage	144 (72%)	56 (28%)	200

Source: Field Survey

Above table shows that, 72% customer says that definitely advertisement urge and motivate the customer to buy new product.

Table No.8: Frequency of buying the product after advertisement

Response	Always	Most of the time	Some time	Never	Total
Percentage	42 (21%)	72 (36%)	66 (33%)	20 (10%)	200

Source: Field Survey

From the above table it is clear that, 36% customer buy the most of the time after advertisement, 21% always, 33% sometime and 08% never buy product after the advertisement id made.

Table No. 9: Presence of celebrity in the advertisement and their impact

Response	The product is of high quality	It must be expensive	The company must be big	The brand is facing intense competition	Does not affect	Total
Percentage	44 (22%)	38 (19%)	54 (27%)	30 (15%)	34 (17%)	200

Source: Field Survey

Above table shows that, presence of celebrity in the advertisement will create different impression in the mind of customers, 27% customer belief that company may be big one, 22% customer belief that product may be high quality, 19% customer belief that product may be costly, 17% customer do not belief on celebrity and 15% customer belief that company may be suffering with intense competition.

Table No.10: Product shown in movies and serials advertisement and their impact

Response	Yes	No	Total
Percentage	122 (61%)	78 (39%)	200

Source: Field Survey

Above table shows that, advertisement made in the movies/serial and product shown in that advertisement greatly affect the buying behavior of the customers, survey shows that 61% customers said that they get motivated with the advertisement in movies/serials etc.

Table No. 11: Types of advertisement and their Impact on customers

Response	Comedy	Emotional	Serious	Adventurous	Total
Percentage	74 (37%)	42 (21%)	48 (24%)	36 (18%)	200

Source: Field Survey

Above table shows that, types of advertisement and themes used in the advertisement will create the impress in the mind of the customers. Survey indicate that, 37% like comedy in advertisement, 24% customer like seriousness, 21% customer like emotional theme and 18% customer like adventure in advertisement.

Table No.12: Advertisement likeliness of customer

Response	Cosmetics	Food	Automobiles	Cold drink	Total
Percentage	92 (46%)	42 (21%)	22 (11%)	44 (22%)	200

Source: Field Survey

Above table shows that, amongst the different segment of advertisement majority of the customer e., i (46%) like cosmetic advertisement most, 22% like cold drink advertisement, 21% like food advertisement and 11% like automobile advertisement.

Table No.13: Customer belief on advertised product/service

Response	Yes	No	May be	Total
Percentage	62 (31%)	36 (18%)	102 (51%)	200

Source: Field Survey

Above table shows that, customer belief on advertisement is most important part advertisement because, ultimate aim of any advertisement is to motivate and create awareness amongst the group of targeted customer. Survey shows that, 31% customer's belief on advertisement whereas majority of the customers (51%) are in dilemma, they are not able to express their opinion regarding truth or belief of advertisement.

Findings, conclusion and Suggestion:
1. Survey shows that, 42% of consumers spend 3-4 hrs in watching TV and 13% of consumers spend more than 5 hrs in watching TV.
2. Survey indicates that, 80% of consumers watch advertisement on TV with interest. Only 20% of consumers do not watch TV. So as per the customer analysis majority of the consumers watch TV advertisements.
3. From the survey concluded that, 52% of consumers believe in advertisement whereas 48% of consumers do not believe in advertisement. So as per the consumer's analysis most of the consumers believe in the advertisement.
4. Survey reveals that, 60 % of customers get attracted by TV advertisement, 28% customers get attracted by Word of mouth, and 7% customers by print media and 5% customers by Radio advertisement get attracted.
5. Survey shows that, 40% customers says that advertisement will create interest to buy, 30% customers says advertisement will create positive impression, whereas 15% customer says advertisement will recall and 15% customer desire to buy the product.
6. From the survey it can be seen that, 34% customers said that advertisement impression will last for few days, 29% one day, 10% one week, 12 % one month and 15% more than one month.

7. Survey shows that, 72% customer says that definitely advertisement urges and motivate the customer to buy new product.

8. Survey reveals that, 36% customers buy most of the time after advertisement, 21% always, 33% sometime and 08% never buy product after the advertisement id made.

9. Survey indicates that, presence of celebrity in the advertisement will create different impression in the mind of customers e., i. 27% customer belief that

company may be big one, 22% customer belief that product may be high quality, 19% customer belief that product may be costly, 17% customer do not belief on celebrity and 15% customer belief that company may be suffering with intense competition.

10. From the survey it can be seen that, advertisement made in the movies and serial, the and product shown in that advertisement will greatly affect the buying behavior of the customers, survey shows that 61% customers said that they get impressed and motivated with the advertisement in movies/serials etc.

11. Survey reveals that, types of advertisement and themes used in the advertisement will create the impress in the mind of the customers. Survey indicate that, 37% like comedy in advertisement, 24% customer like seriousness, 21% customer like emotional theme and 18% customer like adventure in advertisement.

12. From the survey it is found that, amongst the different segment of advertisement, majority of the customer e., i (46%) customers like cosmetic advertisement most, 22% like cold drink advertisement, 21% like food advertisement and 11% like automobile advertisement

13. Survey shows that, customer belief on advertisement is most important part advertisement, because ultimate aim of any advertisement is to motivate and create awareness amongst the group of targeted customer. Survey shows that, 31% customer's belief on advertisement whereas majority of the customers (51%) are in dilemma, they are not able to express their opinion regarding truth or belief of advertisement.

Conclusion

As per the Customer satisfaction study analysis following conclusions can be made:

- To conclude advertisements are well accepted and recognized by people depending upon their effectiveness in putting across product and services in an acceptable form. Hence advertisements can be made effective by understanding.
- Most of the advertisers prefer television as the advertising media.
- Among all the Medias of advertising the TV media is most powerful & effective media for advertising.

- Most of the consumers last the advertisement impression for only few hrs.
- Most of the consumers like the cosmetic advertisements most.

Hence researcher suggested that, producer should advertise their product in such a way that customer should be loyal to the advertisement not only belief, increase the effectiveness of advertisement in food, automobiles and cold drinks and advertisement should be based on reality and truth because majority of the customers are depends on advertisement as a source of information, so that advertiser should take more care while advertisement. Further it is suggested that, advertiser should create long lasting impression on consumers mind so that they will create desire to buy not only interest.

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"Current Status of Indian Agro Marketing."

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Abstract

Agricultural Marketing continues to be the mainstay of life for majority of the Indian population. It contributes around 25% of the GDP and employs 65% of the workforce in the country. India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stray of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25 per cent. With food being the crowning need of mankind, much emphasis has been on commercializing agricultural production. For this reason, adequate production and even distribution of food has of late become a high priority global concern.

Keywords: Agro Marketing, Agricultural Commodity Markets, Fair Prices, Channels of Distribution, Non Government Organizations.

Introduction

Agricultural marketing is mainly the buying and selling of agricultural products. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis. The Indian council of Agricultural Research defined involvement of three important functions, namely (a) assembling (concentration) (b) preparation for consumption (processing) and (c) distribution.

Most agricultural commodity markets generally operates under the normal forces of demand and supply. However, with a view to protect farmer's interest and to encourage increased production, the government also fixes minimum support price (MSP) for some crops like Paddy, Wheat, Jute etc. as public policy instruments.

The Government of India under the ministry of agriculture has also set up specific commodity Boards and export promotion council for monitoring and boosting the production, consumption, marketing and export of various agricultural commodities. Some of these organisations /boards are Cotton Corporation of India (CCI), Jute Corporation of India (JCI), Tea Board, Coffee Board, Spice Board, National Horticulture Board (NHB), National Agricultural Marketing Federation (NAFED), Agricultural Products Export Development Authority (APEDA), etc

Today's agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer. There are three marketing functions involved in this, i.e., assembling, preparation for consumption and distribution. Selling on any agricultural produce depends on some couple of factors like the demand of the product at that time, availability of storage etc. The products may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village. Sometime processing is done because consumers want it, or sometimes to conserve the quality of that product. The task of distribution system is to match the supply with the existing demand by whole selling and retailing in various points of different markets like primary, secondary or terminal markets.

As we have a tradition of agricultural production, marketing and allied commercial activities, now it is the time for us to brainstorm and come out with new ideas of value added services. These value added services will give the existing agricultural engine a new dimension. The next logical step could be food-processing which not only could be another revenue generating area but also can provide lots of full-time employment to our youths. With the changing agricultural scenario. There is a need of exploiting the available resources at maximum level.

Objectives of the Study:

- To study the Present Status and Problems of Indian Agri Marketing

- To study the need of Reform in Indian Agri Marketing

Methodology Adopted:

The present study is of descriptive type. The entire study is based on secondary sources of data. The secondary data has been collected from books, journals, souvenir and websites. In order to fulfill constructed objectives of the present study, the secondary data has been assembled.

Agricultural marketing covers the services involved in moving an agricultural product from the farm to the consumer. Numerous interconnected activities are involved in doing this, such as planning production, growing and harvesting, grading, packing, transport, storage, agro- and food processing, distribution, advertising and sale. Some definitions would even include "the acts of buying supplies, renting equipment, (and) paying labor", arguing that marketing is everything a business does.

Marketing systems are dynamic; they are competitive and involve continuous change and improvement. Businesses that have lower costs, are more efficient, and can deliver quality products, are those that prosper. Those that have high costs, fail to adapt to changes in market demand and provide poorer quality is often forced out of business. In recent years several developing countries have established government-sponsored marketing or agribusiness units.

Well-functioning marketing systems necessitate a strong private sector backed up by appropriate policy and legislative frameworks and effective government support services. Such services can include provision of market infrastructure, supply of market information and agricultural extension services able to advise farmers on marketing. Training in marketing at all levels is also needed.

The Indian Agriculture Marketing Scenario

India has 127 different agro climatic zones, immense biodiversity and natural resources**.**

- India has one of the biggest food grain and oilseed producers in the world
- Small farms produce 41% of India's total grain (49% of rice,40% of wheat,29% of coarse cereals and 27% of pulses), and over half of total fruits and vegitables

- Largest producer of milk and tea
- World Five largest producer of Live Stock with fastest growth rate as on 2011.
- Fruits,vegitables and sugar-Second in the world
- Around 700 million people live in 6,38,000 villages in India
- 90% of the rural population is concentrated in villages with population of less than 2,000
- Rural Marketing as old as civilization
- Surplus of agri products are exchanged in earlier days in the barter system.
- The introduction of currency, transport and communication has increased as the scope of the rural market.
- Green revolution in North and white revolution in west has brought about a new prosperity in the lives of rural people.
- Special attention given for development of infrastructure through the successive five year plans.
- Provide Employment to 62.5% work force
- Export earnings 14.7%
- Contributes 18% of GDP

India's Position in the World Agriculture

Following chart shows where we are in the World Agriculture

Chart No.1. India's Position in the World Agriculture

Sr.No.	Particular	Rank
01.	Total Area	Seventh
02.	Irrigated Area	First
03.	Population	Second
04.	Economically Active population	Second
05.	Total Cereals	Third
06.	Wheat	Second
07.	Rice	Second
08.	Coarse grains	Fourth
09.	Total Pulses	First
10.	Oil Seeds	Second
11.	Fruits and Vegetables	Second
12.	Implements (Tractors)	Third
13.	Milk	First
14.	Live Stock (castles, Buffaloes)	First

(Source: M.V.S. Sharma, Agriculture Department.)

Above chart shows that India is the toper in Irrigated Area, Production of Total Pulses, Milk and Live Stock (castles, Buffaloes). We are second in the Population and Economically Active population, in production of Wheat, Rice, Oil Seeds, Fruits and Vegetables.

Mile Stones in Agriculture Development

- Green Revolution (1968)
- Ever-Green Revolution (1996)
- Blue Revolution (water, fish)
- White Revolution (Milk)
- Yellow Revolution (flower, edible)
- Bio-Technology Revolution
- ICT Revolution

Agricultural Marketing Infrastructure

- 294 APMC's, 608 sub-markets - Turnover - Rs. 50000 cr.
- MoU with REUTERS for informetion dissemination through SMS, 50000 customer base
- Two wine parks at Nashik & Sangli : 54 wineries in production.
- Floriculture Park near Pune : 24 units in production.
- Established 10 Export Facility Centers under 6 AEZs.
- Vapour Heat Treatment facility developed at Navi Mumbai-more than 8000 MTs fruits & veg. Exported.
- Trained 40000 farmers enabling an export of more than 5000 MTs of horticulture produce.

Present Status of Indian Agricultural Marketing

Government organized marketing of agriculture in the country through the network of regulated markets established under the provisions of the Agricultural Produce Market Act enacted by the states and union territories. As on 31/3/2001 the markets covered under regulation is 7177. In addition there are 27924 rural periodical markets or hats. About 15 % of these in markets have been brought under the ambit of the regulation.

1. The regulated markets have helped in mitigating the market handicaps of producer's sellers. These have also provided physical facilities and institutional environment to the wholesalers commission agents. Traders and other functionaries for conducting activities.
2. It was envisaged that these regulated markets will provide facilities and services which would attract the farmers and buyers creating competitive trade environment thereby offering best of prices to the producer- sellers.
3. Studies of regulated markets show that they have achieved limited success in providing need based facilities and services conducive to achieving greater marketing efficiency. Most of these markets lack requisite facilities for handling the produce arriving in the yard. Rural markets in general and tribal hats in particular remained out of the ambit of the development.
4. Over a period of time these markets have acquired the status of institution with control and restrictions providing no help in direct marketing organised marketing organised retailing smooth supply of raw material to agro-processing units competitive trading information exchange adoption of innovative marketing system and technologies etc. as was envisaged under the provision of the Act (Chapter on conduct of business powers and duties of the market committee). Monolopolistic tendencies and practices have prevented development of free and competitive trade in primary markets future markets (or secondary markets) use of new tools and techniques in pre harvest management and post harvest management in handling exports agro based industries ware housing etc .
5. The world wide Governments have recognized the importance of liberalizing agricultural markets. In South Africa Agricultural Marketing is changed from controlled marketing to a free system . In Holland the growers co-operatives are acquiring new companies a specialized in commodity export and Import to achieve high degree of professionalism in marketing.
6. The ever increasing production spread of latest technologies changing socio chain reducing the marketing margins between the producers and the ultimate consumers challenges emerging out of liberalization and globalization in the post WTO period required a vibrant dynamic and assimilative marketing structure and system .

Problems and Prospects

There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low,

multiple channels of distribution that eats away the pockets of both farmers and consumers. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. There are too many vultures that eat away the benefits that the farmers are supposed to get. Although we say that technology have improved but it has not gone to the rural levels as it is confined to urban areas alone. There are several loopholes in the present legislation and there is no organized and regulated marketing system for marketing the agricultural produce. The farmers have to face so many hardships and have to overcome several hurdles to get fair and just price for their sweat.

Measures for Agricultural Market Reform:
Below are the certain measures that can be affected to bring out the reforms in agricultural marketing so as to ensure just and fair price for the farming community.
1. Provide loans to the farmer at low rate of interest so that they will be freed from the clutches of local moneylenders who squeeze them.
2. Provide subsidized power supply and loans to the farmers as the expenses towards power consumption takes considerable amount of investments.
3. Generate a new distribution network that connects the farmers directly to the consumers to get maximum returns as the present channel of distribution involves multiple mediatory who take away the major portion of profits which otherwise the farmers is supposed to get.
4. Eliminate the existing loopholes in the present legislations is warranted.
5. Take strong action against black marketers and hoarders who buy the stocks from farmers at cheap prices and create artificial demand and then sell the stocks at higher prices.
6. Create local outlets at each village where the farmers sell their stocks directly to the consumers or the authorized buyers at fixed prices would help to a great extent. Intervention of government in this network is essential to bring the fruits to the farmers.
7. Establish counseling centers for farmers about the worth of their stocks so that they can get fair price. The crucial role of Non-Governmental Organizations (NGOs) is needed in this context.
8. Update the existing legislations which are outdated and are not in tune with the changing trends and technological inventions.

9. The retail revolution has brought several changes in the retail sector where the retail giants buy in bulk directly from the suppliers and sell to the consumers directly and in this process they pass the benefits to the consumers as well.
10. The government is already fulfilling the objective of providing reasonable prices for the basic food commodities through Public Distribution System with a network of 350,000 fair-price shops that are monitored by state governments.
11. Government should levy single entry tax instead of levying multiple entry taxes either directly or indirectly for the transactions and activities that are involved in agricultural marketing such as transportation, processing, grading etc., as it would benefit both farmers and consumers directly.There should be all-round rationalization and standardization of the prices through legislative means.

Conclusion

Internal reforms in traditional agricultural marketing system of the country have become indispensable to enable our farmers to tap into the external market of the post-WTO regime. Now that many states have introduced some reforms in agricultural marketing, the need of the hour is to consolidate the gain of reforms through appropriate policies and plans. The existing trade barriers have to be removed for evolving a common market in India. There is a need to give a push to processing and value addition. need to be integrated and informed with the market knowledge like fluctuations, demand and supply concepts which are the core of economy. Marketing of agriculture can be made effective if it is looked from the collective and integrative efforts from various quarters by addressing to farmers, middlemen, researchers and administrators.

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"AGRICULURAL MARKETING IN INDIA: AN OVERVIEW"

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Abstract

Agriculture is very important field of India. Agriculture provides goods for consumption and exports and manufacturing sector. Agriculture marketing system should be designed so as to give proper reward or return to the efforts of the tiller of the soil. In India, the organized marketing of agriculture commodities has been promoted through a network of regulated markets. The advent of regulated markets has helped in mitigating the market handicaps of producers/ seller at the wholesale assembling level. Market information is a means of increasing the efficiency of marketing system and promoting improved prices information. Agricultural marketing covers the services involved in moving an agricultural product from the farm to the consumer. Agriculture in India has directly or indirectly continued to be the source of livelihood to majority of the population. India predominantly an agricultural economy has healthy signs of transformation brings out past and present scenario of agricultural marketing prevailing in India.

Keywords:
Agriculture marketing, Consumer, Exports, Regulated Market.

Objectives of the study

The objective of this paper are follows
1)   To study the concept of agricultural marketing.
2)   To enumerate the overview of agricultural marketing
3)   To understand the Indian scenario of Foreign Direct investment in Agriculture retail marketing.

Research Methodology

From the published information and statistical data from various five years plans by planning commission of India were complied and studied. Relevant books, articles, magazines research papers and website was all part of literature review.

Introduction

In India, the organized marketing of agricultural commodities has been promoted through a network of regulated market's. India's prosperity depends upon the agricultural prosperity. Agricultural marketing involves many operations and process through which the food and raw materials move from the cultivated farm to the final customers. Agriculture is the backbone of Indian economy. Around 85 percent of population is directly or indirectly dependent on agriculture and almost 26 percent of India's GDP comes from agriculture. 90 million farmers are dwelling in 6.25 lac villages producing more than 200 MT of food grains feeding the country.

Agricultural marketing covers the series involved in moving an agricultural product from the from to the consumer. The number of activities doing in the agricultural marketing ie. Planning, production, growing and harvesting, grading, packing, transport, storage, agro and food processing, distribution, advertising and sale. Agricultural marketing systems are dynamic, they are competitive and involves continuous change and improvement. Agricultural marketing has to be customer-oriented and has to provide the farmer, transporter, trader, processor etc with a profit. This requires those involved in marketing chains to understand buyer requirement both in terms of product and business conditions.

Agricultural marketing can be defined as the commercial functions involved in transferring agricultural products consisting a farm horticulture & other allied products from producer to consumer. Agricultural marketing can be defined as the commercial functions involved in transferring agricultural products from producer to consumer. In other words Agricultural marketing also reflect another dimension from supply to produce from rural to rural and rural to urban and from rural to industrial consumers.

There are several complexities involved in agricultural marketing as marketing agricultural produces involves elements of risk like perish ability and it again depends on the type of produce. If the agricultural produce happens to be a seasonal one it involves another kind of risk.

Market information is an important facilitating function in the agricultural marketing system. It facilitates marketing decision, regulates the competitive market process and simplifies marketing mechanism. In short, market information means

increasing the efficiency of marketing system and promoting improved price formation.

Globalization

The globalization has brought drastic changes in India across all sectors and it is more so on agriculture, farmers and made a deep impact on agricultural marketing. Agricultural marketing is basically because of majority of Indians are farmers. There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers. In short it has so money challenges and threats like, turbulence, uncertainty, competitiveness, apart from compelling them to adapt to changes arising out of technologies.

Present constraints in the system:

The aim of state regulation of agricultural markets was to protect farmers from the exploitation of intermediaries and traders and also to ensure better prices and timely payment for their produces. However, acquired the status of respective and monopolistic markets providing no help in direct and free marketing, organized retailing and smooth raw material supplies to agro industries. In present period, Exporters, processors and retail chair operators cannot procure directly from the farmers as the products is required to be channelized through regulated markets and licensed traders.

Need for Reforms

The agriculture sector needs well functioning markets to drive growth, employment and economic prosperity in rural areas of India. Large investment are required for the development of post- harvest and cold chain infrastructure nearer to the farmer's field. In this way a major portion of this investment is expected from the private sector, for which an appropriate regulatory to suitability amend their respective APMC Acts for deregulation of the marketing system in India to promote investment in marketing infrastructure. In this way, motivating the corporate sector to undertake direct marketing and to facilitate a national integrated market.

The department of Agricultural and co-operation also formulated a model law on agricultural marketing for guidance and adoption by the state governments. The model legislation provides for the establishment of private markets for direct sale and promotion of public- private partnership (PPP) in the management and development of agricultural markets in India. The following Table No 1 indicating the state- wise status of reforms in APMC Acts as on 31st December 2006 is as follows.

Table No-1: State- wise status of reforms in APMC Act.

Sr.No	Stage of Reforms	States/ UTs
1	States/ UTs where APMC Acts have been suitably amended	Madhya Pradesh, Punjab, Himachal Pradesh, Sikkim, Nagaland, Andhra Pradesh, Chattisgarh, rajashthan, Orissa, Arunachal Pradesh, Maharashtra and Chandigarh.
2	States/UTs where reforms to APMC Acts have been partially modified. a) By amending APMC Act/ Resolution	Haryana, Karnataka, Gujrat and National capital territory of Delhi. Uttar Pradesh
3	b) By Executive order States/ UTs where there is no APMC Act in operation	Bihar, Kerala, Manipur, Andaman & Nikobar, Islands, Dadra & Nagar Haveli, Daman and Diu and Lakshadweep
4	States/UTs where APMC Act already provides for the reforms	Tamil Nadu

Grading and Standardization:

The Agricultural produce (grading and marketing) Act, 1937 empowers the central government to fix quality standards, known as 'AGMARK' standards and to prescribe terms and conditions for using the seal of AGMARK. So far grade standards have been notified for 181 agricultural and allied commodities. The purity standards under the provision of the PFA Act and the Bureau of Indian standards (BIS) Act, 1986 are in variable taken into consideration while framing the grade

standards. International standards traned by codex/ International standards organization (ISO) are also considered so that Indian produce can complete in international markets.

Terminals Markets:-

The Department has recently taken the initative to promote modern terminal markets for fruits, vegetables and other perishables in important urban centers in India. These markets would provide state of the art infrastructure facilities for electronic auction cold chain and logistics and operate through primary collection centers conveniently located in producing areas to allow easy access to farmers. In short the terminal market are envisaged to operate on a hub and spoke format. In this way where in the terminal market (the hub) would be linked to a number of collection centers (the spokes).The terminal markets would be built , owed and operated by a corporate/privacy co-operative entity by itself or through the adoption of an outsourcing model.

Farmers Role in Marketing

Direct marketing of the agricultural produce is the need of the hour. Efforts may be made to provide facilities for lifting the entire stock that farmers are willing to sell with incentive price. There should be provision for starting the stocks ie. Godowns and warehouse. It helps the farmers to hold the stock till the prices are stabilized.

Presently there is vast gap between the marketing strategies of agricultural produce in India and abroad and the same needs to be bridge. Remove the various mal practice prevalent in the present system . There is need to set up marketing committees which has the representation of growers merchants local bodies traders and nominees from the govt. In short , there energies from all quarter for insuring just and price for farmers.

Agriculture Market information system

Nickels (1978) reported that the principles of marketing has started that information is one key to increase marketing success for everyone. In this way a market information system is important tool used by modern management to a it in problem solving and decision making.

Rahman (2003) in his book that the growers reviewed low price in Bangladesh because of lack of market information which resulted in wide inter- market price

variation. Table No 2 is showing trends of Indian agriculture aspects. Which is as follows

Table No-2 All India Estimates of Area of food grains Area ('000 hectares)

Crops	Ninth Five Year Plan						Tenth Five Year Plan					Eleventh Five Year Plan			
	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Rice	43447	44802	45162	44712	44904	41176	42593	41907	43660	43814	43914	45537	42862	44006	44006
Wheat	26696	27523	27486	25731	26345	25196	26595	26383	26484	27995	28039	27752	28457	29069	29865
Jowar	10801	9794	10251	9856	9795	9300	9331	9092	8667	8473	7764	7531	7787	7382	6245
Bajra	9888	9297	8897	9829	9529	7740	10612	9233	9581	9508	9571	8753	8904	9612	8777
Maize	6321	6204	6422	6611	6582	6635	7343	7430	7588	7894	8117	8174	8262	8553	8782
Ragi	1657	1758	1634	1759	1647	1415	1666	1553	1534	1177	1387	1381	1268	1286	1176
Small Millets	1529	1495	1411	1424	1311	1201	1191	1101	1064	1010	1039	905	831	800	799
Barley	858	793	725	778	660	702	657	617	630	346	603	706	624	705	643
Coarse Cereals	31054	29341	29340	30257	29523	26992	30801	29025	29065	28708	28482	27450	27675	28339	26422
Cereals	101197	101666	101988	100700	100771	93364	99988	97315	99208	100516	100435	100739	98051	100270	100293
Tur (Arhar)	3359	3439	3427	3632	3328	3359	3516	3519	3581	3562	3726	3378	3466	4367	4007
Pulses (Other than Tur)	7147	6910	6367	7026	7395	6592	8168	7799	7099	7114	7764	6431	7117	7953	7183
Gram	7563	8469	6146	5185	6416	5906	7048	6715	9626	7494	7544	7893	8169	9186	8299
Pulses (Other than Gram)	4802	4683	5176	4505	4870	4639	4727	4731	4785	5022	4600	4393	4531	4897	4973
Pulses	22871	235201	21116	20348	22008	20496	23458	22763	22391	23192	23633	22094	23282	26402	24462
Foodgrains	12068	125167	123104	121048	122780	113860	123447	120078	121600	123708	124068	122834	121334	126671	

Source Governmet of India- State of Indian Agriculture 2012-13; Ministry of Agriculture, Department of Agriculture and co-operation , New Delhi.

Table No. 3

Crops	Ninth Five Year Plan						Tenth Five Year Plan					Eleventh Five Year Plan			
	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Rice	82544.5	86076.7	89682.9	84976.6	93340.0	71820.2	88526.0	83131.7	91793.4	93355.3	96692.9	99182.5	89092.9	95979.8	105311.0
Wheat	66349.9	71287.5	76368.9	69680.8	72766.3	65760.8	72156.2	68636.9	69354.5	75806.7	78570.2	80679.4	80803.6	86874.0	94882.1
Jowar	7528.1	8415.4	8684.9	7529.4	7556.8	7012.4	6681.3	7244.3	7629.6	7150.8	7925.9	7245.6	6698.2	7003.1	6006.5
Bajra	7644.4	6955.6	5782.2	6759.2	8284.0	4718.9	12109.3	7931.3	7684.0	8423.7	9970.1	8887.1	6506.4	10369.9	10276.0
Maize	10819.2	11147.7	11509.6	12043.2	13160.2	11151.7	14984.3	14172.0	14709.9	15097.0	18955.4	19731.4	16719.5	21725.8	21759.4
Ragi	2086.8	2608.1	2289.5	2731.7	2374.6	1315.7	1965.7	2432.4	2353.6	1443.6	2152.2	2039.9	1888.5	2193.5	1929.2
Small Millets	639.9	670.8	618.2	586.2	576.7	459.3	563.8	477.6	741.6	479.6	550.7	444.8	381.9	442.0	451.5
Barley	1679.4	1537.8	1447.0	1430.6	1424.5	1407.4	1297.3	1207.1	1220.6	1327.9	1196.1	1689.1	1354.7	1662.9	1618.7
Coarse Cereals	24763.4	25053.1	23214.6	24858.7	26712.2	19989.0	32216.8	26362.1	26736.7	25610.0	31894.6	28544.2	23833.3	33081.8	32463.3
Cereals	179292.2	188699.6	196383.2	285738.4	199483.1	163646.4	19824.2	185233.3	195217.2	203084.6	216013.5	219899.8	203445.6	226250.9	242234.4
Tur (Arhar)	1849.5	2707.9	2693.8	2246.3	2259.8	2185.8	2356.4	2346.9	2738.0	2314.1	3075.9	2265.5	2464.6	2861.1	2654.1
Pulses (Other than Tur)	24401	2433.2	2122.4	2201.9	2578.4	1965.2	3808.3	2370.4	2126.8	2481.3	3327.3	2420.7	1739.7	4259.0	3403.8
Gram	6132.2	6800.7	5118.1	3855.4	5477.0	4236.8	5117.5	5469.4	5599.9	6333.7	5748.6	7060.2	7475.9	8211.1	7702.3
Pulses (Other than Gram)	2549.0	2965.3	3483.8	2771.8	3056.9	2737.2	3023.0	2942.8	2919.7	3068.4	2609.7	2820.0	2981.7	2899.8	3328.8
Pulses	12970.8	14907.21	13418.1	11075.4	133681.1	11125.0	14905.2	13129.5	13384.4	14197.5	14761.5	14566.4	14661.8	18240.9	17089.0
Foodgrains	192263.0	203606.7	209801.3	196813.8	212851.2	1747714.4	213189.4	198362.8	208601.6	217282.1	230775.0	234466.2	218107.4	244491.8	259323.4

Source Governmet of India- State of Indian Agriculture 2012-13; Ministry of Agriculture, Department of Agriculture and co-operation , New Delhi.

Above table No-2 and 3 are showing trends of Indian agriculture aspects like estimate the area of food grains and production of foods grains clearly shows that cropping trends in agriculture is continuously changes in last three constructive five years plan except Rice, cereals Tur (Arhar) and pluses. But the area bajra, ragi, small millets barley jower, maize gram and pulses are acquiring more areas for yield. In short it shows quite changes in trend of food grains.

However Table no 3 also reflects on the area of food grains (ie. Rice, cereal tur and pulses) have consistent trend and other food grains have been changed trends and other food grains have been changed trends remarkably from traditional crops (ragi bajra and barely etc) to economy crops (i.e- Wheat, maize jower etc)

Indian scenario of Foreign direct investment (FDI) in Agricultural retail marketing

Last two decades main economy has witnessed significant rise of FDI flow as well remarkable increase in growth rate with favorable consequence and business climate. Fast growing Indian economy accompanied by growing domestic consumer markets has raised the growth of retail sector at a faster rate mostly in unorganized sector shows as follows.

Table No-4 Percentage of organized retail

Sr.No	Retail Sector	US	Thailand	China	India
1	Organised	85	40	20	03
2	Unorganized	15	60	80	97

Source : P- Shivkumar and S. Senthikumar, 2011

Above table No, 4 deals with the organized retail has huge potentiality which is still at a ascent stage, compared to other developing economies. With liberalization in 1990s organized retail sector has grown many folds when many Indian players like shoppers stop, pantallon retail India Ltd, Spener retail ventured into the organized retail market. With liberalization in foreign trade policy in 1991 the Indian government allowed 100%.

In 1997 restriction were again imposed on retail sector but in 2006 these restrictions were lifted and opened in single brand retailing and in cash and carry formats. In agricultural retailing FDI is not permitted in general. FDI has been permitted under automatic route in floriculture , horticulture development of seeds. The share of FDI flows in agriculture sector regarding better seeds and improved technology is very low.

Conclusion

Considering the above information there is no doubt that in any marketing there is a motive towards profit involved and at the same time the marketing is to be based on certain values, principles and philosophies i.e. offering just and fair prices to the farmers who toil hard to till. In short it is concluded that marketing or agriculture can be more effective and integrative farmers, middlemen researcher and administrators.

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Prediction of Customer Behavior through Data Mining

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ABSTRACT

With the Widespread competition in the domestic and international business, the Customer Relationship Management (CRM) has become one of biggest challenge of enterprise. CRM takes the customers as the heart of any enterprise, it gives a new life to the enterprise organization system and optimizes the business process. In an effort to help enterprises understand and predict their customers' shopping behavior and the ways to retain valued customers, we propose data mining techniques. As a intensifying subject, data mining is playing an increasingly important role in the decision support activity of every enterprise. This paper mainly focused on the research of the customer classification and prediction in commercial banks based on Naive Bayesian classifier that accommodates the uncertainty inherent in predicting customer behavior.

Keyword - customer relationship management; customer classification and prediction, Data mining, Naïve Bayesian Classification

INTRODUCTION

With the Widespread competition in the domestic and international business, the Customer Relationship Management (CRM) has become one of biggest challenge of the enterprise. CRM can be defined as the process of predicting customer behavior and selecting actions to manipulate that behavior to benefit the company. Data Mining is one of emerging technique which can be used for the classification and prediction of customer behavior. This important concept has been given a new lease of life because of the growth of the Internet and E-business. Customer Relationship

Management takes the customers as the heart of business. It gives a new life to the enterprise organization system and optimizes the business process. By predicting customer needs in advance, business can then market the right products to the right segments at the right time through the right delivery channels. Customer satisfaction can also be improved through more effective marketing. One of the important issues in customer relationship management is customer classification and prediction, by which a company classifies its customers into predefined groups with similar behavior patterns. Usually, companies build a customer prediction model to find the prospects for a specific product. In this case, we classify prospects into either purchasing or non-purchasing groups. This kind of knowledge may create a variety of marketing opportunities for the company such as one-to-one marketing, direct mailing, and sales promotion via social media, internet telephone or e-mail. As a rising subject, data mining is playing an increasingly important role in the decision support activity of every dimension of business. Data mining uses refined statistical processing or artificial intelligence algorithms to discover useful trends and patterns from the extracted data so that it can yield important insights including prediction models and associations that can help companies understand their customer better. Examining and analyzing the data can turn raw data into valuable information about customer's needs. Therefore customer classification and prediction is the base of the

Implement of CRM. It's the precondition to analyze and predict customer's pattern of consumption, and the premise of personalized marketing services and management. In this study, we suggest customer knowledge may create a variety of marketing opportunities for the company such as one-to-one marketing, direct mailing, and sales promotion via social media, internet, telephone or e-mail.

II. CONCEPT REVIEW

In recent years, data mining has gained widespread attention and increasing popularity in the commercial world. According to the professional and trade literature, more companies are using data mining as the foundation for strategies that help them best competitors, identify new customers and lower costs.In particular, data mining is widely used in marketing, risk management, prediction of behavior and fraud control. With the realization of importance of business intelligence, we need to strengthen the research on data mining applications in the business world.

Data mining is a collection of techniques for efficient automated discovery of previously unknown, valid, novel, useful and understandable patterns in large databases. The patterns must be actionable so that they may be used in an enterprise's decision making process. It is usually used by business intelligence organizations, and financial analysts, but it is increasingly used in the sciences to extract information from the enormous data sets generated by modern experimental and observational methods .

A typical example for a data mining scenario may be "In the context of a super market, if a mining analysis observes that people who buy pen tend to buy pencil too, then for better business results the seller can place pens and pencils together."

Data mining strategies can be grouped as follows:

• **Classification**- Here the given data instance has to be classified into one of the target classes which are already known or defined . One of the examples can be whether a customer has to be classified as a trustworthy customer or a defaulter in a credit card transaction data base, given his various demographic and previous purchase characteristics.

• **Estimation**- Like classification, the purpose of an estimation model is to determine a value for an unknown output attribute. However, unlike classification, the output attribute for an estimation problem are numeric rather than categorical. An example can be "Estimate the salary of an individual who owns a sports car?"

• **Prediction**- It is not easy to differentiate prediction from classification or estimation. The only difference is that rather than determining the Literature review on data mining research current behaviour, the predictive model predicts a future outcome. The output attribute can be categorical or numeric. An example can be "Predict next week's closing price for the Dow Jones Industrial Average".

• **Association rule mining** -Here interesting hidden rules called association rules in a large transactional data base is mined out. For e.g. the rule {milk, butter->biscuit} provides the information that whenever milk and butter are purchased together biscuit is also purchased, such that these items can be placed together for sales to increase the overall sales of each of the items .

• **Clustering**- Clustering is a special type of classification in which the target classes are unknown. For e.g. given 100 customers they have to be classified based on certain similarity criteria and it is not preconceived which are those classes to which the customers should finally be grouped into.

III. NAIVE BAYESIAN CLASSIFIER

Bayesian classification is based on Bayes theorem. Studies comparing classification algorithms have found a simple Bayesian classifier known as the naive Bayesian

Classifier to be comparable in performance with decision and neural network classifiers. Bayesian classifiers have also exhibited high accuracy and speed when applied to large databases.

The naive Bayesian classifier works as follows :

1. Each data sample is represented by an

n-dimensional feature vector $X = (x_1, x_2 ,..., x_n)$,depicting n measurements made on the sample from n attributes, respectively, $A_1, A_2 ,..., A_n$.

2. Suppose that there are m classes, $C_1 ,C_2 ,...,C_m$. Given an unknown data sample, X (having no class label) ,the classifier will predict that X belongs to the class having the highest posterior probability, conditioned on X .

That is, the naïve Bayesian classifier assigns an unknown sample X to the class C_i if and only if $P(C_i X) > P(C_j X)$ for $1 \leq j \leq m, j \neq i$.

Thus we maximize $P (C_i /X)$.

The class C_i for which $P(C_i X)$ is maximized is called the maximum posteriori hypothesis.

By Bayes theorem,

$P (C_i / X) = P(X /C_i) P (C_i)P(X)$

3. As $P(X)$ is constant for all classes, only $P(X /C_i) P(C_i)$ need be maximized. If the class prior probabilities are not known, then it is commonly assumed t hat the classes are equally likely, that is,

P(C1) = P(C2) = ... = P(Cm)

and we would therefore maximize $P(X/C_i)$. Otherwise, we maximize $P(X/C_i)$ $P(C_i)$.

Note that the class prior probabilities may be estimated by $P(C_i) = s\ s_i$, where si is the number of training samples of class Ci, and s is the total n umber of training samples.

4. Given data sets with many attributes, it would be extremely computationally expensive to compute $P(X/C_i)$ In order to reduce computation in evaluating $P(X/C_i)$, the naive assumption of class conditional independence is made. This presumes that the values of the attributes are conditionally independent of one another, given the class label of the sample, that is, there are no dependence relationships among the attributes.

IV Example

Suppose commercial banks hope to increase the customers who will propose credit card. There is a large number of valuable customer information in huge amounts of data accumulated by commercial banks, which is used to identify customers and provide decision support. We wish to predict the class label of an unknown sample using naive Bayesian classification, given the training data as Table 1. The data samples are described by the attributes: sex, age, student and income. The class label attribute, creditcard_proposing has two distinct values(namely,{yes, no}).

UID	Sex	Age	Student	Income	Proposed Credit Card
1	Female	31~45	No	High	Yes
2	Male	>45	No	High	Yes
3	Female	20~30	Yes	Low	No
4	Female	20~30	No	Medium	No
5	Male	<20	Yes	Low	No
6	Female	20~30	Yes	Low	Yes
7	Male	31~45	No	High	Yes
8	Male	31~45	No	High	yes

9	Female	31~45	NO	Medium	No
10	Female	<20	yes	Low	No
11	Male	20~30	yes	Medium	Yes
12	Female	31~45	No	High	yes
13	Male	20~30	yes	Low	No
14	Female	>45	No	High	Yes
15	Male	<20	yes	Low	No

Let C1 correspond to the class creditcard_proposed ="yes" and C2 correspond to the class creditcard_proposed="no".

The unknown sample we wish to classify is

X = (sex =" female", age ="31 ~ 45", student ="no", income ="medium")

We need to maximize $P(X C_i)P(C_i)$, for i = 1,2 .

P (Ci) , the prior probability of each class, can be computed based on the training samples:

P(creditcard _proposed =" yes") = 10 /15 = 0.667

P(creditcard _ proposed="no") = 5 /15 = 0.333

To compute P(X Ci) , for i = 1,2 , we compute the following conditional probabilities:

P (sex =" female" creditcard _ proposed =" yes") =7/10=0.7

P (sex =" female" creditcard _ proposed ="no") =1/5=0.2

P (age ="31 ~ 45" creditcard _ proposed =" yes") =4/10=0.4

P (age ="31 ~ 45" creditcard _ proposed="no") =1/5=0.2

P (student ="no" creditcard _ proposed =" yes") =7/10=0.7

P (student ="no" creditcard _ proposed ="no") =1/5=0.2

P (income ="medium" creditcard _ proposed=" yes") = 3/10=0.3

P (income ="medium" creditcard _ proposed ="no") =3/ 5=0.6

Using the above probabilities, we obtain

P (X creditcard _ proposed =" yes") = 0.7· 0.4· 0.7 · 0.3 = 0.0588

P (X creditcard _ proposed ="no") = 0.2 · 0.2 · 0.2 · 0.6 = 0.0048

P (X creditcard _ proposed =" yes")P(creditcard _ proposed ="yes") = 0.0588

0.667 = 0.0392

P (X creditcard _ proposed ="no")P(creditcard _ proposed ="no") = 0.0048 0.333 = 0.0016

Therefore, we predicts creditcard_proposed="yes" for sample X. Of course, the example above only illustrates the Bayesian classification algorithm with training data. When we are faced with lots of data from databases, we can make classification and prediction by Weka Software.

V. CONCLUSION

Data mining provides the technology to analyze mass volume of data and/or detect hidden patterns in data to convert raw data into valuable information. This paper

mainly focused on the research of the customer classification and prediction in Customer Relation Management concerned with data mining based on Naive

Bayesian classification algorithm, which have a try to the optimization of the business process..

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Importance of Mass Communication in Advertising

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Introduction

The present paper puts strong emphasis on the title, *Importance of Mass Communication in Advertising*. Its key objective is to generate attentiveness and touching receptivity among the general public regarding social, economic and democratic ideals. Advertisements spread awareness about innovative and original products thereby helping in civilizing the standard of living of people. In mass communication, a professional communicator is the source, someone who shares information, ideas, or attitudes with someone else. The source may be an author, a newspaper reporter, a television reporter, or an announcer. The technological devices are the channels, or the means by which the message was sent. The study of mass communication is chiefly concerned with how the content of mass communication persuades or otherwise affects the behavior, attitude, opinion and emotion of the person or people receiving the information. Therefore, the future of Indian advertising is bright if it takes up its common responsibility which will help in the financial expansion of the country.

Mass Communication:

Mass communication is the process in which professional communication using technological devises share messages over great distances to influence large audiences. The study of mass communication is centered on how messages persuade and affect the behavior and opinion of the person or people receiving the content. It has become an imperative and faultless part of everyday human life. Today's society is needy on mass communication; from morning television news to social media feeds and blog posts; from modified advertising messages to identified satisfied sponsored by a precise company. Messages sent by mass communicators help notify the public and often help set agendas and public opinion. It also helps the people to expand an

understanding of social problems and make informed decisions. The general public is dependent on mass communication for information about goods and services available for purchase or use.

The use of effective mass communication channels is becoming even more significant in today's fast-paced and global environment. The study and implications of mass communication, as well as the understanding of effective, ethical and diverse messaging, has never been more important.

Today, in advertising, Business is expanding further than its subject and for this it is using the electronic media. It is continuously altering its request towards consumers and customers. The advertising of global companies involves creativity and attracts the user group with different approaches.

Objectives of Mass Communication in Advertising:

In advertising, mass communication suggests important matters to mass community. There are some significance mentionable objectives of mass communication. A communicator has a number of objectives or in his/her mind to attain through mass communication. It also deals with the following objectives:

1. To reach the goal of the society by inspiring and influencing the target audience.
2. To notify the community locally or globally. It is a kind of appeal of a sender to the receivers.
3. To present tradition of civilization and by observing that we learn how people attain support to act and what values are significant.
4. To use to exercise influence in international politics.

From the above talk, it is comprehensible that the objectives of mass communication are multidimensional.

Advertising as a Form of Mass Communication:

Advertisement is an outline of mass communication. It involves a development of transmission of information by the producer or a vendor of a product or service to modify or motivate the activities of the consumer to buy an exacting product. The term advertising is derived from the Latin word '*advertence*' which means "to turn people's attention to a specified thing". It can be in any variety of appearance such as sign, symbol or illustration in print media, a commercial on radio

or television, poster etc. Therefore, advertising is the communication connection between the seller and the buyer.

At the moment, the world is subjugated by all kinds of advertisements likes economic, commercial and political. It gives information, provokes curiosity and tries to gain happiness of people by selling products to them. One of the fundamental components of today's well-liked society is spending and it is the advertising business: that makes mass use possible. It is also a key element of our society, this is because it imitates and attempts to modify our life styles. Advertisers can contact their audiences throughout television, radio, cinema, print medium, outdoor advertising, sales promotion and the Internet.

The standard of advertisements has enhanced a lot and in the present world it controls our life from morning to evening. It speaks the brand of tea with which we begin our day and the brand of laxative we take before going to bed at night. In everyday life, we discover advertising explores new avenues and markets and, finally, reaches those people and places that have remained untouched by its ever-expanding gloom and shades.

As a mass communication, it modifies with changing markets, changing life styles, changing methods of distribution and changing methods of communication. It communicates about a wide range of choices and facilitates the selection process. It also helps in the development of the society as it adds to consumption, raises the standard of living and improves the superiority of life of people. Though, advertising has a lot been criticized, it has always benefitted the civilization.

Conclusion:

Thus, now a day, advertising is playing a vital role not only in India, but all over the world in various areas like educating, informing, inspiring and motivating layman on a number of social issues and themes. Advertisements on atmosphere protection, healthy living etc. contribute to the wellbeing of a country. In India, advertising is performing a function of developing social conscience. Various advertisements have been well-equipped for social services like: Clean River, donation of eyes, immunization, family planning, pollution, anti-drug addiction etc. Occasionally, huge advertising agencies, which are generally alert and worried create

these advertisements themselves for the management or social organization on a no earnings, no loss basis.

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The Study of Consumer Satisfaction through Multiple Regression Model of SPSS in Financial Service Sector.

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Abstract

The customer satisfaction is very important parameter while studying marketing strategies. The customers are said to be satisfied if their needs, want and desires are fulfilled by the product. Hence this customer satisfaction leads to customer loyalty, customer retention and customer relationship management. The customer satisfaction is measured through linear or multiple regression through relative importance of each variable is understood in banks and NBFCs in Nanded district. For this purpose a sample has been drawn from managers, employees and customers of banks and non banking financial companies respectively.

Key Words: Customer satisfaction, Banking, NBFC

1. Introduction:

The customer satisfaction is very important parameter while studying marketing strategies. The customers are said to be satisfied if their needs, want and desires are fulfilled by the product. Hence this customer satisfaction leads to customer loyalty, customer retention and customer relationship management. The study of customer satisfaction related strategies are as customer satisfaction related to Product Related Strategies, Price Related Strategies, Place Related Strategies, Promotion Related Strategies, People Related Strategies, Process Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies and ICT related strategies.

In 21st century due to erasing of national boundaries for business in globalization, companies are trying very hard to retain the existing customers by better customer relationship management. The same trend is again seen in the banking industry and its rivalry industry i.e. non banking financial companies. The banking business is now changing its face as relationship banking due to the immense competition from PSU banks, Private sector banks such as HDFC, ICICI and more professional foreign banks. Completion is increased manifold and foreign players and private players are targeting upper bracket of business community resulting in higher profitability. For all of the banks customer relationship stands very important so that they are trying very hard to increase their profitability.

2. Objective of the Study

a) To Study The Impact Of Different Variables On Customer Satisfaction In Financial Service Sector Of Nanded District
b) To analyze the weightage of dependent variable on customer satisfaction in Financial Company.
c) To study the overview of customer satisfaction in Financial companies in Nanded district.

3. Hypothesis of the Study

a) There is no impact of Different Variables on Customer Satisfaction in Financial Service Sector of Nanded District.
b) The weightage of dependent variables on customer satisfaction in Financial Company is equal in Nanded district.

4. Research Methodology

In present study researcher has made attempt to analyze customer satisfaction in banking companies and compared that of non banking financial companies. For this purpose a sample has been drawn from managers, employees and customers, the ratio taken amongst them is 1:2:10 respectively for managers, employees and customers. The data is collected from respondents through a structured questionnaire.

The customer satisfaction is measured through linear or multiple regression through relative importance of each variable is understood in banks

and NBFCs in Nanded district. The reliability is studied through Cronbachs' alpha reliability test and conclusions have been drawn from the data.

Following table refers to summary of research methods used for research.

Table No.1.1 Research Framework

Sr.No.	Parameter	Description
1	Type of Research	Ex Post Facto Descriptive Research
2	Nature of Research	Quantitative
3	Research Instrument	Structured questionnaire, observation and interview
4	Dependent Variable	Type of Financial Companies
5	Independent Variables	7Ps of Marketing, CRM, ServQual and Customer Satisfaction
6	Control over Variables	No Control- Ex Post Facto
7	Survey Period	November 2010 to December 2012
8	Type of Products	Financial Products
9	Methods of Data Collection	Sample Survey Method through Interrogation
10	Universe	Nanded District Financial Companies
11	Population	All organized financial service providers, manager, employees and Customers Nanded District
12	Sampling Frame	Banking Companies and NBFCs equally
13	Sample Elements	Customers, Managers and Employees
14	Sample Size Determination	Using Mean and Proportionate Sampling Formula
15	Calculated Sample Size	386 Customers,70 Managers and 140 Employees
16	Net Responses	376 Customers, 67 Managers and 136 Employees
17	Response Rate	97.40% for Customers, 95.71 % for Managers and 97.14% for Employees
18	Rejection Rate	2.60% for Customers, 4.29 % for Managers and 2.86% for Employees
19	Sampling Method	Multilevel Non Probability Convenient Sampling and Proportionate Stratified Sampling
20	Sources of Data Collection	Primary and Secondary sources
21	Primary Sources	Structured questionnaire, observation, interview and field survey

22	Measurement Scales used	Nominal, ordinal and interval scale
23	Questions Types	Dichotomous, open ended, multiple responses, ranking and differential scales
24	Rating Scales Used	Likert Scale
25	Data Interpretation	Through graphs, descriptive statistics and inferential statistics
26	Statistical Tools	Z test, chi square, ANOVA, factor analysis and multiple regression and descriptive statistical tools and parametric and non parametric statistical tests
27	Statistical Software Package	Ms Excel 2010 and SPSS 20

Source: Researchers' Compilation

5. Data Analysis:

The customer satisfaction of financial companies is measure through **Multiple Regression Model of SPSS** as follows

The Cronbachs' alpha reliability test is used to understand reliability of research and its findings are as follows

Table No. 1.2 Reliability Statistics

Cronbach's Alpha	N of Items
.981	10

Source: SPSS Output

The Cronbachs' alpha value 0.981 indicates that there is greater reliability in customer satisfaction parameters. Hence researcher is interested in doing multiple regression as follows

Regression tables are as follows

Table No.1.3 Variables Entered or Removed for Regression Analysis

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	ICT related strategies, Price Related Strategies, Product Related Strategies, Process Related Strategies, Promotion Related Strategies, Place Related Strategies, People Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies[b]	.	Enter
a. Dependent Variable: Customer Satisfaction			
b. All requested variables entered.			

Source: SPSS output

From the above table, it is observed that the variables entered for studying customer satisfaction through multiple regression analysis are as ICT related strategies, Price Related Strategies, Product Related Strategies, Process Related Strategies, Promotion Related Strategies, Place Related Strategies, People Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies. There are no variables removed.

The regression analysis includes the model summary represented by following table as

Table No.1.4 Model Summary of Regression Analysis

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.894[a]	.799	.795	.226	.799	225.623	10	569	.000
a. Predictors: (Constant), ICT related strategies, Price Related Strategies, Product Related Strategies, Process Related Strategies, Promotion Related Strategies, Place Related Strategies, People Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies									

Source: SPSS output

From the above model summary table, it is clear that the value of R is 0.894 where R is the link between the examined and supposed value of dependent variable. The square of R shows the customer satisfaction in Banks and NBFCs that can be explained by the independent variables such as ICT related strategies, Price Related Strategies, Product Related Strategies, Process Related Strategies, Promotion Related Strategies, Place Related Strategies, People Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies.

R square is also called as coefficient of determination in two variable case and it is known multiple coefficient of determination when more than two variable case. R square tells how the sample regression line fits the data.

In this example, the value of R square is 0.799, which means that about 79.9 % variations in dependent variable customer satisfaction is

explained jointly by all the independent variables. When additional independent variables are included in this model, each variable explain the some of the variances in the dependent variable explained by Adjusted R square value.

In this case of multiple regression, the adjusted R square attempts to yield a more realistic picture of the fit of regression value to estimate the R squared for the population. The value of R square is 0.799 while the value of adjusted R square is 0.795.

Table No1.5 ANOVA for multiple regression

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	114.866	10	11.487	225.623	.000[b]
	Residual	28.968	569	.051		
	Total	143.834	579			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), ICT related strategies, Price Related Strategies, Product Related Strategies, Process Related Strategies, Promotion Related Strategies, Place Related Strategies, People Related Strategies, Physical Evidence Related Strategies, CRM Related Strategies, Service Quality Related strategies						

Source: Field Survey and SPSS output

From the above table no. 6.137, it is found that the value of F test under ANOVA is 225.623 at degree of freedom 10, 569 and the p-value associated with this F value is very small (0.000). These values are used to answer the question, "Do the independent variables reliably explain the variations in the dependent variable?", The p- value is compared to chosen alpha level (typically 0.05) and if smaller, one can conclude that the independent variables jointly explain the variations in dependent variable. Hence there is statistically significant relationship with the dependent variable or it explains the variations in dependent variable customer satisfaction.

The coefficient table represents the multiple regression equation as follows

Table No. 1.6 Coefficient Table

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.009	.220		9.147	.000
	Product Related Strategies	-.746	.141	-.538	-5.305	.000
	Price Related Strategies	.812	.119	.534	6.803	.000
	Place Related Strategies	.313	.126	.254	2.487	.013
	Promotion Related Strategies	1.310	.158	.975	8.293	.000
	People Related Strategies	.146	.177	.101	.828	**.408**
	Process Related Strategies	.362	.140	.284	2.581	.010
	Physical Evidence Related Strategies	-.625	.182	-.452	-3.442	.001
	CRM Related Strategies	-.485	.155	-.367	-3.125	.002
	Service Quality Related strategies	-.036	.189	-.026	-.192	**.847**
	ICT related strategies	-.915	.140	-.675	-6.551	.000

Source: Field Survey and SPSS output

The constant shows the Y intercept when all other variables are zero. B represents unstandardized coefficient, representing the values of regression. These values forecast the dependent variable from the independent variables. They are evaluated in their natural units that's why they are known as unstandardized coefficient. The regression equation can be presented in following way

$$Y_{Predicted} = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \beta_8 x_8 + \beta_9 x_9 + \beta_{10} x_{10}$$

Y = Overall Customer Satisfaction (Dependent variable)

Where β_0 = constant and

$\beta_1, \beta_2, \beta_3 \ldots\ldots \beta_{10}$ are labeled coefficient or estimates of customer satisfaction for

x_1 = Product Related Strategies

x_2 = Price Related Strategies

x_3 = Place Related Strategies

x_4 = Promotion Related Strategies

x_5 = People Related Strategies

x_6 = Process Related Strategies

x_7 = Physical Evidence Related Strategies

x_8 = CRM Related Strategies

x_9 = Service Quality Related Strategies

x_{10} = ICT Related Strategies.

Hence the values of β1, β2, β3 …… β10 labeled coefficient or estimates of customer satisfaction are given the first column of unstandardized coefficients

The value of predicted overall customer satisfaction is given as

$Y_{Predicted} = 2.009 - 0.746x_1 + 0.812x_2 + 0.313x_3 + 1.310 x_4 + 0.146x_5 + 0.362x_6 - 0.625x_7 - 0.485x_8 - 0.036x_9 - 0.915x_{10}$

From the above equation, the hypothesis is tested and verified as :There is an impact of Different Variables on Customer Satisfaction in Financial Service Sector of Nanded District. And the weightage of dependent variables on customer satisfaction in Financial Company is unequal in Nanded district.

Conclusion

The customer satisfaction of financial services is tested through multiple regression model in SPSS. It is concluded that from the t test values and p- value associated with it, it is observed that the customer satisfaction for people related strategies and Service Quality Related Strategies are having p values greater than std alpha value 0.05, hence the null hypothesis 'there is no statistically significant difference in customer satisfactions of banks and NBFCs as far as people related strategies and Service Quality Related Strategies are concerned' is retained and the customer satisfaction for other independent variables there is statistically significant difference in comparison of banks and NBFCs as far as customer satisfaction related to given other independent variables concerned.

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The Study of Financial Services Company Selection Criteria in Nanded district using SPSS

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Abstract

The Financial service industry is having cut throat competition as there are many banking and non banking financial companies competing to increase the customer database. The customer database can be increased if customers prefer the brand of that financial company. The preferred brands are selected by the customers. This present study is focused to analyze the impact of different selection parameters of banks and NBFCs. The brand selection parameters and its relative importance are studied through and Ranking based on Weighted Average Score. The present study is carried out in Nanded district and the respondents include Customers, Managers and Employees.

Key Words: Discriminant analysis, Brand selection, Banks, NBFC's

Introduction:

Due to the rapid change in banking technology the fee based income of the bank reduced significantly. Fee based Income constitutes important share of profitability of banks pie. This generally includes income from demand draft, pay orders, payment transfers and other services such as bank guarantee & letter of credit. On other hand core profit which comes from interest float of the bank has been again reduced due to immense competition from industry rivalry and competition from NBFC. The banking industry is working on develop[ing alternate revenue channels so that they can have the larger pie of consumers wallets. Almost all banks have their asset management companies

where they sell insurance and mutual funds, mange portfolio of HNI's and other related services. On the other hand customer is empowered due to changes in technology and new channels of trade like internet. Customer can compare and choose the better offers with a single click. At this juncture of time it is highly significant to study what are the factors on which customers make their selection of banks or NBFC's.

Research Methodology:

In present study researcher has made attempt to Study the Financial Services Company Selection Criteria in Nanded district using SPSS. For this purpose a sample has been drawn from managers, employees and customers, the ratio taken amongst them is 1:2:10 respectively for managers, employees and customers. The data is collected from respondents through a structured questionnaire.

The Financial Services Company Selection Criteria in Nanded district is measured through discriminant analysis and it is through relative importance of each in banks and NBFCs in Nanded district. The reliability is studied through Cronbachs' alpha reliability test and conclusions have been drawn from the data.

3.   Objective:

1.   *To study the bank selection criteria as well as non banking financial companies.*

2.   *To study the relative importance of selection parameters of banks and NBFC's.*

3.   *To rank the parameters of banks and NBFC selection criteria.*

4.   Data Analysis:
As the dependent variable is bank or NBFC selection. This variable has two options selecting bank or NBFC. It means that it is nominal (categorical) and the independent variables are different parameters measured on likert scale, hence it is interval scaled. Therefore the relationship of these independent variables on dependent variable bank or NBFC selection and the weight of

independent variables is measured through regression. The similarities and differences among ANOVA, regression or discriminant/ logit analysis can be understood through following table as

Table No. 6.124 Comparing ANOVA, Regression and Discriminant Analysis

	ANOVA	Regression	Discriminant or Logit Analysis
Similarities			
Number of dependent variables	One	One	One
Number of independent variables	Multiple	Multiple	Multiple
Differences			
Nature of the dependent variable	Metric	Metric	Categorical
Nature of the independent variables	Categorical	Metric	Metric

From the above table, it is clear that as the dependent variable is categorical and the independent variables are metric (interval) scaled, hence discriminant or logit analysis[48] is used.

The discriminant analysis is used to analyze the relative importance of parameters for bank or NBFC selection criteria. The different independent variables used for bank or NBFC selection criteria are as Better Counter Services, Recall Company Logo, Nearer to My Office/ Home, Speedy Delivery, Fast Loan Approval Procedure, Staff Members are Cooperative and Friendly, Staff Assists in Filling Formalities, High Interest Rate on Deposits, Reduced Paperwork, Queue Service (Seating Facility), Fast Loan Approval Procedure, Information Provided by staff, Reduced Paperwork, Branch Infrastructure and Facilities, Frequent Advertisements are given, Sufficient Number of Counters, Minimum Transaction or Processing Time

As it involves opinions of Customers, managers and employees of banks and NBFCs, hence this involves six different groups namely bank customers, NBFC customers, bank managers, NBFC managers, bank employees and NBFC employees, hence this involves six group discriminant analysis, it is supposed to have 5 functions proven from the eigen values as

Table No. 6.125 Variables Failing Tolerance Test[a]

	Within-Groups Variance	Tolerance	Minimum Tolerance
Fast Loan Approval Procedure	1.561	.000	.000
Reduced Paperwork	1.550	.000	.000
All variables passing the tolerance criteria are entered simultaneously.			
a. Minimum tolerance level is .001.			

Source: Field Survey and SPSS output

From the above table no. 6.125, it is found that two variables Fast Loan Approval Procedure and Reduced Paperwork fail the Tolerance test as their tolerance value is 0.00, hence two variables are removed from discriminant analysis. The eigen value table is as following.

Table No. 6.126 Eigen values

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	2.510[a]	58.1	58.1	.846
2	1.306[a]	30.2	88.4	.753
3	.455[a]	10.5	98.9	.559
4	.027[a]	.6	99.5	.161
5	.021[a]	.5	100.0	.144
a. First 5 canonical discriminant functions were used in the analysis.				

Source: Field Survey and SPSS output

The above eigen value table gives the proof that there are 5 functions involved, and the following table gives the relative importance of independent variables as

Table No. 6.127 Canonical Discriminant Function Coefficients

	Function				
	1	2	3	4	5
Better Counter Services	.124	-.201	.571	.805	.893
Recall Company Logo	.085	1.490	-.125	.905	2.304
Nearer to My Office/ Home	1.198	-.487	.919	.098	-.621
Speedy Delivery	.224	1.279	-2.177	-.782	.214
Fast Loan Approval Procedure	-.095	.809	.250	-.686	-1.145
Staff Members are Cooperative and Friendly	-.290	-.138	.654	-2.102	.383
Staff Assists in Filling Formalities	.530	-.218	.839	-.080	.696
High Interest Rate on Deposits	-.857	1.295	.641	-.198	-.974
Reduced Paperwork	-.087	-.680	-.427	.936	.090
Queue Service (Seating Facility)	-.835	-1.680	-.024	-2.317	-.442
Information Provided by staff	.098	.183	-.782	2.074	-.942
Branch Infrastructure and Facilities	.156	-.594	.178	1.537	-1.844
Frequent Advertisements are given	.357	-.226	.374	-.887	1.501

Sufficient Number of Counters	.117	.260	-.624	.709	-.331
Minimum Transaction or Processing Time	-.687	-.919	-.111	.142	.338
(Constant)	.832	-.757	-.687	-.879	-.843
Unstandardized coefficients					

Source: Field Survey and SPSS output

From the above table, it is concluded that the unstandardized coefficients give the multiple regression explaining discriminant analysis for bank or NBFC selection on different independent variables on which the selection is dependent as follows

Selection Criteria = 0.832 + Better Counter Services (0.124) + Recall Company Logo (0.085) + Nearer to Office/ Home (1.198) + Speedy Delivery (0.224) -
Fast Loan Approval Procedure (0.095) - Staff Members are Cooperative and Friendly (0.290) + Staff Assists in Filling Formalities (0.530) - High Interest Rate on Deposits (0.857) - Reduced Paperwork   (0.087) - Queue Service (Seating Facility)   (0.835) + Information Provided by staff   (0.098) + Branch Infrastructure and Facilities (0.156) + Frequent Advertisements are given (0.357) + Sufficient Number of Counters (0.117) - Minimum Transaction or Processing Time   (0.687)

This above equation represents the proportion quotient of variables which decides selection decision of Banks as well as Non Banking Financial Companies. To decide the relative importance of each parameter which leads to the selection of financial institutions, Weighted Average Score (W.A.S.) is used. The rankings assigned based on the W.A.S. as follows

Table No. 6.128 Ranking of Parameters using W.A.S. for Banks

Sr. No.	Selection Parameter	S.D. (1)	D. (2)	N. (3)	A. (4)	S.A. (5)	Total	W.A.S.	Rank
1	**Better Counter Services**	18	14	8	102	45	187		
		18	28	24	408	225	703	3.7594	3.5
2	**Recall Company Logo**	20	34	12	73	48	187		
		20	68	36	292	240	656	3.508	11
3	**Nearer to My Office/ Home**	14	24	13	77	59	187		
		14	48	39	308	295	704	3.7647	2
4	**Speedy Delivery**	18	11	17	85	56	187		
		18	22	51	340	280	711	3.8021	1
5	**Fast Loan Approval Procedure**	25	29	18	74	41	187		
		25	58	54	296	205	638	3.4118	13.5
6	**Staff Members are Cooperative and Friendly**	21	17	15	85	49	187		
		21	34	45	340	245	685	3.6631	7.5
7	**Staff Assists in Filling Formalities**	25	29	19	74	40	187		
		25	58	57	296	200	636	3.4011	15
8	**High Interest Rate on Deposits**	21	39	38	49	40	187		
		21	78	114	196	200	609	3.2567	17
9	**Reduced Paperwork**	18	13	32	83	41	187		
		18	26	96	332	205	677	3.6203	9.5

#	Criteria							
10	Queue Service (Seating Facility)	20	34	12	76	45	187		
		20	68	36	304	225	653	3.492	12
11	Fast Loan Approval Procedure	25	29	18	74	41	187		
		25	58	54	296	205	638	3.4118	13.5
12	Information Provided by staff	21	17	15	85	49	187		
		21	34	45	340	245	685	3.6631	7.5
13	Staff's Confidence, Cooperativeness and Communication	18	13	32	83	41	187		
		18	26	96	332	205	677	3.6203	9.5
14	Branch Infrastructure and Facilities	11	34	11	78	53	187		
		11	68	33	312	265	689	3.6845	5
15	Frequent Advertisements are given	16	28	13	73	57	187		
		16	56	39	292	285	688	3.6791	6
16	Sufficient Number of Counters	25	39	12	63	48	187		
		25	78	36	252	240	631	3.3743	16
17	Minimum Transaction or Processing Time	17	21	15	71	63	187		
		17	42	45	284	315	703	3.7594	3.5

Source: Field Survey and Excel output

From the above table, it is found that the bank selection criteria is based on following independent variables or parameters such as Better Counter Services, Nearer to My Office/ Home, Speedy Delivery, Branch Infrastructure and Facilities and Minimum Transaction or Processing Time.

These variables are mostly considered while selecting any bank as customers' choice.

The selection of NBFCs is again studied through W.A.S. and ranking method as follows

Table No. 6.129 Ranking of Parameters using W.A.S. for NBFCs

Sr.No.	Selection Parameter	S.D. (1)	D. (2)	N. (3)	A. (4)	S.A. (5)	Total	W.A.S.	Rank
1	Better Counter Services	28	46	13	65	37	189		
		28	92	39	260	185	604	3.1958	8
2	**Recall Company Logo**	12	60	14	63	40	189		
		12	120	42	252	200	626	3.3122	3.5
3	Nearer to My Office/ Home	60	75	16	23	15	189		
		60	150	48	92	75	425	2.2487	17
4	Speedy Delivery	47	78	27	12	25	189		
		47	156	81	48	125	457	2.418	16
5	Fast Loan Approval Procedure	38	83	22	26	20	189		
		38	166	66	104	100	474	2.5079	14.5
6	Staff Members are Cooperative and Friendly	26	26	49	52	36	189		
		26	52	147	208	180	613	3.2434	6
7	Staff Assists in Filling Formalities	37	84	22	26	20	189		
		37	168	66	104	100	475	2.5132	13
8	**High Interest Rate on Deposits**	11	20	35	70	53	189		
		11	40	105	280	265	701	3.709	2

No	Factor								
9	Reduced Paperwork	21	113	8	20	27	189		
		21	226	24	80	135	486	2.5714	11.5
10	**Queue Service (Seating Facility)**	12	60	14	63	40	189		
		12	120	42	252	200	626	3.3122	3.5
11	Fast Loan Approval Procedure	38	83	22	26	20	189		
		38	166	66	104	100	474	2.5079	14.5
12	**Information Provided by staff**	26	25	50	52	36	189		
		26	50	150	208	180	614	3.2487	5
13	Staff's Confidence, Cooperativeness and Communication	21	113	8	20	27	189		
		21	226	24	80	135	486	2.5714	11.5
14	Branch Infrastructure and Facilities	25	51	9	63	41	189		
		25	102	27	252	205	611	3.2328	7
15	Frequent Advertisements are given	28	35	36	67	23	189		
		28	70	108	268	115	589	3.1164	10
16	Sufficient Number of Counters	30	53	10	55	41	189		
		30	106	30	220	205	591	3.127	9
17	**Minimum Transaction or Processing Time**	7	15	17	81	69	189		
		7	30	51	324	345	757	4.0053	1

Source: Field Survey and Excel output

5. Conclusion:

The study reveals that the NBFC selection criteria is based on following independent variables or parameters such as Minimum Transaction

or Processing Time, High Interest Rate on Deposits, Queue Service (Seating Facility), Recall Company Logo and Information Provided by staff. These variables are mostly considered while selecting any NBFC as customers' choice.

Comparing the Ranks of variables Selecting Banks and NBFCs

Table No. 6.130 Comparing Ranks of variables Selecting Banks and NBFCs

Sr. No.	Ranks	Bank Selection Parameter	NBFC selection Parameter
1	I	Speedy Delivery	Minimum Transaction or Processing Time
2	II	Nearer to My Office/ Home	High Interest Rate on Deposits
3	III	Better Counter Services	Queue Service (Seating Facility)
4	IV	Minimum Transaction or Processing Time	Recall Company Logo
5	V	Branch Infrastructure and Facilities	Information Provided by staff

Source: Field Survey and Excel output

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"Gujarat the most popular tourist destination: A Group Discussion"

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Aim: To know the reasons for Gujarat becoming the most popular tourist destination.

Abstract:

Gujarat is becoming the most popular preferred tourist destination in India. State is excepting to cross more than 54 lakh tourist in the year 2012-13. There are various reasons for this phenomenon, about which both print and electronic media discuss in their content, but the actual tourists are never studied. In the said research paper the researcher intents conduct a focused group-discussion of people who intents to visit Gujrat as tourist and explore the reasons for choosing Gujarat as preferred tourist destination. The research paper will also discuss about the promotional efforts taken by the Gujarat government and its impact on the tourist.

Keywords: Tourism and Ad Campaign

Main Paper:

Today, in the world the tourism industry is the fastest and largest growing industry in the world. The concept of travel & tourism in Gujarat started a long date back ago, when Portuguese people entered through the gateway of India (Surat, Gujarat) and developed trade in India. Since then the State is receiving innumerable number of tourists for different purposes. During the medieval times, Surat, Bharuch and Khambhat, which were among the most active ports of the 52 which existed in Gujarat-had many traders sailing out with fine silk and spices to Thailand's shores. Tourism is the act of travel for the purpose of recreation and business, and the provision of services for this act. People travel, doing so, stay outside their usual environment for certain period of time for leisure, business and other purposes. It

actually includes the movement of people for all purpose. Tourism today does not linger only to economic resource development, but it also includes social and political harmonious relations among people as well as countries and more meaningfully to the natural world. The impact of tourists visit in the destination area and interacting with the local people, itself results in both the quantitative and qualitative resource development. During their stay in the destination, tourists interact with local residents and the outcome of their relationship is, the changes in the host individual's and the host community's quality of life,value systems, labour divisions, family relationships, attitudes, behavioral pattern, ceremonies and creative expressions . Interactions of tourists do not end here, rather it has multi-facet and has its implication on the natural surroundings as well. Tourism is a commercial organization dealing with operating, holding & a visit to places of interest. It is a major sociocultural phenomena of the new age society & is related with economic mobility and thereby several consequences. As tourism is a highly competitive industry; the traveler has a wide range of choices and looks for good value for money. At present changing scenario of the tourism required more activity oriented tourist destinations, where people do not only enjoy by watching but also can participate in various games, sports, adventures, cultural activity etc. Various ways of marketing strategies are taken into consideration to attract tourists, especially in Gujarat. The various types of professional planning such as spatial and land use planning, strict architectural controls etc. are being carried out for appropriate facilitation of services. The state's tourism policy has been announced in 2010, focusing on the developing Gujarat as the top tourism destination in India. The policy was also to open doors for huge investment and put Gujarat on global tourist map. "The Gujarat will have the features which will meet the expectations of Gujarat tourist industry". Tourism scenario in Gujrat was changed by the government. It also started promoting Medical Tourism and eco-tourism. The ad campaign of Gujrat Tourism became very famous. Amitab Bachan was made the brand Ambassador and was seen in the ad campaigns with traditional Gujarati wardrobe. The ad campaign was titled as "Kushbu Gujrat Ki". As result of the consistent efforts by the government, Gujrat experienced the huge growth in the tourist visit in year 2012 and 2013. Gujrat government is expecting to cross the more the 54 lakh visitors by the end of the year. Gujrat has already become one of the most popular tourist destinations of the country. Because of more than 300 of TV news channels, TV News has become a very competitive market. News channels usually call the experts and conduct the news programs. The views of the experts forms the base of the program. Most of the views expressed are political in nature. The success

of Gujrat tourism industry is attributed to Chief Minister Narendra Modi and BJP. Same is the case with the print media. The real tourist is never considered or their views are never asked. View point of the tourist is very crucial to understand the phenomenon of Gujrat tourism success. In order to achieve the aim of the research, Focused Group discussion was the tool of research that best suited the requirements to draw the conclusions for main objectives of the research.

The main objective of the Group discussion:

1) To why they decided to go to Gujrat?

2) To know what elements in the promotional campaign attracted or influence their decision to go to Gujrat.

The participants were from Department of Communication Studies, University of Pune. The department of the University runs a Professional master degree course in Media. This year all the student made a special request to the head of the department to visit Gujrat for the study Tour in 2013, usually the department takes students to the places like Delhi, Hyderabad etc. for the study tour .Indeed this year department made an exception. An average the age of the participant in the Group discussion is 23 years, where in both the genders were represented equally in numbers for the Group discussion. The group discussion was moderated by the researcher himself. The group discussion was conducted in two groups, of 15 participants each. The entire discussion was recorded in an audio recorder, and later on the details were noted down and analyzed to draw the conclusions. The students of department of studies were chosen because it was convenient sample for the researcher. More ever being students of media they had access to print as well as electronic media.

Following were the main findings:

1) Most of the tourist was very curious about the palace. Its was not just ad campaign but students were also interested in Narendra Modi Governments work.

2) Recently there has been lot of news in the News papers about the Gujrat. All almost every day there is a big new about Gujraj in the news papers. People are bombarded every day about news from the place call Gujrat which makes people curious about it.

3) Lot of advertisements also made news papers and TV channels focused on the Gujrat. Students believe that there are constant efforts done by the government to be constantly in the news.

4) It was not only the ad campaign of Gujarat tourism that influence the tourist but, everyday coverage of news of Gujarat is an important factor to influence their decision to go to Gujrat.

Narendra Modi who is also the BJPs representative for the Prime Ministers positions, has been successful to win the media attention. Gujrat has become equally important as Delhi for the media personnel. We don't know whether Narendra Modi will be successful in getting Prime Ministership of the country, but he is indeed successful in winning the young tourist to his place.

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FDI in Retail Marketing

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Retailing in India is one of the pillars of its economy and accounts for 14 to 15 percent of its GDP. The Indian retail market is estimated to be US$ 450 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people.

There are two types of retailing in India:

a.   Organized retailing   b. Unorganized Retailing.

Organized retailing in India refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the publicly traded supermarkets, corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. E.g. Carrefour, Wal-Mart, K- mart, Spencer's, Tesco and so on.

Unorganized retailing refers to the traditional formats of low-cost retailing, for example, the local corner shops, general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc.

India's retail industry (organized and unorganized in combination) employs about 40 million Indians (3.3% of Indian population). The typical Indian retail shops are very small. Over 14 million outlets operate in the country and only 4% of them being larger than 500 sq ft (46 m^2) in size. Vast majority of the unorganized retail shops in India employ family members, they do not have the scale to procure or transport products at wholesale level, have no training on safe and hygienic storage, packaging or logistics. The unorganized retail shops source their products from a chain of middlemen who mark up the product as it moves from farmer or

producer to the consumer. The unorganized retail shops do not offer after-sales support or service. Finally, most transactions at unorganized retail shops are done with cash. Organized retailing was absent in most rural and small towns of India in 2010. Supermarkets and similar organized retail accounted for just 4% of the market.

Until the 1990s, regulations prevented innovation and entrepreneurship in Indian retailing. Farmers and producers had to go through middlemen monopolies. The logistics and infrastructure was very poor, with losses exceeding 30 percent. Through the 1990s, India introduced widespread free market reforms, including some related to retail.

Between 2000 to 2010, consumers in selected Indian cities have gradually begun to experience the quality, choice, convenience and benefits of organized retail industry.

Foreign direct investment (FDI) refers to capital inflows from abroad that are invested to enhance the production capacity of the economy. However, FDI in retail is different from the investment in corporate, manufacturing, or infrastructure sectors. Retail can be single or multi brand and may be described as a sale to the ultimate consumer at a margin of profit. While the FDI in single-brand retailing was allowed earlier, FDI in multi-brand retailing is being allowed now; meaning a retail store with a foreign direct investment can sell multiple brands under one roof. So it is the link between the producer/manufacturer and the individual consumer.

Proposals to permit FDI in multi-brand retail trading in all products, in a calibrated manner, are likely to be subject to the following conditions:

1. FDI in multi-brand retail may be permitted to the extent of 51 per cent with government approval.
2. Minimum amount to be brought in as FDI by a foreign investor would be around $100 million.
3. At least 30 per cent of the procurement of manufactured processed products shall be sourced from small industries, in the country, that have total investment in plant and machinery not exceeding $100 million.
4. The government will have the first right to procurement of agriculture products.
5. Fresh agricultural products, including fruits, vegetables, flowers, grains, pulses, fresh poultry, fishery and meal products may be unbranded.
6. At least 50 per cent of the total FDI brought in shall be invested in back-end infrastructure. Back-end infrastructure will include investment made towards processing, manufacturing, distribution, design improvement, quality control, packaging, logistics, storage, warehouse, agriculture market produce, infrastructure, etc.

7. This valuation refers to the value at the time of installation without providing for depreciation.

8. Further, if at any point in time, this valuation is exceeded the industry shall not qualify as a small industry for this purpose.

9. Expenditure on land cost and rental, if any, will not be counted for purposes of back-end infrastructure.

10. Self-certification will be done by the company to ensure compliance of all the conditions.

11. Retail sales locations may be set up only in cities with a population of more than 10 lakh (1 million) as per 2011 Census and may also cover an area of 10 km around municipal urban agglomeration limits of such cities.

12. Retail locations will be restricted to areas as per the master zonal plans of the cities concerned and provisions will be made for requisite facilities such as transport connectivity and parking.

FDI: Growth over 1997-2010

In 1997, India allowed foreign direct investment (FDI) in cash and carry wholesale. The automatic permission was granted in 2006. Between 2000 to 2010, Indian retail attracted about $1.8 billion in foreign direct investment, representing a very small 1.5% of total investment flow into India.

Single brand retailing attracted 94 proposals between 2006 and 2010, of which 57 were approved and implemented. For a country of 1.2 billion people, this is a very small number. Some claim one of the primary restraints inhibiting better participation was that India required single brand retailers to limit their ownership in Indian outlets to 51%. China in contrast allows 100% ownership by foreign companies in both single brand and multi-brand retail presence.

Indian retail has experienced limited growth, and its spoilage of food harvest is amongst the highest in the world, because of very limited integrated cold-chain and other infrastructure. India has only 5386 stand-alone cold storages, having a total capacity of 23.6 million metric tons that is grossly inadequate during peak harvest seasons. This leads to about 30% losses in certain perishable agricultural output in India, on average, every year.
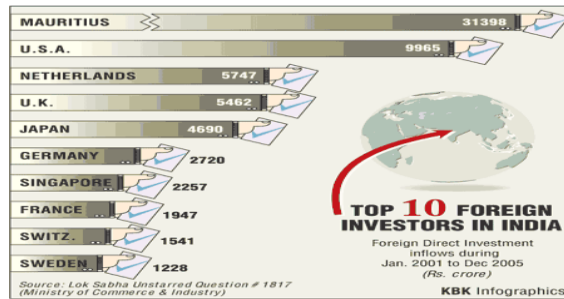
Until 2010, intermediaries and middlemen in India have dominated the value chain. The 60%+ margins for middlemen and traditional retail shops have limited growth and prevented innovation in Indian retail industry.

A 2007 report noted that an increasing number of people in India are turning to the services sector for employment due to the relative low compensation offered by the traditional agriculture and manufacturing sectors. The organized retail market is growing at 35 percent annually while growth of unorganized retail sector is pegged at 6 percent.

As of 2008, Organized retail is expected to garner about 16-18 percent of the total retail market (US $ 65-75 billion) in the next 5 years. India has topped the A.T. Kearney's annual Global Retail Development Index (GRDI) for the third consecutive year, maintaining its position as the most attractive market for retail investment. The Indian economy has registered a growth of 8% for 2007. The predictions for 2008 is 7.9%. The enormous growth of the retail industry has created a huge demand for real estate. Property developers are creating retail real estate at an aggressive pace and by 2010, 300 malls are estimated to be operational in the country.

Growth after 2011:

Before 2011, India had prevented innovation and organized competition in its consumer retail industry. One report estimates that in the year 2011 Indian retail market will be generating sales of about $470 billion a year, of which $27 billion comes from organized retail such as supermarkets, chain stores with centralized operations and shops in malls. The opening of retail industry to free market competition will enable rapid growth in retail sector of Indian economy.

The Economist forecasts that Indian retail will nearly double in economic value, expanding by about $400 billion by 2020. The projected increase alone is equivalent to the current retail market size of France.

In 2011, <u>A.T. Kearney</u> estimates India's organized retail had a 31% share in clothing and apparel, the home supplies retail was growing between 20% to 30% per year and food accounted for 70% of Indian retail. It means tThe Indian market offers endless possibilities for investors.

As of 2013, India's retail and <u>logistics</u> industry employs about 40 million Indians (3.3% of Indian population).

Until 2011, Indian central government denied <u>foreign direct investment</u> (FDI) in multi-brand retail. In November 2011 Central Government announced retail reforms for both multi brand stores and single brand stores such as Walmart, Carrefour and Tesco, as well single brand majors such as IKEA, Nike, and Apple.,

In January 2012, India approved reforms for single-brand stores welcoming anyone in the world to innovate in Indian retail market with 100% ownership, but imposed the requirement that the single brand retailer source 30 percent of its goods from India. Indian government continues the hold on retail reforms for multi-brand stores. In June 2012, <u>IKEA</u> announced it had applied for permission to invest $1.9 billion in India and set up 25 retail stores. On 20 September 2012, the Government of India formally notified the FDI reforms for single and multi brand retail, thereby making it effective under Indian law.

On 7 December 2012, the Federal Government of India allowed 51% FDI in multi-brand retail in India. The government managed to get the approval of multi-brand retail in the parliament despite heavy uproar from the opposition. Some states will allow foreign supermarkets like Wal-Mart, Tesco and Carrefour to open while other states will not.

<u>The Indian retail market:</u>

Indian market has high complexities in terms of a wide geographic spread and distinct consumer preferences varying by each region necessitating a need for localization even within the geographic zones. India has highest number of outlets per person (7 per thousand) Indian retail space per capita at 2 sq ft (0.19 m^2)/ person is lowest in the world Indian retail density of 6 percent is highest in the world. While India presents a large market opportunity given the number and increasing purchasing power of consumers, there are significant challenges such as Geographically dispersed population, , complex distribution network, little use of IT systems, limitations of mass media and existence of counterfeit goods.

Retail FDI: Arguments

FOR
1. Less wastage
   - Cold Storage
   - Efficient truck transport
2. More money to farmers
   - No more middle-agents
3. More discount to consumers
4. Marketing platform for Small industries
5. No more Adulterated /Spurious drugs and milk
6. Trickle down effects on entire economy

AGAINST
1. Unemployment
2. Predatory Pricing
3. India becomes dumping ground for Chinese products

Advantages of FDI:

a) Indian retail sector is highly fragmented with around 97% of its business being run by the unorganized retailers. The organized retail is in its infancy. With the entry of FDI the retail sector will become organized.

b) Foreign investment in food-based retailing would ensure adequate flow of capital into the country and its productive use, multiplying the same. It will promote the welfare of farmers by agriculture growth, and thereby increasing their income level.

c) Due to the presence of Intermediaries, prices lack transparency and due share of farmer is not paid to him. Indian farmers at present realize only 1/3rd of the final price paid by the consumer as against the 2/3rd price realized by the farmers in the countries with a greater share of organized retail. FDI will assist in reducing the dominance of value chain by intermediaries.

d) In the absence of intermediaries, the consumer will end up paying less for a better product. FDI in retail will make the consumer happy as well.

e) It will serve as an antidote to inflation. The producer will get direct payment from the retailer and the same will be higher than what he was getting earlier due to the foul play by the intermediaries.

f) In accordance to the provisions made, any company going for 51% partnership in retail, will have to tie-up with a local partner. This will improve the income levels of all concerned and will make economy flourish with quality branded products at a lower price.

g) FDI will improve the investment in logistics of the retail chain leading to an efficient market mechanism. FDI will become catalyst in avoiding erosion & wastage in quality and quantity of the produce.

h) FDI in the retail sector will spur competition as the current scenario is of low competition and poor productivity. India will flourish in terms of quality standards and consumer expectations.

i) FDI will ensure better operations in production cycle and distribution. Due to economies of operation, production facilities will be available at a cheaper rate thereby resulting in availability of variety products to the ultimate consumers at a reasonable and lesser price.

j) FDI enables transfer of skills and technology from overseas and develops the infrastructure of the domestic country. Greater managerial talent inflow from other countries is made possible. Domestic consumers will benefit getting great variety and quality products at all price.

k) FDI will provide necessary capital for setting up organized retail chain stores. It is a long term investment because unlike equity capital, the physical capital invested in the domestic company is not easily liquidated

Limitations of FDI:

a) The unorganized retail sector is the largest source of employment after agriculture and has deep penetration in rural India. It generates more than 10% GDP of India. There is all probability that there will be a great job loss in this sector. The worst affected would be the rural youth.

b) The foreign big players like Wal-Mart coming with huge investment may not procure material from the domestic producers and might import the same from international market.

c) The present Distribution System on which a large urban and rural population depends will also receive a setback and it will be difficult to procure and redistribute the material, once the dependence on FDI increases.

d) The fear is on the existence of micro, small and medium enterprises with the introduction of FDI in India. They will lose their existence.

e) Foreign capital will penetrate in the country and will seek ways to multiply itself with unthinkable application for profit. In the long run, given the socio-economic structure, it may widen the gap between the rich and the poor.

f) FDI will lead to job losses. Small retailers and other small 'Kirana store owners' will suffer a large loss. Giant retailers and Supermarkets like Walmart, Carrefour, etc. will displace small retailers.

g) Supermarkets will establish their monopoly in the Indian market. Because of supermarket's fine tuning, they will get goods on low price and they will sell it on low price than small retailers, it will decrease the sell of small retailers.

h) Jobs in the manufacturing sector will be lost because foreign giants will purchase their goods from the international market and not from domestic sources. This has been the experience of most countries which have allowed FDI in retail.

i) Local producers will suffer or go vanished completely due to competition with foreign brands.

A number of merger and acquisitions have begun in Indian retail market. PWC estimates the multi-brand retail market to grow to $220 billion by 2020.

"Consumer is king and if that is the philosophy working behind the policy then what is wrong in it."

Effects of Advertisement on Consumers in the Present Context With Reference To 'Ethical Issues in Advertising'

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ABSTRACT OF THE STUDY

In this Global Environment of 21st century world has become much closer. Lakhs of variety of different products and services with different names brands and with different quality are available in the markets. Consumers are the focusing area where all efforts are taken for their knowledge and awareness. Here the role of different Medias starts where advertisement is the leading source which can be mainly possible through traditional media of news papers, magazines, radio, postures, television etc. At the same time it is also possible through new media of internet, telephonic messages, videos, short films etc.

The main aim behind the use of different medias of advertisement is to reach the product in the minds of customer as early as possible in the today's competitive and fast age. The impact of advertisement on customer mind is always important as it pressurizes customer to buy the product or service immediately. But is it easily possible to catch the attention of any customer through any advertisement?

Definitely it is the field of advertisement which plays dominant role in this fast communication world. It is also a fact that most of the people are purchasing or trying new products or services on the basis of advertisement. Here the type and nature of advertisement is most important. The nature of advertisement is determine by the most of the people is by considering mainly the values, ethics, words, and pictures of advertisement. Is it in reality considered by manufacturers and suppliers? Why they are giving importance and at what extent? What is the significance of ethics in advertisement? How a good advertisement is only possible through putting ethical issues in it and how a good advertisement plays role to reach at customer heart?Really ethics are followed by the advertiser?

This is the topic of paper which is discussed in detail.

The concept of Marketing and Advertisement

In the Global context of Today's world, Marketing is a dynamic process where consumer oriented view is mostly acceptable. According to modern concept of marketing, it is the process of discovering and translating consumer needs into products and services and then helping more and more people to enjoy more of these products and services. It is a wider concept which focuses attention on the consumers and satisfaction of their needs. Thus it is a customer orientation backed by integrated marketing aimed at generating customer satisfaction as the key to satisfying organizational goals.

The specialized activities which are required to be performed in the marketing of goods and services are termed as marketing functions. The facilitating or auxiliary functions assist the process of exchange and distribution. Advertising is an auxiliary function which informs and persuades the prospective customer. No doubt, for successful marketing of their products and services in competitive world of market advertisement plays dominant role. Advertisement is tool or it is a planned process which makes the firm and its products aware to people in such a manner that desire to buy the product is created in them. To retain the existing customers and to attract new customers is the main function of advertisement.

Advertisement

The word "advertise" originates from the Latin word adverte, which means 'to turn toward or to take note of'. Certainly, the visual and verbal commercial messages that are a part of advertising are intended to attract attention and produce some response by the viewer. Advertising is pervasive and virtually impossible to escape. Newspapers and magazines often have more advertisements than copy; radio and television provide entertainment but are also laden with advertisements; advertisements pop up on Internet sites; and the mail brings a variety of advertisements. Advertising also exists on billboards along the freeway, in subway and train stations, on benches at bus stops, and on the frames around car license plates. In shopping malls, there are prominent logos on designer clothes, moviegoers regularly view advertisements for local restaurants, hair salons, and so on, and live sporting and cultural events often include signage, logos, products, and related information about the event sponsors. The pervasiveness of advertising and its creative elements are designed to cause viewers to take note.

Global Advertising Environment

Media professionals now give more importance to content. Content could be news, entertainment, opinion or any form which must be in communication form which has potential to generate audience engagement. Under the influence of new communication technology spot advertising during commercial breaks on television or radio, outdoor and cinema advertising, classified advertisements in news papers, all retain their high profile, audience reach and dramatic impact. More consumers are viewing and interacting with media content on mobile phones, PC's, laptops and other wireless devices. Advertisement creates a more conscious shift in consumers' thought processes Advertisement creates a more conscious shift in consumers' thought processes may be due to a strong informational aspect. With the advertisements, consumers can call or visit the supplier and place an order. Consumers respond to the advertising by doing exactly what the advertiser hopes they will do. Advertisement creates a more conscious shift in consumers' thought processes In online advertisement the supplier makes it easy for consumers to visit a web site, find what they want, and quickly gain access to a means of making a purchase. Even online banner advertisements or classified advertisements are embedded with links that take the consumer to an order page provide the direct effect of making it easy to go ahead with the purchase.

Role and Functions of Advertising in Modern world Business

1. An important function of advertising is the identification function, that is, to identify a product and differentiate it from others; this creates an awareness of the product and provides a basis for consumers to choose the advertised product over other products.
2. Another function of advertising is to communicate information about the product, its attributes, and its location of sale; this is the information function.
3. The third function of advertising is to induce consumers to try new products and to suggest reuse of the product as well as new uses; this is the persuasion function which creates wide market as well as affects the attitudes and life style of the consumer.
4. The social function of advertisement transfers cultural values of one society to another.
5. Advertisements protect consumers by educating them about harm of the product.

6. Forces manufacturers to maintain quality standard of living and improves standard of living of people.
7. Psychological function of advertisement appeals physiological and psychological motives
8. It facilitates exchange between seller and consumer which facilitates trading in economy.
9. Generation of employment opportunities in the field of advertisement is economic function of advertisement.

The identification function of advertising includes the ability of advertising to differentiate a product so that it has its own unique identity or personality. One famous example of this is found in the long-running advertising for Ivory Soap. In the late 1800s, a soap maker at Procter and Gamble left his machine running during his lunch period and returned to find a whipped soap that, when made into bars, floated. The company decided to capitalize on this mistake by advertising Ivory Soap with the phrase "It Floats." This characteristic of Ivory Soap served to uniquely identify it and differentiate it from other bars of soap.

The information function of advertising can also be found in advertising for Ivory Soap. For more than one hundred years, advertisements for Ivory Soap have focused on such product characteristics as purity of ingredients, child care, and soft skin. These characteristics, in turn, were often related to key benefits that could be obtained from using Ivory Soap. Thus, various advertisements emphasized "That Ivory Look," which focused on the relationships between product characteristics and the benefits of obtaining a fresh and healthy appearance.

The third and most important function of advertising, persuasion is also evident in the long-running Ivory Soap advertising campaigns. The advertiser, Procter and Gamble, has linked Ivory Soap with obtaining benefits that are important to customers: a fresh and healthy appearance for women, a mild, nonirritating method for bathing babies, and a novelty for children in the tub (since it floats). The benefits of the product suggest reasons to buy and use Ivory Soap and thus provide a basis for persuading consumers. Advertising became especially important in the second half of the nineteenth century as retailers began to advertise products and prices that would bring customers to their stores.

Advertising Tactics

Advertising tactics present additional ethical challenges. Advertisers have a range of less-than-ethical yet legal tools at their disposal, including subliminal advertising, emotional appeals, taking advantage of less educated individuals, spreading propaganda for political campaigns, and other tactics ethical advertisers consistently refrain from using. At the end of the day, consumers will be more attracted to companies that do not use underhanded, psychologically manipulative tactics to gain their business.

Impact of Advertisement - Advertising and Psychology

Although advertising has a very long history, serious study of advertising and its effects on consumers did not begin until early in the twentieth century. Theories of attention, information processing, attitude formation, and decision making all have relevance to understanding how advertising affects consumers. Another important application of psychological principals is to develop an understanding of consumer needs so that products can be developed, designed, and communicated in a manner that reflects the relevant and important needs of consumers.

Advertisements and Society

Advertisements are not just sellers. They reflect the society. Whatever is used in society is reflected in advertisement. For example- Indian people are family oriented - Banking advertisements for future savings or LIC Housing loan or Insurance advertisement or Everest Masala advertisement etc.

Indian people are very fun / celebrity loving – Lux soap advertisement or Cricket team with Pepsi coke advertisement

Indian society is social or people oriented and not self oriented is reflected from many advertisements of celebrations.

Mother's love for children and family is also reflected in many products advertisements.

Common Ethics to be Followed in Advertising
1. Advertisement should not mislead the consumer
2. Advertisement promised given must be in the performance of products
3. Advertisement should not be indecent and obscene
4. Advertisement must honour the norms of social behavior

5. Advertisement should not offend our moral sense

Advertising Standards Council of India (ASCI) regulates the advertisements in India and had set the proper guidelines which are as follows.

1. To ensure truthfulness and honesty of representations and claims made by advertising and to safeguard against misleading advertisement.
2. To ensure that advertisements are not offensive to generally accepted standard of public decency.
3. To safeguard against indiscriminate use of advertisement for promotion of products which are regarded as hazardous to society, to individuals to a degree or of a type which is unacceptable to society in large.
4. To ensure that advertisement observe fairness in competition so that consumers need to be informed on choices in the market place and the canons of generally accepted competitive behavior in business are both served.

Ethical Issues in advertisement

Advertising is highly visible business activity and any lapse in the ethical standards can often be risky for the company. The right message is necessary to send across. The messages which are sending should respect people feelings and thoughts. The common examples of ethical issues in advertisement are-

The common examples of ethical issues in advertisement **Ethical Issues in Advertisement**

Vulgarity or obscenity used to gain consumer's attention

Vulgar advertisement impact is more fast and effective on the minds of consumers as well as on children. Advertisements are made to attract the attention of consumers. If consumers like the advertisement, then their mind pressurizes them to buy the commodity. Actually the impact of such advertisement is very effective. The things which are not easily available to see are forcefully and with purposeful intention are seen by consumers. It is the natural tendency of human being. The impact is in different forms like using of vulgar language, vulgar behavior or use of harmful product etc. It affects not only one person but the family and society also. Many people are ready to copy such activities.

Misleading information and deception or concealed facts

To present wrong picture against reality is another issue in advertisement. The misleading information makes consumer fool. The main focusing issue is after buying the things consumer gets the knowledge of his foolishness. It is very bad practice of seller and also unethical.

It would be unethical to claim that a car achieved 50 miles per liter when in reality it was only 30 miles. Another example is that as all of us have notice is that in every poster or even television advertisement presenting hamburgers like McDonald's they are looking huge and they have double the size; in reality after purchasing the product they are not even the 1/3 as it was advertised. Thus this is misleading and misrepresentation of the product.

Advertising is manipulative

People influenced by the advertising do things they normally wouldn't do if they weren't exposed to the advertising. Advertising is capable of moving people against their own free will. Sometimes such advertisements are affecting on health. Cadbury chocolate advertisements are making lots of impact and putting temptations to take taste. This impact is not only on small children but even on elders. It is always harmful for health when it becomes habit and in extreme quantity. Such types of advertisements are for many products which puts the temptations on consumer part to buy.

Advertising creates and spread stereotypes.

Some commercial tend to portray certain groups in narrow and predictable fashion: Women are sexual objects and house wives, senior citizens are often shown as forgetful. In the country like India where maximum numbers of people are from cultural, traditional background and if following message because of the advertisements impact then it is generally not accepted by the society. Such advertisements are making impact on the society as a whole. Advertising, to be effective on consumer choice, must successfully create or confirm a cultural "fact." In short, it creates stereotypes. Like - Conservative, family types want safety, that is, Volvo. Liberal, "free" types want Bud Light Lime beer. Tough guys want Ford trucks and even Marlboro cigarettes, "Country" types want blue jeans and Country music. These are familiar stereotypes created by advertising. It is the reproduction of these stereotypes that manipulate consumer behavior.

Advertising is offensive and in the bad taste

By some people is even considered as offensive for human intelligence and many consumer tastes. There are several grounds for criticism e.g.: TV advertisements of unpleasant products like hemorrhoid treatment, diarrhea products or sexual explicitness. These are advertisements of bad taste.

Advertising to Children

Building brand loyalty in children before they even understand what a brand is, encouraging children to develop negative self images or getting children hooked on products that can impede social development. The best way to act ethically in this area is to advertise to parents and not children.

Thus ethical issues in any type of advertisement are important determinant factor as its impact is longer lasting on consumer mind. It is the social media where each seller has to keep his conscious efforts while selling the product which will give real happiness to society as a whole.
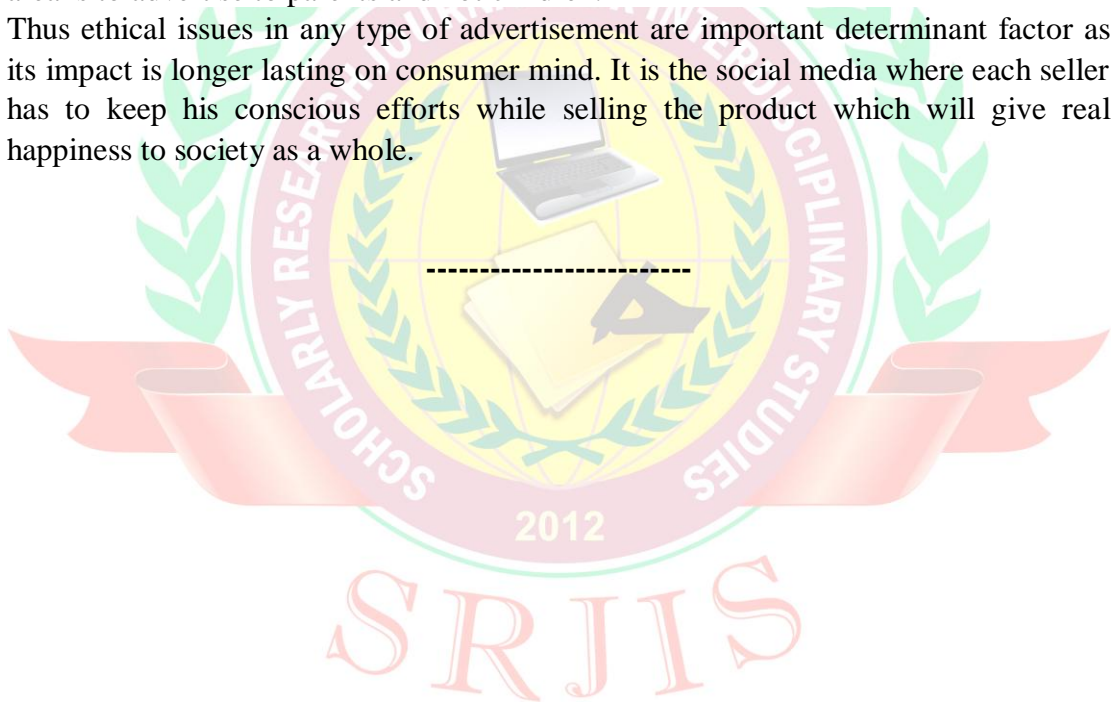
Tourism Marketing: A survey

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This article focuses on Tourism and its one of the essential component, Marketing. It identifies the contribution that tourism can make to the economic development of the country, including foreign currency, income, employment, and the costs that it entails.

Introduction

Tourism has emerged as one of the major industries as countries look it as a source of generating revenues. To boost the economy of the country Tourism sector are categorized as

- Adventure tourism- This involves exploration of remote areas and exotic locales and engaging in various activities.
- wildlife tourism : rich forest cover which has some beautiful and exotic species of wildlife – some of which that are even endangered and very rare. This has boosted wildlife tourism in India
- Eco tourism : Ecotourism entails the sustainable preservation of a naturally endowed area or region. This is becoming more and more significant for the ecological development of all regions that have tourist value.
- Heritage tourism

No matter how attractive a tourist destination is, people aren't going to go to it if they don't know about it. Therefore, promotion and marketing are critical to the success of any tourism venture. Almost by definition, tourists are from somewhere other than where the destination is, so marketing efforts need to be very broadly disseminated in order to reach the target market.

Marketing its essential domain of Tourism is the process responsible for anticipating, identifying, and satisfying customer requirements profitably.P's of Marketing are

- **Product** - Tourism products and services are designed for and continuously adapted to match changing needs, expectations and budget of the target market .

- **Place** -   Not only the location of the tourist attraction or facility but the location of points of sale that provide customers with access to tourist products eg. I-site, accommodation, cafe .
- **Price** -   Used to achieve predetermined sales volume and revenue objectives. Price gives a product or service a perceived value in the eyes of the consumer
- Promotion -   The most visible is techniques ,aim to increase awareness and demand for products
- **Packaging** - A tourism package consists of a variety of services, attractions and accommodations combined in one purchase for customer convenience. Aside from the destination location, the tourism package is what draws in the customers due to the services offered. Tourism package presentation is key, and must be flexible depending on the combination of services offered for a particular type of trip.

The Market Tourism deals with creative and effective ways cities and region offers to attract more visitors.

Tourism Marketing Tools

The traditional mass marketing techniques, such as brochures, TV adverts, consumer exhibitions and shows, are becoming less relevant to the new tourism consumer. As King (2002) states "it is the customer who can decide how and when they access their travel and tourism information". This is not to dismiss traditional marketing techniques, but as the tourism market becomes more crowded, as prices decrease and access tonewer destinations and products becomes easier, there is a greater need to use all possible toolsand methods to reach potential consumers.

1. Ecommerce

   It is an important tourism marketing tool. tourism is an information-based industry it is one of the natural leading industries on the Internet (Anchi et al., 2003). It is anticipated that most, if not all, sectors in the travel and tourism industry throughout the world will have sites on the Internet; Tourism businesses have to consider and approach the Internet as a form of technology offering strong potential, a set of tools that can be used in almost every market and business

2. Movies :

   All countries try to promote their tourist products using various marketing techniques. International experience reveals that movies constitute an important marketing tool which can effectively serve the strategy for

promotion of tourism destinations. Landscapes, significant heritage sites, festivals, attractions and historical monuments have quite often been selected as film shooting locations. Evidence shows that such films may, under certain circumstances, induce "film tourism", a phenomenon where local economies eventually enjoy an increase in visitor numbers and related benefits after the circulation of the relevant movie.

3. Use of YouTube :

The use of YouTube as a tourism-marketing tool from two perspectives: tourism organizations and the tourist. YouTube is a site where users can upload, share and watch videos, and is the global leader in the video streaming market, with over a billion videos viewed every day.

Sites such as YouTube, Trip Advisory and Expedia also give users a forum to share and rate their experiences, and so anyone who comments about a destination/product, are now part of the marketing process. As tourists are becoming more interested in real and authentic experiences in their leisure time, and as their time becomes more squeezed, they seek sources of information that will as far as possible heighten their experiences, and reduce their chances of a disappointing experience. Tourists are unpacking the different elements of the vacation experience provided by tourism organisations, and are now creating their own set of experiences There is no doubt that technology is changing the way tourism destinations/products are presented to the consumer

Tourism Marketing Services

It is difficult to market tourism services and it also makes more difficult for potential customers to evaluate and compare service offerings.

Conclusion:

For an developing country like India with such diversity and culture , it is necessary to do marketing of tourist places . India is famous for wildlife, spiritualism and most recently medical tourism so marketing of these is important to attract tourist. Marketing of the tourism industry gives the idea of what a country can offer which may interest people not only from India but also from around the world. .

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Indian Agricultural Marketing

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Introduction

Agricultural marketing can be defined as the commercial functions involved in transferring agricultural products consisting of farm, horticultural and other allied products from producer to consumer. Agricultural marketing includes all activities involved in moving agricultural product from producer to consumers through time (storage), space (transport), form (processing) and transferring ownership between different marketing channel levels. Activities also include planning production, growing and harvesting, grading, packing, transport, storage, agro- and food processing, distribution, advertising and sale. India, predominantly an agricultural economy. Out of total workforce, 47-50 % is employed in agriculture. It not only fulfils food requirements of Indian population but also returns successful earnings. After independence we saw a major and rapid growth in Indian agriculture at the rate of 2.6% per annum. India ranks 1st in the world for milk production, 2nd for rice, wheat, groundnut and tobacco production and 3rd in coffee production. India has adequate technology, but it is not fully implemented due to lack of awareness in our producers. Producers expect better benefits from their hard-work in fields but doesn't get. So agricultural marketing should be planned and well prepared. India is developing country, agricultural markets comprise of poor infrastructure, poor transport and communication, limited rule of law, limited access to finance etc., and this results in to market failure. This lead to state run marketing boards, producer marketing chains ranging from credit unions through farmer cooperatives to wholesale cooperatives. In order to provide dynamism and efficiency into the marketing system, large investments are required for the development of post-harvest and cold-chain infrastructure. The producer should be able to have access to competitive market prices and this will be possible when the state governments put efforts in strengthening the competitive marketing system. Marketing institutions also need to maximize efficient and transparent transactions with the producers, retail/consumers price accruing to the farmers. Indian agriculture must pay attention towards the demand for

agricultural produce by different consumers. Indian agriculture should achieve greater market nationally and internationally.

The conventional agriculture marketing:

Rural Primary Markets (RPM) includes markets like Haats, Mandis, Painths and Fairs which are mostly for small and marginal farmers for selling and purchasing.

Prices of the produce are settled by the buyer and the commission agent of the seller. Private negotiations are buyers coming to the shops of the commission after inspecting the sample product, price is offered. In villages private negotiations take place even now between buyer and seller. Under Quotations on the Sample the commission agent takes a sample to the buyers shop and price is offered by the buyer. The produce is sold to the highest bidder.

Agriculture produce marketing committees (APMC – whole sale Mandi's to facilitate farmers and buyers) set up by the government are realizing the need for transforming themselves to meet the expectations. Value additions at the APMC level or the middle men level create high impact on prices, a simple activity like sorting the produce as per sizes can increase the price of a commodity.

Dara Sale Method where the produce is mixed and then sold as one lot.

Moghum Sale Method where the produce is sold on the basis of verbal understanding between the buyer and the seller without any pre-settled price.

Closed Tender System where the produce is displayed at the shop of commission agent with lot size. Buyers can inspect the produce and offer price on a piece of paper and deposit the slip in a sealed box then the highest bidder is informed and product is sold.

Jalap sale where traders try to buy the standing crop at a cheaper rate, a farmer earns without any further risk and expenses, State trading plays a major role in purchasing agricultural produce from farmers at a fixed procurement prices. The government enables centralized and equal distribution of the produce and assumes better returns to producers.

Cooperative Agro-Marketing in India

In India cooperative marketing was one of the efforts to fetch better prices for the produce by helping the members to market their produce more profitably than possible through private trade.

National Agricultural Cooperative Marketing Federation of India Limited (1958) promotes cooperative marketing of agricultural produce for the benefit of farmers through its own branches and the cooperative marketing network. It collects agro products directly from farmers in regulated markets eliminating middleman.

The National Agricultural Co-operative Marketing Federation of India (NAFED) is the apex body of the co- operative marketing system at the National level.

Maharashtra Rajya Draksha Bagitdar Sang -MRDBS - One of oldest and successful association/cooperation of farmers was Grape Growers Association of Maharashtra.

Small Farmers Agriculture Consortium (SFAC)-1994-1995 was registered as public-private joint venture society. It provides both forward as well as backward linkage to farmers.

Cargill India provides farmers marketing outlet but also eliminates them from fee, commission, brokerage etc.

Khadi Gramodyog Board of Madhya Pradesh and Hindustan Lever Limited - joint venture was launched for umbrella brand "Vindhya Valley" under which Hindustan Lever Limited will market the boards' product in the country.

 Warna Bazaar a Milk Cooperative Society in Kolhapur-Maharashtra (1978) is a one stop shop for consumers to purchase agricultural products and other Fast Moving Consumer Goods (FMCG's).

National Bank for Agriculture and Rural Development (NABARD) is looking for thefinancial needs of agriculture and rural development.

Bhartiya Agro Industries Foundation (BAIF) 1967, **Professional Association for Development Action (PRADAN)** 1987 **and Action for Food Production (AFPRO)** 1966, are Non-Governmental Organizations (NGO's) participated in Development initiatives for Agriculture and working for agricultural welfare.

Recent Trends

Throughout history, scientific and technological advances have greatly impacted the agriculture industry. New methods of marketing like Contract farming are visible, providing farmers with better returns. Contract farming is more practiced now a day. Different corporate houses are entering and expanding agricultural business. Commercial banks and regional banks are financing agri-business.

New areas in Agri-business will be profitable to individuals and organizations. Different administrative officials are providing funding for research and development in Agricultural.

National Spot Exchange Limited (NSEL) is nationalized transparent electronic spot exchange providing customized solutions to various problems faced by agricultural producers, processors, exporters, importers, investors and general commodity stakeholders.

The Cooperatives, the Panchayat's, the NGO's and the Media must also join hands in the process of transmission of knowledge and information and to provide better market connectivity.

AGMARKNET-The internet based information system provides services of information and data infrastructure market prices will perform role of information service providers, online marketing information will connect distant marketers and promote the efficient marketing in near future.

Indian Tobacco Company's e-choupal (ITC's e-choupal) achieved success in agricultural marketing, ITC has set up a small internet kiosk at the village level to provide farmers real time market and pricing information and highlighting opportunities in sales between various mandis. It also provides information related to availability of inputs, weather, market conditions etc.

The e-seva Kendra, **Grameen Sanchar Society (GRASSO),** provides agro-related services like access to market, availability of cold storage facilities, price for agricultural products, availability of labour and work opportunities.

Problems and Challenges

- Developing people and developing markets.
- Lack of proper communication.
- Minimization of land holdings.
- Infrastructural weakness.
- Lack of technical training and media coverage.
- Lack of professionalism in management.
- Lack of market and marketing information.
- Lack of Agricultural education.
- Subsistence farming to commercial farming
- Inadequacy of institutional markets, Private market intermediation.

- Multi languages and dialects.
- Natural calamities, drought and uneven rainfall in the country.
- Multiplicity of market changes and malpractices.
- Rising domestic demand for food due to rise in population, restricting our exports.
- Supply driven technology to demand driven.

Conclusion

It is important to plan Agro-marketing to be large and organized. It has been observed that better and easy market access and efficient information flow can bring much desired market that will play important place in our economy. The government can use modern ICT to provide better solutions agricultural marketing. There is also much scope to promote agriculture through information and communication technology.
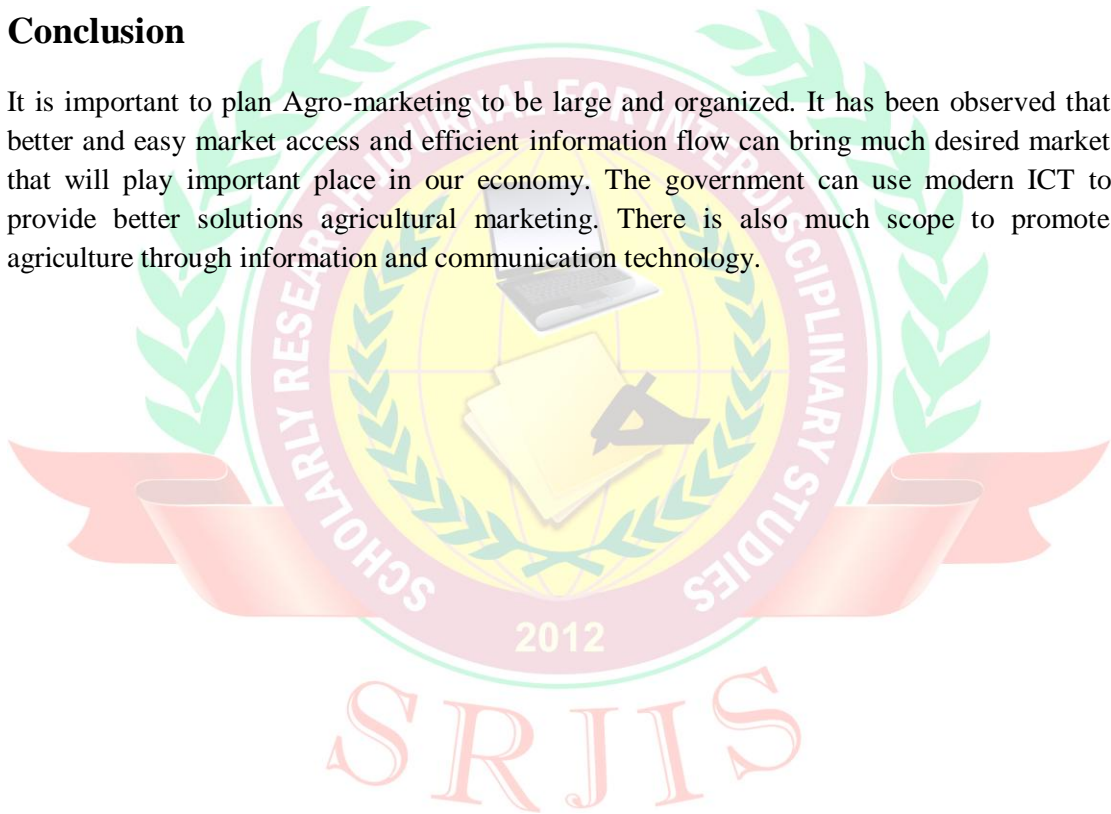
Social Media Marketing

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Abstract

Social media allows customers and prospects to communicate directly to your brand representative or about your brand with their friends. However, the obvious question is: who are the people interacting online and how engaged are they in online activities? This paper aims to answer this question based on a study regarding the online activities of 236 social media users, by identifying different types of users, a segmentation of these users and a linear model to examine how different predictors related to social networking sites have a positive impact on the respondents' perception of online advertisements. The answer can help discover how to engage with different types of audiences in order to maximize the effect of the online marketing strategy.

Keywords: Social media marketing, online consumer behavior, online segmentation, modeling online activities.

Introduction

Social media marketing refers to the process of gaining traffic or attention through social media sites.

Social media itself is a catch-all term for sites that may provide radically different social actions. For instance, Twitter is a social site designed to let people share short messages or "updates" with others. Facebook, in contrast is a full-blown social networking site that allows for sharing updates, photos, joining events and a variety of other activities.

Why would a search marketer — or a site about search engines — care about social media? The two are very closely related.

Social media often feeds into the discovery of new content such as news stories, and "discovery" is a search activity. Social media can also help build links that in turn support into SEO efforts. Many people also perform searches at social media sites to find social media content.

The Internet and especially social media have changed how consumers and marketers communicate. The Internet has distinct characteristics (Peterson et al., 1997), such as:

-The ability to inexpensively store vast amounts of information at different virtual locations

- The availability of powerful and inexpensive means of searching, organizing, and disseminating such

  information.

- Interactivity and the ability to provide information on demand

 - The ability to serve as a transaction medium

- The ability to serve as a physical distribution medium for certain goods (e.g. software)

 - Relatively low entry and establishment costs for sellers.

One of the advantages of internet is that it enables businesses to reach a worldwide customer population, so that customers can survey, select, and purchase products and services from businesses around the world (Al Kailani & Kumar, 2011).

In particular, peer communication through social media, a new form of consumer socialization, has profound impacts on consumer decision making and thus marketing strategies. Consumer socialization theory predicts that communication among consumers affects their cognitive, affective, and behavioral attitudes (Ward, 1974).

Social media, especially social networking sites, provide a virtual space for people to communicate through the Internet, which also might be an important agent of consumer socialization.

With this research we provide insights to the social media literature and online consumer behavior, in general, and online socializing and interacting activities users

engage with on a virtual platform, which are interesting for both academics and online marketing practitioners.

This paper provides a literature review of the evolution of social media marketing and segmentation of social media users from proeminent papers, and continues with a primary research. The aim of this research is to empirically investigate what type of social media users appreciate and have a positive outlook regarding advertising on social networking websites. Particularly, we consider a segmentation of social media users regarding their perceived importance of using social media, and these social media users represent students of www.ccsenet.org/ijbm International Journal of Business and Management Vol. 8, No. 14; 2013 67 "Lucian Blaga" University of Sibiu, Romania. The responses that will be further explored were gathered through field research, namely the information was collected directly from respondents via the internet, from September 17 to November 18, 2011. Finally, in the last section of the paper, we provide the contributions of the research, the managerial implications, and limitations of the research.

Defining Social Media (Marketing):

 "Social media is, quite simply, the collaborative tools used for communication. It relates to the media—that is, those storage/transmission tools that relay data—but refers to that which allows users/members to be social and interact with one another. That said, social media in the online world relates to any online application that empowers two or more people together. In the age of the social internet, we refer to the tools and content that are created by people using these interactive technologies as 'social media.'"

Benefits of social media marketing:

This rather beefy section reveals all the major advantages marketers are achieving with their social media efforts. We also looked at how time invested and experience enhances the achieved benefits.

Use of social media marketing :

We asked two questions to determine the survey participants' experience using social media to market their businesses.   The overwhelming majority (88%) indicated they were employing social media for marketing purposes. Business owners were more

likely to use social media marketing (90+%) than employees working for a business (81%). People aged 30 to 39 years were most likely to use social media marketing (92.8%).

Experience with social media marketing :

When asked to rate their experience using social media marketing for their businesses, a significant 72% of marketers have either just started or have been using social media for only a few months. The largest group just getting underway with social media marketing was sole proprietors (30.2% reported just getting started) and owners of 2- to 100-employee businesses were the most experienced (29.3% reporting doing social media marketing for years). People aged 60 to 69 were significantly more likely to be just getting started with social media marketing than other age groups.

A significant 64% of marketers are using social media for 5 hours or more each week and 39% for 10 or more hours weekly. It is interesting to note that 9.6% spend more than 20 hours each week with social media.

There is a direct relationship between how long marketers have been using social media and their weekly time commitment. For people just beginning with social media, the median weekly time commitment was two hours per week. However, for folks who have been doing this for a few months, the median jumped to 10 hours a week. And for people who have been doing this for years, their median is 20+ hours each week.

Conclusion :

From our brief overview of social media marketing, it is apparent that in the past two years there has been a dramatic shift towards user driven social media sites. Traditional modes of marketing with its emphasis on controlled communication by professionals are fast being replaced by online user content and users' opinion. These developments have far reaching consequences for marketing professionals. The empowerment of consumers makes it necessary for companies not only to listen but also to be proactive. The shift to listening and conversing through social media provides opportunity for marketers to craft their persuasive message creatively.

Organizations can ignore the possibilities offered by social media networks at their own peril. However, while getting in is easy, being successful in the social media realm requires a significant amount of planning and effort. Unlike traditional media, it will not suffice to merely increase spending on ads. Instead a proper appreciation of the medium and how it can be tailored to fit the requirement of the organization is needed. A sincere and caring relationship with the customer base has to be developed. Social media are the highway to the future and organizations need to devise appropriate strategies to successfully navigate it.

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A Conceptual Paper Based on Secondary Data on Ethical Issues In Advertising

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ABSTRACT

PURPOSE

Advertisement is used to draw attention to a product or service in a special and unique way to increase sales. Promotions are a major driver of a firm's integration to impel sales. In a competitive environment, advertisement can be a leading technique to sell if it is distinctive and attractive to consumers. The firms must provide customers with a product or services that stands up to the covenants of the firm's product or service. Ethical issues in advertising are allied to all businesses and customers. Prominent scholars have premeditated these issues for years. The purpose of this paper is to explain the ethical issues pertaining the messages, the products or services and the target customers. It also explains the main ethical issues in truth of advertising, advertising to children, harmful products, and tactics.

Keywords: Advertising ethics, marketing ethics, legal issues, moral values, message, target audience, marketers, and advertisers

INTRODUCTION

Ethical issues have increased related to marketing. Marketing has always been open to criticisms about unethical practices. There is no doubt that advertising attracts all of us in number of ways, but there are also number of controversies associated with advertising. Generally, these controversies are concerned about the impact of advertising on economy, society and ethics. Businesses are interesting in making money and advertising helps a great deal to sell products, but can be just as harmful. Advertising is a form of communication that attempts to influence customers to purchase or consume more of a particular product or

service. Every major medium is used to deliver these messages, including radio, television, magazines, newspapers, Internet and billboards. In terms of ethical standards, advertising has been rated the lowest on 14 ethical dimensions in the functional areas of business.There is a difference between moral values and ethics and how both affect the behaviors and decisions of people. These same reasons apply to business organizations that should follow an advertising policy. Firstly, moral values are basic beliefs and knowledge about what is wrong and what is right. People obtain moral value from their religious background, beliefs, culture and training. Secondly, ethics are ways of acting appropriate to one's moral values.

People develop moral values from their cultures and apply these values in daily decisions to know the difference between wrong and right. Applying both moral values and ethics, people make a plan to act and behave in an ethical manner. Moral values and ethics affect the decision and behavior in the workplace. These principles should be applied into businesses and marketing, to create an advertising policy that is created based on moral values and ethics. The figure below summarizes these principles into creating an advertising policy that is honest, distinct, and socially and environmentally respectful.

Figure 1. Moral Values and Ethics Applied to Advertising
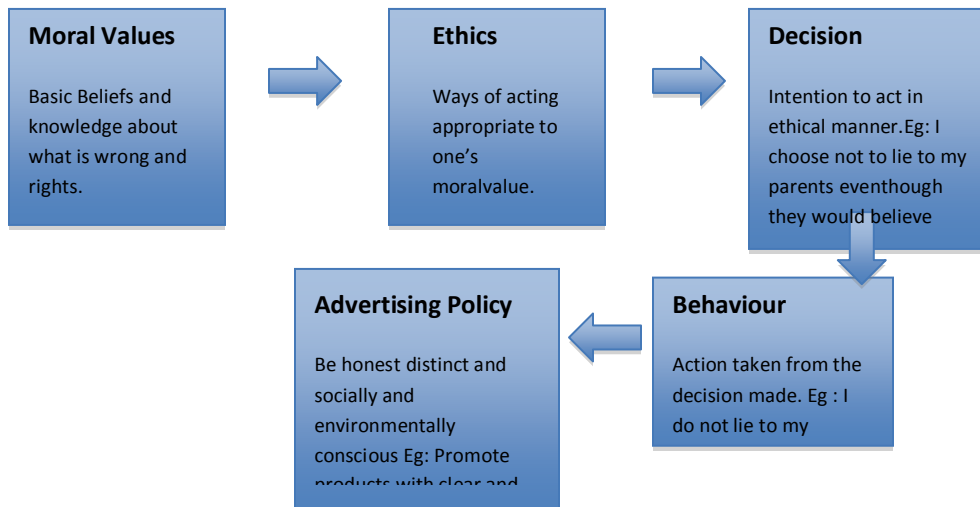
(Source: Based on Suggestions by Greenberg Jerald, 2005; see page 48)

THREE SPECIFIC MORAL PRINCIPLES
RESPECT TRUTHFULNESS (deception objection)

- Never directly intend to deceive
- Never use simply untrue advertising
- Do not distort the truth by implying things that are not so or withholding relevant facts

"Puffery" is acceptable where it is consonant with recognized and accepted rhetorical and symbolic practice

RESPECT THE DIGNITY OF EACH HUMAN PERSON (attacks autonomy objection)
- Do not exploit our "lower inclinations" to compromise our capacity to reflect or decide either through its content or through its impact: using appeals to lust, vanity, envy and greed, and other human weakness.
- Give special care to the weak and vulnerable: children, young people, the elderly, the poor, and the culturally disadvantaged

RESPECT SOCIAL RESPONSIBILITIES (promotes consumption, empties communication, objections)
- Example: Concern for the ecology—advertising should not favor a lavish lifestyle which wastes resources and despoils the environment
- Example: Advertising should not reduce human progress to acquiring material goods and cultivating a lavish lifestyle.

MAJOR ETHICAL ISSUES RELATED TO ADVERTISING

THE MESSAGE

The message in the public notice is the most crucial component of the advertising strategy. It is inside the message that advertisers can form various representation of the message and insert a hidden meaning. The message of the commercial can be broken down into two different groups in which it communicates. Misleading statements and attractiveness are ways of communicating to viewers.

 Misleading statements are messages that are presented to viewers and the advertiser discloses their identity. Deception or misleading in advertising leaves viewers with other than reasonable knowledge, which is required to make a purchasing decision, about the product (Caron et al 1985). These messages give consumers incorrect information about products or service, which persuade them to buy it. Organizations are in a business to make sales, and providing false information to consumers to make sales is a risk that they are willing to take.

Deceptive claims include advertisements of cigarettes and alcohol for example. Even though, there are many legal restrictions concerning the promotion of cigarettes and alcohol, marketers still find a way to exploit these products deceptively. For example, cigarette ads in magazines and billboards represent joy of life instead of death. Alcohol represents a good evening instead of health problems. Advertisers are very skillful to be able to portray these products as healthy and life enduring even though they are not. This is because in these ads and commercials, people are never seen smoking a cigarette or drinking an alcoholic beverage. This is a deceptive claim and does not make the advertisement ethical. Also, honesty is something that these advertisers do not exactly follow. Advertisers are using words like "finest" and "number one," which are incomparable and untruthful. These kinds of ads are directly affecting consumers and changing their purchase decisions. Representations that are exotic, sexist, or racist endure the potential to damage the reputation of the represented group, and associated group members, as the audience creates meaning and subjective interpretations of such ads which are believed to construct reality as part of the lived experience (Hughes, 2000). The issue occurs when these groups or individuals feel offended as to how they're being portrayed in the advertisements. As mentioned before, advertisement is changing the way people portray society, culture, and individual self. Stereotyping in advertisement includes the misinterpretation of how women, religious groups, and children function in society. The ethical issue in this is, these advertisements include idealized people performing or using products, which creates uncertainty to the audience and have caused many health effects. For example, anorexia and bulimia has increased because artificial images of actors set up implausible standards of living beyond reach of the regular population (Elliot and Elliot, 2005). It is unethical to advertise such non-natural images of certain people performing or using certain products that offend and insult groups and individuals.

The message of advertising is the most important element in the communication process from businesses to consumers. The message holds the most glitches pertaining ethical values and is the most criticized.

TARGET AUDIENCE
Marketing strategies include certain products and service to pertain to a specified target audience. Ethical issues exist amongst advertisements to certain target audiences. These include children, women and senior citizens or the elderly.

Many statistical studies have proven that children watch the most commercials on television. This allows advertisers to strategically place commercials on television for children's

products. Targeting children is seen as profitable since children have an effect on families.

Advertising to children through television commercials, magazines, and Internet is a concern for parents and society, because children to not have judgments abilities and are vulnerable stray influences (Preston, 2004). Children should not be misled and advertisers should not misrepresent products advertised to children. When targeting women, there is an enormous ethical issue. Women are used in ads mostly as things and sex objects. Models are portrayed flawless and perfection of the physical appearance is strongly suggested. Women do find these ads insulting, but continue to buy the products. Although, the ads cause no harm immediately, but after time with continuous ads of women is portrayed as sex object, it has affected all of society. These ads have caused much health and decrease is self-esteem. Health problems include eating disorders, stress, and abusive use of certain beauty products. Also, with such low self-esteem, more and more women are getting plastic surgery to achieve a flawless physical appearance. Women should be portrayed through their natural beauty. Senior citizens or in other words the elderly are vulnerable consumers to pharmaceutical products. Advertisers use abusive and fear-inductive ads that make the elderly anxious, and tense. It is unethical to promote pharmaceutical products in such an unpleasant manner. The elderly should not be persuaded to purchase products or services through shocking advertisements.

THE PRODUCT OR SERVICE
The ethical issues related to products or services can very immensely depending on cultures. For example, in some eastern cultures advertisements for women's under garments, contraceptives and sexually related products are found to be offensive and inappropriate. These countries do not advertise such sensitive and personal products publically. While in other liberal cultures in western countries do not find such advertisements insulting. Whether the society accepts such products; it should be in line with the law. Ethical issues arise in all societies liberal or conservative depending on how graphic and arousing this advertisements can be. It is unethical to have billboards in public places that can make people feel sexually aroused or offended and uncomfortable. Advertisements for cigarettes and alcohol are very controversial at the same time. These products are targeted towards young adults, through persuasive advertisements, leading teenagers to believe it is in trend to smoke and drink. New public policies have changed the way tobacco and alcoholic beverages are to be advertised. Advertisements for alcohol include a message to drink responsibly. Cigarettes have new laws to include and specify health risks faced with smoking. Even though laws have been enforced concerning these two controversial products, it does not solve the problems. Teenagers are

continually picking up the horrible and unhealthy habit of smoking. Drunk driving accidents statistics are increasing and young teenagers are victims of such accidents. Drinking and smoking are advertised to be appealing and fashionable, and young adults are persuaded to use the products.

BENEFITS OF ADVERTISING

- **Economic**: useful tool for sustaining honest and ethically responsible competition by informing people of the availability of rationally desirable new products and services and improvements in existing ones
- **Political**: helps counteract tendencies toward the monopolization of power by informing people of the ideas and policy proposals of parties and candidates
- **Cultural**: can exert a positive influence on decisions about media content; contribute the betterment of society by uplifting and inspiring people and motivating them to act in ways that benefit themselves and others. Importance of witty, tasteful and entertaining advertising, even to the point of becoming art.
- **Moral and Religious**: communicate messages of faith, patriotism, tolerance, compassion and neighborly service, charity, health, education

HARMS OF ADVERTISING

- **Economic**: misrepresent and without relevant facts; subvert the media by pressure not to treat of questions that are embarrassing and inconvenient; tout harmful or useless goods; move people based on non-rational decisions; become a tool of "consumerism"; particularly harmful in economically less developed countries
- **Political**: costs of advertising can limit political competition to wealthy candidates or to those willing to compromise their integrity; distorts the views and records of opponents
- **Cultural**: corrupt culture and cultural values by contradicting sound traditional values; can create superficiality, tawdriness, and moral squalor; ignore educational and social needs of certain segments of the audience; contributes to stereotyping of particular groups
- **Moral and religious harms**: deliberate appeals to motives of envy, status seeking, and lust creates vulgar and morally degrading advertising; treat of

religion in obnoxious and offensive manners; can promote morally suspect or perverse products and practices.

CONCLUSION

Therefore, advertisers have a moral duty to create tasty, witty, entertaining advertisements when this is reasonable, and to avoid tawdry, superficial and morally squalid advertising when that can be avoided. The burden of proof would be upon the advertisers to show why in any particular case the demand to make advertising tasty, witty, and entertaining was an unreasonable demand, or why tawdry and superficial advertisings couldn't have been avoided.

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"Ethics in Marketing"

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Abstract:-

Introduction:-

Meaning of Marketing:-

Marketing is the process of communicating the value of a product or service to customers, for the purpose of selling that product or service.

Ethics means ," A set of principles of right conduct."

Marketing ethics is the area of applied ethics which deals with the moral principles behind the operation and regulation of marketing. Some areas of marketing ethics (ethics of advertising and promotion) overlap with media ethics.

Ethical Criticisms of Marketing:-

- High prices
- Deceptive(misleading) practices
- High-pressure selling
- Harmful, or unsafe products
- Planned obsolescence
- Poor service to disadvantaged consumers

   Objectives Of Paper:-

   1. This paper will focus on importance of ethics in marketing.
   2. Effects of Marketing on children.
   3. Image of company in the eyes of society with reference to morale value.
   4. Effects on culture.
   5. Other important issues.

Key words:- Marketing, Ethics, Moral, Market, moral value,Society etc.

Introduction

Marketing can be define as ,

"An organizational function and a number of processes for creating, communication and value delivery to the clients and the relationship with them in advantage of the organization and its shareholders".

From above definition apparent role in society of those involved in marketing activities is: to be responsible for carrying out actions to persuade consumers in different markets segments, that, for a price, to benefited from products and services that meet their needs and fulfill their expectations and desires.

In other words marketing means, the management process through which goods and services move from concept to the customer. It includes the coordination of four elements called the 4 P's of marketing:

(1) identification, selection and development of a product,

(2) determination of its price,

(3) selection of a distribution channel to reach the customer's place, and

(4) development and implementation of a promotional strategy.

Marketing focus on customers' satisfaction.

Meaning of Ethics:-

"Moral principles that govern a person's behaviour or the conducting of an activity."

In other words it means the branch of knowledge that deals with moral principles.

Importance and Basic aim of Marketing:-

Considering that the marketing aims to determine and influence the purchasing behavior and that competition in modern economy is more intense and unscrupulous, an important issue that arises is if workers in marketing, as well as professional category may be tempted to behave unethical to achieve their objectives.

Marketers today face big challenges as they try to make their marketing messages heard. Practitioner estimates suggest that consumers are exposed daily to thousands of marketing communications. This proliferation of marketing communications not only has created unprecedented levels of perceived disorder, it also has led to heightened contempt for corporations by many consumers who actively seek to avoid marketing communications from any source.

Ethical problems raised in modern marketing

Not a few times, marketers are accused of launching and promoting on the market low quality products to compete in certain segments of the market price. Also the complaints relate to a significant increase in the price (to preserve brand image, or to

save profits encumbered by high costs of advertising campaigns)., thus depriving clients with smaller financial possibilities of access to some products and services.

Also, marketing responsibility for handling consumer raises an important ethical problem, namely, if marketing and those working in the field can create needs and cause consumers to buy things that really do not want.

Effects of Marketing on Children:-

Children are more fascinated toward marketing. They give most priority to products which adopt a good marketing policy as compared to others.

Eating habits:-

As important as I think it is to talk about the implications of child-centered advertising on eating behaviour, I also want to discuss the implications it can have on self esteem and body image. ***Children's Mental Health Ontario* suggests that 1 in every 100 to 200 adolescent girls in Ontario suffers from anorexia nervosa. Similarly, 1 to 3 in every 100 suffers from bulimia** . These prevalences have sadly been on the rise over the past few decades. What's worse? In today's society, more children under the age of 12 years have been diagnosed with showing signs of these life-altering eating disorders. My belief is that the media plays a large role in this.

Another responsibility of marketing in direction of ethics is influencing the value system and the promotion of non-values. Products advertised are not always perfect, and the ads are not always made of highest quality.

Image of company in the eyes of society with reference to morale value.

Companies following ethics in marketing has a different value in the eyes of society as a whole. As I believe academicians, market experts and legal advisors also like personally to ethical following corporate and recommend the same to others.

Effects on culture/society:-

Pro-active response to ethical concerns Ethical issues in marketing, and in society as a whole have increased in recent years. This reflects the increasing wealth and education of society. In future, goods and services will be sold less on a needs basis and more as part of a value judgment. A company that responds to ethical concerns is likely to enjoy a stronger reputation, greater market share and add more value to its products than a less ethically aware rival.

Companies that committed to the organic food movement successfully developed their businesses on the basis of ethical concerns.

Concerns are constantly raised about marketing's negative effects on cultural values. Society demands that businesses and marketers, in particular, be more ethically responsible. What have marketing educators done to contribute for improving the ethical character of future marketers and prepare them to make better ethical decisions.

Other issues of ethics in marketing:-

Ethics in Advertising and Promotion:-

In the 1940s and 1950s, tobacco used to be advertised as promoting health. Today an advertiser who fails to tell the truth offends against morality in addition to the law. However the law permits puffery (a legal term). The difference between mere puffery and fraud is a slippery slope.

Sexual innuendo(implication) is a mainstay(Foundation) of advertising content, and yet is also regarded as a form of sexual harassment. Violence is an issue especially for children's advertising and advertising likely to be seen by children.

The advertising of certain products may strongly offend some people while being of interest to others. Examples include: feminine hygiene products as well as hemorrhoid and constipation medication. The advertising of condoms has become acceptable in the interests of AIDS-prevention, but are nevertheless seen by some as promoting promiscuity.

Through negative advertising techniques, the advertiser highlights the disadvantages of competitor products rather than the advantages of their own. These methods are especially used in politics.

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Mobile Commerce: A New way to Business

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Abstract

The world wide web is now a practical medium for customers, information seekers, business owners and entrepreneurs. The increase in suppleness and power of internet provides proper opportunities for rising up services to customers. In today's scenario of business mobile commerce has entered in finance, services, retails, telecommunication and information technology services. M-Commerce has been widely accepted in all these areas as well as, has become a popular way of business. In this paper provide an outline of the fundamentals of m-commerce and e commerce. Here we also see how E-Commerce transaction can be done over wireless network through mobile devices.

Key words - Mobile Commerce, Wireless Technologies, E- Commerce, Security .

I. INTRODUCTION

The dramatic increase in mobile phone usage has produced a new avenue for marketing applications and services. Mobile has become the leading way for accessing communications because setting-up mobile network is cost-efficient but also mobile provides greater flexibility and ease to users than landline phone [1]. Mobile Commerce is the subset of e-commerce, which includes all e-commerce transactions, carried out using a mobile (hand held) device [2]. In fact the main difference in M-commerce definition with E-commerce uses the wireless net for performing financial, services and purchases. In other words in M-commerce all kinds of treads such as business-to-consumer, business-to-business and consumer-to-consumer are there. The booming fame has forced the corporate world to develop a new commerce platform that can reach to masses. Mobile commerce has attracted massive traffic because of its distinctive characteristics. The user can modify the service of any financial institute or banks if gets improved product and service or user is discontented with the service of the subscribing company. Mobile has played a

massive role in communication technology through its resourcefulness and dominance. The ubiquity and easy usage has further made it extremely popular across the globe. It has already surpassed the fixed phone in the world. In spite of huge popularity of mobile commerce, it is still in the early stage and can be further developed in to all the fields, which influence the human life [3].

II. MOBILE WIRELESS TECHNOLOGIES

Wireless media has gone under a rapid innovation process in search for a reliable, simple and business-viable solution to consumer demands for fast, easy, and inexpensive information access. Over the last few years, a number of wireless protocols have been developed and a variety of application vendors have begun to ship wireless products to the market.. The protocol specifications contain the clear description of today's wireless media capabilities.

A. Network technologies In general all the mobile protocols are very similar to each other, being client-server based, enabling a continuously increasing amount of services to be provided to the users. Although the protocols are very similar to each other but still the variety of protocols is introducing some challenges to the adoption of wide spread M-Commerce. This is because it is more difficult to get a certain critical mass of subscribers to use a universal technology to enable frictionless service providing. The future will show which of the protocols is going to deliver the strongest commercial value at any point in time and will be supported by the largest number of attractive applications.

B. Bandwidth As bandwidth demand increases for new and existing network applications, very soon service provider may face the scarcity of bandwidth. This problem may be partially tackled by reuse of frequencies. Different standards, such as Bluetooth, IEEE 802.11, and others may recommend using the same frequency range and that may cause interference. One type of interference occurs when a channel employing frequency hopping (for security) interrupts another channel when it briefly steps on the latter channels frequency. Whether such interference becomes problem remains to be seen.

C. Security Currently, few wireless communication protocols offer encryption of the transmission. In security models of protocols that do have security encryption (such as WAP), there have been identified transmission security weaknesses in current protocols.

III. MOBILE COMMERCE: BEYOND ELECTRONIC COMMERCE

Electronic commerce has attracted significant attention in the last few years. This high profile attention has resulted in significant progress towards strategies, requirements,

and development of e-commerce applications . The growth forecast for both business-to-consumers (B2C) and business-to business (B2B) aspects of ecommerce over the next few years is phenomenal by any standard. One point that should be made here is that nearly all e-commerce applications envisioned and developed so far assume fixed or stationary users with wired infrastructure, such as a browser on a PC connected to the Internet using phone lines or a Local Area Network (LAN). We envision many new e-commerce applications will be possible and significantly benefit from emerging wireless and mobile networks. We term these applications —wireless e-commerce or —mobile commerce. With the rapid proliferation of mobile devices, including mobile phones, PDAs, and handheld computers, mobile commerce is widely considered to be a driving force for next generation e-commerce. M-commerce should not be viewed as e-commerce with limitations, but rather as a unique form of e-commerce with its own unique benefits . Additionally, m-commerce is not a substitute for PCs. Rather; it is a new and a much more powerful way to communicate with customers.

The other difference between m-commerce and e-commerce is the opportunity to connect information with objects in a more direct way than has been possible until now. While electronic commerce continues to see phenomenal growth, mobile commerce is still in its infancy. However, as wireless network grows, it is expected that emerging wireless and mobile networks will provide new avenues for growth in mobile commerce, create new business models for mobile operators and offer new applications to business and consumers . It is believed to be the next gold rush after e-commerce. Business organizations of different industries are rushing to stake a claim. However, m-commerce is many things to many people. Some people conceive m-commerce as an extension of ecommerce to mobile phones. Some people think it is another new channel after the Internet. In general, m-commerce refers to any transaction with a monetary value that is conducted via a mobile telecommunications network . According to this definition, m-commerce represents a subset of all e- commerce, including both business-to-business and business to consumer . M- Commerce uses the internet for purchasing goods and services as well as sending and receiving messages using hand- held wireless devices. Wireless web applications will enable users with Internet enabled cell- phones. M- Commerce is believed to be driving fundamental changes in the way business is conducted in many industries, particularly in telecommunications, information technology, media and financial services. M-commerce is so important because it represents the extension of the Internet beyond the static terminal of the PC, or even the television, into a more nimble, anytime, anyplace and anywhere context. It will enable millions of people to access web information

services wherever they go . Today, the mobile Internet is emerging even faster, in part because providers, content partners, customers, and investors are leveraging lessons from e-commerce. Cellular carriers, both nationally and globally, have made significant advances to enable next generation data or ―wireless Web services and mobile, ―m-commerce. Broadly defined, m-commerce involves an emerging set of applications and services people can access from their Web enabled mobile devices . Yet, m-commerce is facing many obstacles as an emerging market, particularly in the U.S.

IV. CHALLENGES IN M-COMMERCE

A. Security

Security is an important part in M-commerce. GSM provides a relatively secure connection through the PIN (personal Identification Number) when turning on the handset. An authentication protocol between handset and the network through SSL encryption of voice and data is also there in GSM. But it is not enough to convince people. In order to get the confidence of critical mass of consumers, more is expected in the field of security . It is possible to run a variety of application on a single small SIM card. Encryption is being used to ensure confidentiality through a secret key in association with the algorithm. This produces a scrambled version of the original message that the recipient can decrypt using the original key to retrieve the content. The key must be kept secret between the two parties. There are two basic methods, which can be used to encrypt a document: symmetric and asymmetric.

B. Business

A key challenge that companies will face as they build businesses for the wireless and wired age is that they will need to integrate capabilities and disciplines that are quite separate in most organizations today. These include creative thinking, seasoned business skills, a deep understanding of technology and technical issues in both telecommunications and information systems, an understanding of how all this will evolve, and well-honed skills in design and branding. Executives will need to begin to think now about how to assemble these skills and how to create processes for effectively coordinating them. As they build these new digital businesses, executives should not underestimate what they already know. The lessons learned from the many business successes and failures we have seen during the last five years on the wired Web apply to mobile businesses as well, and to the integrated wired and wireless, on-line and offline businesses of the future. Executives are also to think about how to tackle the changes that mobile computing will bring about in the organization.

V. CONCLUSION

The mobile Internet has opened up new possibilities for the business. Telecommunications industry and the business world are seeing m-commerce as a main focus for the future. There is a big difference between what the technology can do today and what the consumer has been led to expect. But all the issues like slow transmission speeds, difficult user interfaces and high costs are being looked by operators and equipment manufacturers. M-commerce players will need to move fast to improve the user interface and offer innovative pricing structures. Despite so many downfalls in the past, mobile applications are becoming an important part in our lives, as many of the glitches are worked out.

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ABSTRACT

Social communications are now considered as a major medium of promotion of developmental ideas. Marketing communications usually promote a concept or idea with economic or commercial motives whereas social communication promotes an idea with social and developmental motive. Every society whatever the status and growth needs a variety of social communications. These communications are addressed to resolve society specific issues and problems.

India is a land of great divides. The country is divided on large number of counts like caste, creed, religion, region, language and communal disharmony. It is here, we need appropriately designed social communication to address the core issues related with socio economic, cultural, political and ideological concepts.

Illiteracy, superstations, discriminatory ideologies and division among society on issues of differences are very common in our country. It is impossible to attain the goal of social unity and harmony where different segments are divided on such a large number of issues.

Social communication is one such communication approach that resolves these conflicts by addressing these issues using the principles of marketing communication. Effective communication addresses the issues, identify the communication gaps, reasons of disbelief and distrust and offer a right message to create a favorable climate.

Social communication thus, is an effective mass communication which can create a social climate for a healthy development. It removes the misconception and promotes right sets of values and value based ideologies. Thus, social communication is one of the effective medium of social transformation and unification. A systematic usage of social communication has thus become an essential aspect of social and public policy.

Key words:-
- Social communication
- Promotion of ideas
- Creating value sets
- Development of positive approach
- Social transformation through value building

Introduction:
Development is not merely measuring economic progress on purely numerical terms. The term Development is much broader and encompasses large number of socio

economic indicators. That helps in total transformation of the society. It will be appropriate to measure economic development on social and economic progress a society has made in a particular system. Often when one considers purely economic progress as an indicator of economic success, then many parameters of human development are not properly considered and missed out from this point of view, it is necessary that a broader prospective of development we rightly understood and taken into account. Social indicators like enhancement of literacy level, improvement in socio and economic infrastructure, removal of inequality and disparities should be given a right place in the total process of development.

Social development is often linked with various human development reared indicators which improve health care, literacy, education, Meaning work opportunities and essential facilities for expression and development. From this point of view, social change and social development includes various developmental activities which stresses on value building and development of a specific social orientation. However, this attitudinal change and value orientation cannot take place by just establishing a physical infrastructure. Value creation and value building is a continuous process of change and upliftment. The most effective method of instituting a change is to develop a positive, convincing and continuous communication system. This system of communication should work in a two way manner and should be acceptable to both, the receiver and the sender. Effective social communication is the key to social transformation. The present paper deals with role of social communication in social transformation.

Statement of the problem:-
In country like India, where new models of economic development are tried and tested very impassive results are achieved. New economic system and liberal economic policies have helped in achieving the desired growth rate. However, this is a merely economic and physical transformation. Often it is more outwardly and restricts itself to certain select sectors of economic activities. In spite of achieving aim impressive growth rate, social changes do not take place and the dream of total development remains a distant reality. This paper tries to identify how social economic transformation can be instituted in the given Indian set up. What role social communication can play in bringing desired social change and how value transformation can be brought in with the help of social communication? Hence the title of the paper is 'Role of Social Communications in Value Building and Social Transformation'.

Objectives of the study:-
The present paper has been written with following objectives:-

1. Social communication plays a role of catalyst in the development of a right socio economic approach towards issues of social concern.
2. The contemporary problems related with cultural and social transformation can be rightly addressed by using social communication in an effective manner

3. Social communication brings in desired attitudinal change among different social segments

Statement of hypothesis:-

The paper is written with following premises to be tested and evaluated:-

A. Attitudinal changes are essential for accepting transformation in the social set up and developmental models
B. Social communication can play effective role in bringing the desired attitudinal change

Discussion:-

1. Social communications are used with multicity of objectives. Many social issues often are neglected due to lack of understanding about their seriousness. In many cases, the social issues are not addressed rightly because the sections concerned with these issues may not have a right understanding of their clarity. The example of family planning communication in India is a case in point. The growing population menace is a threat to socio economic stability. It needs to be rightly addressed so that the population explosion can be reduced or curbed on one side and at the same time the critical issues related with uneven distribution of opportunities and resources can also be rightly addressed. However, the wants of right communication approach has not created desired awareness among the target segments in the society. Family planning is still not a matter of concern for the lower socio economic strata of the society. This problem can be resolved if appropriate communication systems and messages are designed and communicated.
The issues like superstitions and misunderstanding of social conditions is also a measure issue of concern. Social inequality in India is often seen in visible and invisible form. People fail to understand that inequality in society is a curse to develop democratic values. The righteousness of democratic system needs a strong foundation of equality without which political freedom carries no meaning. This needs to be rightly impressed upon the mindset of people. Hence, appropriate messages imbibing the message of social equalities need to be impressed upon the society.
2. Every society has its own social and economic issues usually these issues are influenced by the socio economic conditions and context of time in which these issues are addressed. It is not possible for any country to resolve these issues unless and until the mindset of society and social context in which these issues arise are rightly understood. Often, the issues remain same however, the mindset changes which requires a different approach to address the issues. In many cases, generation gap change, change in the socio economic, cultural

and other aspects of social structure require a different approach towards social communication.

In India we have witnessed this happening. Prior to 1980, a different type of social communication was required to address the issues of social concern. Print media was dominant and mouth publicity, personal dialogue and interpersonal communication was considered to the the most important mode of communication. In the advent of television, growth of social communication enhanced. However, emergence of electronic media was considered to be a major breakthrough. Slowly , the importance of personal communication and conventional media got minimized. The spending of corporate and government agencies on television and electronic media increased tremendously and now it has become the most dominant medium of communication.

The emergence of internet has further changed the situation. Today, social communities like Orkut and Face book, chat groups, twitter and u tube have become the new systems of communication. The importance of these electronic media has enlarged tremendously. The catchment area is unbound and the real time mass communication has become a reality.

The approach towards social communication has changed. Once it was a highly expensive activity to communicate with large population due to restrictions of media of communication and cost as well as convenience constraints, mass communication was a difficult thing. Today, the situation is completely revolutionized. Social communication has become the cheapest and has become the most effective mode of changing the mindset.

1. The revolutionary changes that we have seen taking place are at national and global level are the result of growing influence of social communication on individual and social thinking. Following examples can justify the statements:-

   i. The triumph of Anna Hajare in getting RTI enacted is mainly due to social pressure and insistence by the society on the government. The government was forced to accept the demands due to growing awareness and pressure which is mainly due to the attitudinal change brought by the social communication.

   ii. The fight against corruption launched by Baba Ramdev and the Lokpal, Bill movement launched by Anna Hajare got a overwhelming response because of social communication through internet and electronic media has driven the social thinking and mindset in a desired direction. It is instrumental in bringing attitudinal change.

Validation of hypothesis:-

1. The researcher has taken a premise that 'Attitudinal changes are essential for accepting transformation in the social set up and developmental models' the example of power shift in Egypt changed in the Eastern Europe in the early 80s and the mission of fight against polio in India are the result of growing influence of social communication and the mindset and attitude of the society. People are willing to change if a right message is given in a right and effective manner. No social change can be instituted unless and until an appropriate thinking and willingness is created. If willingness is created with the help of right and desired social communication.

2. The second premise written by the researcher state that Social communication can play effective role in bringing the desired attitudinal change. The efforts made by various nongovernmental organization like CRY, UNICEF, SEVA and many such agencies think that social change is possible if a right communication mix is adopted. There should be an appropriate message, right selection of medium, right selection of targeted audience and carefully chosen strategy to communicate. Many examples of social communication can be cited here to justify the point. For example ad campaign giving message of women liberation, messages regarding prohibition, safe driving, say No to drugs and liquor are the examples of these campaign.

Conclusion: -

From the above discussion it can be said that if right information, message and communication system is selected, social communication can play the role of catalyst. The present day social communication is much different and complex. The society has changed in many ways. The composition structure and ideology as well as dynamics of thinking in the society have changed in many ways. Therefore, we need a right social communication strategy to bring in social change.

Green Marketing: A initiative in the changing environment

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Abstract

Industrialization has an adverse impact on the environment, and it is the price which we have paid for development. Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. Environmental problems have led government and companies increasingly shift their focus on green marketing and green products. Consumers today also are a stakeholder of this initiative as without them all the efforts in this regards would fail. The article examines the present trends of green marketing in India and describes the reason why companies are adopting it and future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.
Keywords: Green Marketing, Environmental Awareness, Green Product Features, Green Promotion, Green Price.

Introduction

Polonsky (1994) has defined green marketing as, "All activities design to generate and facilitates any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs with minimum detrimental impact on the natural environment". Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc. Both marketers and consumers are becoming increasingly sensitive to the need to switch into green products and services. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

India is a world leader in green IT potential, according to a recently released global enterprise survey. Among the companies that have succeeded thus far in their green marketing strategies are Apple, HP, Microsoft, IBM, Intel, Sony and Dell. HCL has a comprehensive policy designed to drive its environmental management program ensuring sustainable development. HCL is duty bound to manufacture environmentally responsible products and comply with environmental management processes right from the time products are sourced, manufactured, bought by customers, recovered at their end-of-life and recycled. As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. The paper examines the present trends of green marketing in India and its future.

Why Green Marketing?

Green marketing term was first discussed in a seminar on "ecological marketing" organized by American Marketing Association (AMA) in 1975 and took its place in the literature. In this seminar where the impact of marketing on natural environment was analyzed with the contribution of academicians, bureaucrats and other participants, ecological marketing concept was defined as follows: Studies regarding adverse or positive impacts on environmental pollution, energy consumption and consumption of other resources as result of marketing

As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding the protection of the environment. Worldwide evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for the growing market for sustainable and socially responsible products and services. Thus the growing awareness among the consumers all over the world regarding protection of the environment in which they live, People do want to bequeath a clean earth to their offspring. Various studies by environmentalists indicate that people are concerned about the environment . Now we see that most of the consumers are becoming more concerned about environment-friendly products.

Characteristics of Green Products

The products those are manufactured through green technology and that caused no environmental hazards are called green products. Promotion of green technology and green products is necessary for conservation of natural resources and sustainable development. We can define green products by following measures:

• Products those are originally grown,

• Products those are recyclable, reusable and biodegradable,
• Products with natural ingredients,
• Products containing recycled contents, non-toxic chemical,
• Products contents under approved chemical,
• Products that do not harm or pollute the environment,
• Products that will not be tested on animals,
• Products that have eco-friendly packaging i.e. reusable, refillable containers etc.

Golden Rules of Green Marketing

1. Know your Customer: Make sure that the consumer is aware of and concerned about the issues that your product attempts to address.

2. Educating your customers: it is not just a matter of letting people know you're doing whatever you're doing to protect the environment, but also a matter of letting them know why it matters.

3. Being Genuine & Transparent: means that a) you are actually doing what you claim to be doing in your green marketing campaign and b) the rest of your business policies are consistent with whatever you are doing that's environmentally friendly.

4. Reassure the Buyer: Consumers must be made to believe that the product performs the job it's supposed to do-they won't forego product quality in the name of the environment.

5. Consider Your Pricing: If you're charging a premium for your product-and many environmentally preferable products cost more due to economies of scale and use of higher-quality ingredients-make sure those consumers can afford the premium and feel it's worth it.

Green Marketing – Reasons for Adoption by the Firms

Opportunity:-

In India, around 25 percent of the consumers prefer environmental-friendly products and appears that all types of consumers, both individual and industrial are becoming more concerned and aware about the natural environment. Nowadays, firms marketing goods with environmental characteristics have realized a competitive advantage over firms marketing non-environmentally responsible alternatives. There are numerous examples of firms who have strived to become more environmentally responsible, in an attempt to better satisfy their consumer needs. For Example the Surf Excel detergent which Saves water (advertised with the message—"do bucket paani roz bachana") and the energy-saving LG consumer's durables are examples of green marketing.

Social Responsibility:-

Many firms are beginning to realize that they are members of the wider community and therefore must behave in an environmentally responsible fashion. This translates into firms that believe they must achieve environmental objectives as well as profit related objectives. This results in environmental issues being integrated into the firm's corporate culture. Firms in this situation can take two perspectives:

1) they can use the fact that they are environmentally responsible as a marketing tool; or

2) they can become responsible without promoting this fact. The HSBC became the world's first bank to go carbon-neutral last year. Other examples include Coca-Cola, which has invested in various recycling activities. Walt Disney World in Florida, US, has an extensive waste management program and infrastructure in place.

An example of a firm that does not promote its environmental initiative is Coca-Cola. They have invested large sums of money in various recycling activities, as well as having modified their packaging to minimize its environmental impact. While being concerned about the environment, Coke has not used this concern as a marketing tool. Thus many consumers may not realize that Coke is a very environmentally committed organization. Another firm who is very environmentally responsible but does not promote this fact, at least outside the organization, is Walt Disney World (WDW). WDW has an extensive waste management program and infrastructure in place, yet these facilities are not highlighted in their general tourist promotional activities.

Governmental Pressure: -

Governmental regulations relating to environmental marketing are designed to protect consumers in several ways:

1) Reduce production of harmful goods or by-products;

2) Modify consumer and industry's use and/or consumption of harmful goods; or 3) ensure that all types of consumers have the ability to evaluate the environmental composition of goods. These governmental regulations are designed to control the amount of hazardous wastes produced by firms. Many by-products of production are controlled through the issuing of various environmental licenses, thus modifying organizational behavior. In some cases governments try to "induce" final consumers to become more responsible. For example, some governments have introduced voluntary curb-side recycling programs, making it easier for consumers to act responsibly. In other cases governments tax individuals who act in an irresponsible fashion. The Indian government too has developed a framework of legislations to reduce the production of harmful goods and by products. These reduce the industry's production and consumers' consumption of harmful goods, including those detrimental to the environment; for example, the ban of plastic bags in Mumbai, prohibition of smoking in public areas, etc.

Competitive Pressure: -

Another major force in the environmental marketing area has been a firm's desire to maintain its competitive position. In many cases, firms observe competitors promoting their environmental behaviors and attempt to emulate this behavior. It is only in some instances that this competitive pressure causes an entire industry to modify and thus reduce its detrimental environmental behavior. For example, it could be argued that Xerox's "Revive 100% Recycled paper" was introduced a few years ago in an attempt to address the introduction of recycled photocopier paper by other manufacturers. In another example when one tuna manufacture stopped using driftnets, the others followed suit. Many companies take up green marketing to maintain their competitive edge. The green marketing initiatives by niche companies such as Body Shop and Green & Black have prompted many mainline competitors to follow suit.

Cost Reduction:-

Reduction of harmful waste may lead to substantial cost savings. Sometimes, many firms develop symbiotic relationship whereby the waste generated by one company is used by another as a cost-effective raw material. For example, the fly ash generated by thermal power plants, which would otherwise contributed to a gigantic quantum of solid waste, is used to manufacture fly ash bricks for construction purposes. Certain firms use green marketing to address cost/profit related issues.

Challenges in Green Marketing

Need for Standardization:-

It is found that only 5% of the marketing messages from "Green" campaigns are entirely true and there is a lack of standardization to authenticate these claims. There is no standardization currently in place to certify a product as organic. Unless some regulatory bodies are involved in providing the certifications there will not be any verifiable means. A standard quality control board needs to be in place for such labeling and licensing.

New Concept:-

Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort. By India's ayurvedic heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga and natural food consumption. In those aspects the consumer is already aware and will be inclined to accept the green products.

Patience and Perseverance:-

The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.

Avoiding Green Myopia:-

The first rule of green marketing is focusing on customer benefits i.e. the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia. Also if the green products are priced very high then again it will lose its market acceptability.

Conclusion

One's behavior reflects one's values, and "sustainability" – caring for nature and the planet and the people who live here now and in the future – is now a core value of every living generation. It will come with drastic change in the world of business if all nations will make strict rules because green marketing is essential to save the world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimizing the negative effects on the environment. Green marketing assumes even more importance and relevance in developing countries like India.

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Social Media Marketing

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Abstract

The paper provides an overview of some of the recent research that has been conducted on how companies that sell to the education market are using social media. The way your organization uses social media will be directly influenced by how your customers and your target audience are using social media. Over the past 40 years, we have experienced a radical shift in how business is conducted and how people interact. The introduction of personal computers, the Internet, and e-commerce have had a tremendous impact on how businesses operate and market. The introduction of social media technology is accelerating and we can expect it to have a similar impact on businesses now and into the future. As new technologies became available, businesses that learn to use new technologies gain great benefits. Some of the best-known examples include technology-driven companies such as Microsoft, eBay, Amazon and Google. In a short span of time, social media has become one of the most loved mediums for the Indian youths today. Social Media Marketing is the hottest new marketing concept and every business owner wants to know how social media can generate value for their business. People are social by nature and collect or share information that is important to them. Social Media Marketing about understands how technology is making it easier for people to connect socially with their social networks and how your business can profit from that understanding.

Introduction

More and more of your customers, whether for personal use, business-to-consumer or business-to-business reasons use social media in every aspect of their daily life. There is a common misconception that social media and social networking sites (SNS) are two synonymous terms. Social media are tools for sharing and

discussing information. It can be described as a kind of online media which encourages every member for feedback and contribution. It is a social instrument of two way communication facilitating the sharing of information between users within a defined network via web 2.0 (O'Reilly, 2005). It involves online activities in which the user contributes to content creation. This media encourages user involvement which can be as simple as posting comments or giving votes or as complex as recommending content to other user on the basis of preferences of people with similar interests and lifestyle. Thus social media can be described as a broad term inclusive of activities where people create content, share it, bookmark it and network at a phenomenal rate. On the other hand social networking sites are a place where in one forms communities of interest to connect to others. Social networking sites utilize social media technology to connect with people and build relationships. Social networking sites allow individuals to construct their profile within a bounded system, share with other users and view and traverse their list of connections and those made by others within the system (Boyd & Ellison, 2007). It can be thus concluded that social networking sites are a form of social media. The increasing dependence on technology for basic communication highlights the importance of analyzing how these networking sites are affecting daily processes. Anyone including teens and young adults, women, men, affluent consumers, and older individuals can join a social network site. Once registered the person can begin to socialize and create his/her own network of friends with common interests or goals. Sites like Face book, Twitter, LinkedIn are influencing the way users establish, maintain and cultivate a range of social relationships, from close friendships to casual acquaintances. Consumers today want to be more informed about products before they make the purchase. Most importantly, social networks are extremely capable of informing and influencing purchase decisions, as many users now trust their peer opinions more than the marketing strategists. Customers now have the power to talk back at the brand and broadcast their opinions of the brand. Therefore, marketers have no choice but to treat them differently and with greater respect.

Social Media is Here to Stay

The social media stakes are rising. Since the creation of the first social network-ing websites — MySpace, Facebook, and LinkedIn — in the early 2000s, more and more people are using this form of online communication to extend their

network of friends and colleagues, to create groups for collaboration, to organize events and movements, and to stay informed about any and every topic.

Social media platforms and tools are great for collaboration— whether it's for fun, for work, or for political movements—and they are getting better and better. Social connectivity is becoming a component of every type of communication: email, social networks, microblogging, text messaging, webinars, document sharing, video and music sharing — you name it. Communication is no longer just one-to-one, or one-to-many, but many-to-many.

If you are an education company — or any type of educational organization — social media needs to be part of your marketing and outreach campaigns. This is not a big revelation, but many organizations are still not sure how to begin, how to do this effectively, and how to manage the added workload.

Getting started is critical to keeping up with the latest information and trends in your segment of the industry, for staying ahead of competitors, and for keeping up with the information and knowledge that educators are gaining from participating in online communities with peers.

The organizations that learn how to harness this technology and integrate it into their marketing plans, marketing research, sales efforts, training programs, customer support, and product development will be the leaders of the future.

Social media requires that you give in order to receive. Educators will join your communities because you are providing something of value — not just promotional information. Since every company has unique expertise and assets, the value you provide is unique, and your social media program will be unique. Now is the time to experiment and find the model that works best for your organization.

Many organizations rely on Face book for their primary social media presence, but there are a growing number of social media options targeted specifically for educators. Educators are joining an expanding list of emerging communities, and it's important to tap into this growing movement of online professional learning communities. In fact, many of these communities

provide an unprecedented opportunity for industry executives to participate as colleagues with educators in discussing key issues in education, creating a virtual 24/7 conference.

Social media is not going away: email response rates are declining; direct mail costs are exorbitant; the digital natives are moving into the workforce; competition for scarce dollars is tougher than ever; funding is increasingly tied to complex requirements; teaching and learning are becoming more personalized and more technology-driven; the pace of information and innovation are accelerating.

Creating and managing an effective strategy for building community and engaging with customers takes some time, research, and planning—but it is well worth the effort. You can often repurpose existing content like case studies, white papers, e-newsletter articles, lesson plans, and webinars to deploy viayour social channels. You can provide incentives for educators to solicit informa- tion and create conversations. Social media is multi-channel marketing in and of itself, and provides variety and flexibility to support a wealth of innovative ideas to help advance your goals and mission. More and more, educators are going online to participate in communities that help them find information and resources, provide professional development, and give them a place to support each other in coping with the changes and challenges in education. You can help create, sponsor, listen, or join the conversation.

What's the social media profile of your customer?

A critical marketing tool for any organization is creating a customer profile. Understanding the characteristics of your customers creates a profile you can use to extend your marketing and lead generation efforts to reach prospects with a similar profile. The practice of creating a profile can apply to new products or new markets as well. The key concept is to define the attributes and characteristics that define your target audience.

This same concept applies to creating a social media profile of your customer. You want to understand where your target audience is spending time online — and for what purpose. Purpose is key. Educators may use Facebook to connect with high school classmates, but they are less likely to use it for profes- sional collaboration. Twitter is great for pushing out valuable information

and for customer service, but less likely to be used for a call-to-action (i.e. purchase).

The use of social media varies widely by age and by market. Your plan will look very different depending on whom you are trying to reach: K-12 teachers and administrators, K-12 parents and students, college students, college faculty and administrators, librarians, and so on.

Getting started with social media…

• Review the available research on how your target audience is using social media.

• Poll your customers and/or your target audience to find out what tools they are using, how they use them, what information and resources they are looking for.

• Look at how other companies/organizations are using the same tools that your customers are using.

• Review your content assets and identify information and resources that your customers and audience would find valuable: authors, experts, webinars, e-newsletters, case studies, research, and industry news and information.

• Tap a member of your organization to be the "hub" for your social media guidelines and activities. This needs to be a person with great communication skills, company knowledge, and the ability to recruit and motivate a team of internal ambassadors.

• Think about how to use a collection of social media tools as part of a multi-channel effort, then link these social media efforts to the full-spectrum of all of your print, digital, and in-person efforts to get the word out in as many of your communication vehicles as possible.

• Measure your success. Go beyond counting leads and measuring ROI. Think about all the ways social media can support your organization then think of ways to measure those results. Take a customer survey as a starting benchmark. Take an internal survey of the team involved in managing your program. Identify new ideas and initiatives that have come from social media input.

Here is a parting quote from one of the survey respondents who summarized the internal vision for their organization.

"Social media gives our company the opportunity to be a part of a community of educators and participate in the conversation. Just like attending a tradeshow or industry event, social media allows us to move beyond time and location to develop meaningful relationships with customers, prospects, and industry experts. I believe it's an invaluable tool for the future, and the education industry MUST embrace it. Social technology isn't going any- where; the tools may change, but the idea of social networking will continue to evolve to meet the needs of its users. Our organization has the opportunity to engage customers in a unique way and solicit ideas, feedback, criticism, and advocacy on a totally open and accessible set of platforms. In addition, understanding the technology and how it works is critical for the future of our products; they must work and integrate with these platforms. It's critical to our future."

FINDINGS

There is almost no variability among the social media network users on the basis of gender. It has been found that younger people are adopting social media like anything and with a pace that was never before in the past. It has also been found that almost every social media users who were respondent in this case use to go to brand pages to learn more about the product/services, to learn about the exclusive offers, to find the reaction of their friends and peer on the selected brands. The effectivity of social media as a marketing tool will only be possible when organisation having their presence on social media provide the concrete and timely information needed by the consumers. The main way fans come to join/ follow a brand page/ brand on social networking sites is through advertising followed by a friend invitation.

Buying Decision also plays an important role in motivation towards brand following on the social networking platforms. The desire to engage with the brand either through dialog with the brand's representatives or with other consumers (business to consumer + consumer to consumer communication) leads to advocacy and loyalty towards the brand and such consumer starts working as a brand ambassador of the product/service. The brand following over the social networking sites is converted into brand purchase either through offline or online buying channel if the marketing strategies would be designed by keeping in mind the perception and expectations of the consumers.

Consumer does research with search engines to locate their product/service and brand of interest. With more networks are more likely to gather opinions through their online network, read blogs and query the Twitter channel as early steps in the decision making process.

There is a gap between consumer expectations and actual delivery at social networking websites; Consumers don not get the information timely and adequately. The questions are not being answered by the brand pages in the speculative time frame of consumer. The consumers also do not perceive social media networks in general and brand pages in particular as a grievance redressed platform. Because the brands are not promptly respond to the issues raised by the consumers.

Conclusion

In conclusion, business today is being transformed from a transactional relationship to a social relationship. It is now more critical than ever that successful businesses use Engagement Marketing principles to plan for successfully engaging their prospects and customers before, during and after their purchase cycle, and that the basis for this engagement is high-quality and relevant information. Information which are demanded by target market at a time and place of their choice (24/7 and 365 days/year). Marketer's job is to provide this information in such a manner that you are viewed in a positive light, create a positive brand and product reputation, and are selected as their brand of choice. With the present growth and scale of social networking, we would even be able to buy products and services through the social medium. The medium is growing very fast and holds huge potential but is still in its nascent stage in India. Therefore, it is time for the companies to make effective strategies and execute them to win larger share of business through this revolutionary medium and become the innovative firm of coming future.

Recommendations

Social media channels have a remarkable ability to attract customers with very brief statements, and they can lead your prospects and customers to valuable content located on your website. On the other hand, your website can encourage visitors to engage with your company by prominently linking to your social media channels. In order to accomplish this goal the following steps may be followed,

1. Modify your website to complement your Social Media Strategy.
2. Identify the Actions you want your Customers and Prospects to take
3. Implement your Conversations
4. Provide the Content your Visitors Want.
5. Maintain a consistent Communication Style
6. Send Advertisements.
7. Use your Web Properties to drive people to take the actions you are targeting

In order to influence your prospects and customers, your sales effort must follow a process that captivates and transforms your prospects by implementing these steps, which must be integral part of Social Media Marketing strategy.

a) Develop the proper context of your message
b) Create an appropriate draw.
c) Create the proper content that engages
d) Provide a sample offering
e) Ensure you follow-up.
f) Request they share.

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Tourism Management - Psychology and Motivators

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Abstract

Tourist motivation is the reason why a tourist will make the decision to choose one destination over another and the attributes that governs that behavior. This is important to the tourist professional for a number of reasons. The tourist professional must have an understanding of what drives the tourist to initiate the vacation and then match a destination that fits with the tourist's travel motives. A good fit may ensure that the guest will enjoy the vacation and either come back year after year or book another trip with that professional. The tourist professional also needs to have information about tourist motivation in order to market specific destinations and design appropriate tourist packages.

Introduction

Tourism is travel for recreational, leisure, or business purposes. The World Tourism Organization defines **tourists** as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes".

Theobald (1994) suggested that "etymologically, the word *tour* is derived from the Latin, 'tornare' and the Greek, 'tornos', meaning 'a lathe or circle; the movement around a central point or axis'. This meaning changed in modern English to represent 'one's turn'. The suffix –*ism* is defined as 'an action or process; typical behaviour or quality', while the suffix, –*ist* denotes 'one that performs a given action'. When the word *tour* and the suffixes –*ism* and –*ist* are combined, they suggest the action of movement around a circle. One can argue that a circle represents a starting point, which ultimately returns back to its beginning. Therefore, like a circle, a tour represents a journey in that it is a round-trip, i.e., the act of leaving and then returning

to the original starting point, and therefore, one who takes such a journey can be called a tourist."

Tourism has become a popular global leisure activity. After slowly recovering from the contraction resulting from the late-2000s recession, where tourism suffered a strong slowdown from the second half of 2008 through the end of 2009, and the outbreak of theH1N1 influenza virus international tourist arrivals surpassed the milestone 1 billion tourists globally for first time in history in 2012. International tourism receipts (the travel item of the balance of payments) grew to US$1.03 trillion (€740 billion) in 2011, corresponding to an increase in real terms of 3.8% from 2010. In 2012, China became the largest spender in international tourism globally with US$102 billion, surpassing Germanyand United States. China and emerging markets significantly increase their spending over the past decade, with Russia and Brazil as noteworthy examples.

Tourism is important and, in some cases, vital for many countries. It was recognized in theManila Declaration on World Tourism of 1980 as "an activity essential to the life of nations because of its direct effects on the social, cultural, educational, and economic sectors ofnational societies and on their international relations." Tourism brings in large amountsof income in payment for goods and services available, accounting for 30% of the world'sexports of services, and 6% of overall exports of goods and services.It also creates opportunities for employment in the service sector of the economy, associated with tourism. These service industries include transportation services, such as airlines, cruise ships, and taxicabs; hospitality services, such as accommodations, including hotels andresorts; and entertainment venues, such as amusement parks, casinos, shopping malls, music venues, and theatres.

Psychological dimentions of Travel:

The reasons to travel is influenced by personality type, education, values etc. It becomes important to differentiate between various stated reasons and motivations for travel. The various reasons stated by tourists to travel may not all be motivations. Many of these may be of the destination facilities and amenities which are available at the destination.

Tourism as a Behavious

In attempting to account both for consistency of and change in behaviour, psychologists have found it useful to use certain concepts. We have been able to understand behaviour by determining (a) motives, drives or concerns which are being satisfied by the action, and (b) the attitudes and information that the person uses to decide what respose he should make in a given situation. A motive can be defined as a person's basic predisposition to reach for or to strive towards a general class of goals.

The question of motivation is basically the question of ' why'. Why does Mr.X go to a temple? Why does his brother go out on strike and parade in the picket line four hour a day? Why does his aunt rigourously observe all the cultural taboos? Thye answers to these questions are usually given in terms of individual motivations: because Mr.X seeks social approval, because his brother seeks more benefits from his employer, because his aunt seeks status and security.

Early Influences:

Prior to the emergenceof mass tourism, particularly since the First World War, the growth of tourism was the result of certain sets of influences which were observed more particularly in the Western world. As a result of the Industrial Revolution in the nineteenth century, there emerged a large and prosperous group in the Western society. The group subsequently become richer since there was a general increase in the material wealth as industrialisation grew and trade and commerce developed. This increase in industrial activity in turn gave rise to new settlements and towns and cities were built to accommodate the increasing number of workforce which was engaged in industries, trade and commerce.

The three major developments - increase in the wealth of the industrial society, development of the means of transport and the organisation of travel - were first witnessed in England and America. However, their influence soon spread across into other countries in Eurpe and elsewhere. The basic motives to engage in tourism, ehich had been apparent even much before the middle of the nineteenth century, can be said to be curiousity, seeking material gains by engaging in trade and commerce and education and health. To this another motive - recreation - can be added, which certainly is a result of industrialisation. As no scientific studies were made in that period to determine the motive for the travel, it can be safely said that there could

have been many more motives besides the basic motives of curiosity, trade and commerce, education and health and recreation. Motivation also includes secondary needs such as success, prestige, achievement, recognition and socialization.

Travel MotivationsTravel motivators are those factors that create a person's desire to travel. They are the internal psychological influences affecting individual choices. Motivations for travel incorporate a broad range of human experiences and behaviours. A brief list of travel motivations might include rest and relaxation, recreation, excitement , social interactions with friends and relations , status, adventure, physical challenges, status and escape from routine work and stress. With the advent of mass tourism, especially after the Second World War, various studies have been made to find out the reasons as to why people wish to tavel and become tourists.

Travel motivators may be grouped into following catogories:

1. Physical motivators which are related to physical relaxation and rest, sporting activities and specific medical treatment. All are connected with the individuals bodily health and well being.

2. Cultural motivators which are connected with the individual's desire to travel in order to learn about other countries and their cultural heritage expressed in art, music, literature, folklore etc.

3.Interpersonal motivators which are related to desire to visit relatives, friends or to escape from one's family, workmates or neighbours or to meet new people and forge new friendships or simply to escape from the routine of everyday life.

4. Status and prestige motivators which are identified with the needds of personal esteem and personal development. These are related to travel for business or professional interests, for the purpose of education and the pursuit of hobbies.

The above mentioned catogories of motivators can be broken down and elaborated to give more reasons as to why an increasing number of people engage in tourism. They are :

a) Pleasure - Getting away from all that routine of everyday life is perhaps the most important motives of all in recent times. The individual's desire and need for pure pleasure is very strong indeed. An individual likes to have fun, excitement and good time whenever possible.

b) Relaxation, rest and recreation - Industrialization and urbanization has created great pressures on modern living. The stress and strain of modern city life has made it still more necessary than ever before for people to get away from all this and relax in an atmosphere which is more peaceful and mind healthy.

c) Health - The benefit to be gained from fresh air and sunshine have long been recognised. The development of spas during the Roman Empire was the result of people's desire to seek good health. The subsequent establishment of many sanitoria is Switzerland was the result of awareness on the part of the people of various benefits of good health.

d) Participation in Sports - There has been an increasing participation in a wide variety of sporting activities such as mountaineering, walking, skiing, sailing, fishing, sunbathing. trekking etc. More and more people these days are taking holidays involving physical activities.

e) Curiosity and culture - An increasing number of people are visiting different lands, especially places having important historical or cultural associations with the ancient past or places holding special art festivals, theatre and other cultural events of importance Curiosity has been one of the major reasons for tourism.

f) Ethnic and family - This includes visiting one's relatives and friends , meeting new people and seeking new friendships. A large number of people travel for interpersonal reasons. There is considerable travel by people wanting to visit friends and relatives.

g) Spiritual and Religious - Travel for spiritual reasons has been taking place since a long time. Visiting religious places has been one of the earliest motivators of travel. A large number of people have been making pilgrims to sacred religious places or holy places. This practice is widespread in many parts of the world. In the Christian world, for instance, a visit to Jerusalem or the Vatican is considered is considered

auspicious. In the Arab Muslim world, a pilgrimage to Mecca is considered a great act of faith.

h) Status and Prestige - This concerns the ego needs and personal development. Many people undertake travel with aview to talk about it to their relatives and friends. They like to impress them by relating their experiences in the various places visited. They also travel because they think it is facshionable to do so.

i) Professional or business - Attending conventions and conferencesrelated to the profession, industry or commerce or to some organization to which the individual belongs has become very popular. Convention travel has maed great strides in recent times. Conventions and conferences associated with education, commerce, industry, politics and various professions are increasingly being held in various parts of the world.

As per Economists, B.Witt, C.A.; Wright P.L.; Johnson, P; Thomas, in their Research Paper Tourist motivation: life after Maslow stated that, much of the work on tourist motivation is based on a content theory approach to the study of motivation, as exemplified by Maslow's theory of needs, and largely ignores more recent developments in motivation theory.An approach to the study of work motivation theory known as expectancy theory of VIE (Valence-Instrumentality-Expectancy) theory is used to provide a unifying framework for the study of tourist motivation. Although the application of expectancy theory is limited as a scientific theory and as a practical tool by its complexity, it does have significant advantages. At the theoretical level, it enables many of the existing concepts in the study of tourist motivation to be incorporated within a single theoretical framework. It also provides a way of resolving the problem of push and pull factors, or anomie and ego-enhancement in Dann's (1977) terms, in tourist motivation. Placing strong emphasis on individual differences, expectancy theory enables a much more sophisticated and more realistic view to be taken of tourist motivation. Its usefulness in providing a good basis for research into tourist motivation, and in providing a useful format for training those involved in giving advice to potential holiday makers is argued.

Conclusion - There are various motivators for tourists for tourism. The tourism industry of India is economically important and grows rapidly during KKM, the World Travel & Tourism Council calculated that tourism generated INR6.4 trillion 6.6% of the nation's GDP in 2012. It supported 39.5 million jobs, 7.7% of its total

employment. The sector is predicted to grow at an average annual rate of 7.9% from 2013 to 2023.This gives India the third rank among countries with the fastest growing tourism industries over the next decade. India has a large medical tourism sector which is expected to grow at an estimated rate of 30% annually to reach about 95 billion by 2015. So, it is very important to study motivators and psychology of tourists as this will result in more income generation and employment generation source for India.

Suggestions -

1) Development of selected tourist circuits and centers which are popular with the tourists instead of spreading limited resources over a large number of circuits centers.

2) Diversification of tourism in India from the traditional sight-seeing tour centered (primarily places of cultural tourism interest) towards the more rapidly growing tourism market within the framework of country's milieu with a conscious attention to the aesthetic, environmental and socio-cultural implications of tourism projects.

3) Development of non-traditional areas such as a) trekking b) winter sports c) wild life tourism and d) beach resort tourism to exploit the tourism resource of the Himalayas, the vast coastline with sandy beaches and abundant sunshine and wildlife to attract more tourists and to lengthen their period of stay in the country.

4) Restoration and balanced development of national heritage projects of both cultural, historical and tourist importance to exploit advantages of India's unique place as a cultural tourism destination and to utilize tourism as a major force in support of conservation of national heritage.

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E-CRM(Electronic Customer Relationship Management)

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Introduction:

It's a collection of tools that enables you to meet and exceed customer expectations. By identifying buying trends, simplifying online transactions, and creating better understanding of your customers.

e-CRM is based on customer information that personalizes interactions and simplifies the closing of transactions. e-CRM also helps you reach your customers at the right time and at the right place by helping you identify their needs and expectations.

Creating a company that focuses on e-commerce requires an effective e-CRM system. It's a new way of doing business that capitalizes on the global marketplace.

One benefit is setting buy-in from your entire staff by creating a better understanding of what e-CRM can do for your business. It will also help you identify the driving forces of your competitors and create a clearer picture of the global market place

The most effective electronic customer relationship management (e-CRM) systems don't stand alone. They are integrated with some combination of call centers, direct mail marketing, sales, and customer support. Some categories of e-CRM support that are generally available are:

Marketing automation
Sales-force automation
Customer service
Data gathering and analysis

An effective e-CRM system is more than just a transactional Web site. It must include active plans to capture new customers and retain existing customers. Marketing campaigns support both of these goals, and customer service is also vital to retaining customers. Depending on the industry, marketing plans may include contact through a combination of person-to-person, advertising, direct mail, Internet, and research.

When a company implements e-CRM, it generally purchases at least part of the automation technology from outside vendors.

Advantages of E-CRM:

The benefits which those channels confer on the enterprises include the following:

i. Fostering Relationship with Customers: Trust is one of the scarcest commodities in dealing with customers and it is not easily obtained. Traditionally, it was the practice to just acquire the preferences of the customers but with the increased competition and demands coupled with their awareness, it is now far more important to initiate proactive programs to stimulate one-on-one communication with customers geared towards fostering trust and loyalty. e-CRM enables enterprises to create trust, get co-operation and then guarantee satisfaction with the customers.

ii. Provision of Personalized Services: Although it is not an easy task to achieve personalization successfully and sustain it, if achieved, it can result in huge positive gains for the enterprise. This is because it is difficult for competitors to replicate a successful program due to its uniqueness. It furthermore drives more sales and ensures efficacy and efficiency.

iii. Quality of Service & Delivery: Service delivery has become a major determinant in the selection of service providers by customers. It is a major factor in determining their retention and loyalty. Service quality possesses five proportions; responsiveness, assurance, reliability, empathy and reliability.

iv. Transaction and Processing Speed: The backbone offered by the internet has enabled enterprises to establish e-CRM platforms via which they are able to cut down on the time taken for processing customer queries, acknowledgment of their orders, information regarding their payments as well as delivery of the orders. This has gained time which can be easily converted to other important issues thus resulting in higher efficiency.

v. Convenience: The ability to provide a convenient option to customers to access its services has become a major determinant for the selection of service providers by customers. This is very common in the banking sector as customers seek options which will ensure that they go through as little stress as possible in accessing their accounts and carrying out their transactions.

Why Electronic Customer Relationship Management?

Customers can be seen as the most important stakeholders in a business's success. Without customers purchasing goods or services, most businesses would not have a revenue stream. But it can be difficult to shift from realizing this important fact to implementing it into day-to-day business decisions and strategy.

A successful relationship with a customer is based on meeting (and perhaps even exceeding) his or her needs. It is in determining what problems the customer has and in providing solutions to those problems.

Maintaining good customer relationships is critical to the success of a business. The costs associated with acquiring a new customer are generally far higher than the cost of maintaining an existing customer relationship. This is why investing in customer relationship management (CRM) should result in increasing revenue for the business.

The cycle of CRM starts with determining what problems potential customers might have and then presenting solutions to those problems. Solutions are implemented, and then ongoing service maintains the relationship with the customer.

Take, for example, two people booking an overseas holiday. One is a twenty-three-year-old recent graduate who is visiting Argentina for three months with a friend; one is a thirty-eight-year-old mother of two young children planning a family holiday to Thailand. If they both walked into a travel agency, the travel agents would make judgments on their dress and appearance to determine how they will aid each of them in booking their holiday (and how much commission the agent will be able to earn). The travel agent will also ask further face-to-face questions to try to sell additional services to these two customers. For the twenty-three-year-old, additional services might include travel insurance that covers extreme-sports activities and a calling card that allows her to call home from anywhere in the world. For the thirty-eight-year-old, additional services could include babysitting services included in a hotel reservation.

Seat the two potential travelers in front of their computers, and you no longer have human travel agents to make snap judgments based on appearance or to try to sell additional services based on the type of traveler they see. Of course, you also no longer have the overhead costs of a travel agency and agents. However, Web technology does allow for similar, and often superior, judgments and sales opportunities.

For example, both travelers are likely to have started researching their trips using a search engine. Creating landing pages tailored to the types of searches being made can allow the opportunity to tailor the products being presented to each traveler.

Technology can also be used to allow the online business to interact personally with a Web visitor and also to provide the visitor with information she might not get in a travel agency—unbiased reviews from other customers. Technology can and should be used to treat different customers differently.

Web technology allows for customer-related marketing decisions to be made and tested relatively quickly and adjusted as required.

For example, in 2002, Jeff Bezos of Amazon.com launched free shipping for orders over $99 in value. While the offer was advertised as being for a limited time only, this time limit enabled Amazon to test the effect of the offer on its bottom line and still retract it if necessary. Over the months, the order threshold for free shipping dropped, and today U.S. Amazon.com orders over $25 ship for free. However, free shipping does not mean priority shipping, so orders can still be delivered in a shorter period of time—for a delivery fee.

Electronic customer relationship management (e-CRM) uses technology in a number of ways to cement CRM into the way that organizations conduct themselves. Once a business shifts its focus to consumer needs, it will find that all these technologies feed each other. However, the fundamental principle of e-CRM is to remember that technology should be used to enable customer relationships, not replace meaningful relationships.

First, the data that are collected online should be used to build meaningful profiles of potential customers, and that information should be used in fostering relationships. Web analytics tools gather a wealth of data that can inform customer relationships, from search keywords used to reach a Web site, to navigation paths on a Web site. It is even possible to capture this kind of information about specific customers when they perform an action such as purchasing or subscribing on a Web site. Without the customer knowing, the referral source of their visit and even an indication of their navigation path can be captured, along with their order or registration details, and stored for future use.

CRM software enables businesses to manage all customer and lead information across all departments in a centralized place. No matter whom a customer speaks to within a business, all employees can access the same information recorded over time—a 360-degree view of the customer. This means that any time someone inside the organization looks up the customer, he can see every interaction the organization has had with the customer, what previous queries have been raised, and how these have been solved in the past.

CRM software also enables businesses to automate much of the sales cycle, freeing salespeople to spend time on creating personal relationships where it matters—with potential and existing customers.

Customer-centric and Customer Driven

It is one thing to place the customer at the center of an organization's planning and execution of business plans and another to have customers driving the direction of a business. Many new, Web-based businesses rely on the latter for their business to succeed and actively encourage customers to take the lead and add value to the business. Services such as Flickr , Delicious and Twitter are examples of services that are user driven rather than user-centric. They provide tools that enable users to make the service their own, often by allowing outside developers access in order to create supplementary services.

Savvy organizations can also provide tools to customers to drive their business, passing on tasks to customers that might ordinarily have been performed by the organization. For example, many airlines now allow travelers to check in online prior to arriving at the airport. Although they are giving travelers convenient tools and increased options when it comes to checking in, the airlines are also outsourcing the check-in process to their travelers. As more travelers select to check themselves in, staff costs for airlines can be reduced. The travelers are doing the job for free.

Types of CRM in Organizations

CRM should infuse every aspect of a business (in the same way that marketing should infuse every aspect of a business), but it is useful to look at the different ways that CRM is implemented.

Operational CRM refers to the most obvious channels that relate to customers: the front end of a business and its customer service. From a Web technology point of view, operational CRM informs the Web site a customer sees as well as his entire online user experience. Technology also enables effective customer service, from providing numerous contact channels to presenting technology that records all customer contacts.

Analytical CRM analyzes data collected by a business to determine information about customers that can inform sales and marketing decisions. Data mining is a crucial step to effective CRM. Web analytics and conversion optimization can be seen as part of the CRM process. Data collected about the nature of visits to your Web site can be used to make informed decisions about where to focus attention based on customer behavior. Past purchasing behavior of customers can be analyzed to predict future purchasing behavior. Data can be used to segment customers, and so communications can be tailored.

For example, Amazon.com uses the purchase history of a customer to make recommendations to that customer for future purchases. Thus, a customer who has purchased a number of cookbooks in the past will be sent offers related to cookbooks. Amazon.com also looks at the purchase behavior of customers who buy the same book and uses those data to recommend books based on similar customers' preferences. This process is referred to as collaborative filtering.

Sales-force automation uses CRM software to manage sales cycles and to collect customer sales data. The software enables businesses to track leads, to schedule transactions and communications with potential and existing customers, and to generate detailed reporting on the sales process. There are numerous software providers, such as Salesforce.com.

Collaborative CRM refers to a process that combines customer data across all facets of a company. For example, queries regularly submitted to the technical support or customer service arm of a business can be used to inform Web site updates (updating content on the Web site to address a query that is regularly submitted) and to inform product development. Instead of various departments collecting their own customer data and using these in isolation, data are collaborated so that all channels are making informed decisions based on an entire customer experience.

Conclusion:

All businesses and organisations use a CRM system of one kind or another to track their relationships with customers.These can range from a sheet of paper or a spreadsheet to complex software systems.

The internet has brought new opportunities,challenges and expectations that have changed the nature of customer/client relationships.Interacting with eCRM systems as customers or clients is a frequent internet experience for most people now.If you have shopped online,booked a holidar,flight or hotel online,if you have a social network account or manage your bank account or phone account online then you have interacted with an eCRM.

Effective eCRM systems enhance our customer experience and at the height level they can provide us with an engagingly personal service.when interacting with an eCRM we are encouraged to provide enough 'data' about ourselves to enable the system owner to provide us with the offer of goods,services or informatiob that is tailored to our 'profile'.eCRM systems should also enable customers to maintain their own data,for example by updating contact details or preferences.

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FDI In Retail Marketing

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Abstract:

Despite encouraging signs, India's retail market remains largely off-limits to large international retailers like Wal-Mart and Carrefour. Opposition to liberalizing FDI in this sector raises concerns about employment losses, unfair competition resulting in large-scale exit of incumbent domestic retailers and infant industry arguments to protect the organized domestic retail sector that is at a nascent stage. Based on international evidence, we suggest that allowing entry by large international retailers into the Indian market may help tackle inflation especially in food prices. Moreover, technical know-how from foreign firms, such as warehousing technologies and distribution systems can improve supply chain efficiency in India, in particular for agricultural produce. Better linkages between demand and supply have the potential to improve the price signals that farmers receive and also serve to enhance agricultural and other exports.

This article presents an overview of retail trade in India in the wake of the country's new policy that will allow foreign capital in multi-band retailing. It discusses various potential benefits and costs of foreign direct investment (FDI) in the retail sector, particularly in terms of its effects on traditional retailers, employment, consumers, farmers, and local manufacturers. It argues that given somewhat slower growth projection for the Indian economy during the next decade, various structural issues including inadequate infrastructure and a lack of affordable real estate, and the prevalent structure of the agricultural markets, it is unlikely that all the potential benefits and costs will be realised to their fullest extent, at least in the foreseeable future. The economic dynamics and the political process will play an important role in determining the outcomes of this move to allow FDI in the retail sector and will ultimately determine the effects on various stakeholders.

INTRODUCTION:

Foreign direct investment (FDI) is when a company from one country invests in building a factory or office in another country. It creates new markets and cheaper

production facilities, as well as access to new technology and skills. Foreign direct investment is relevant when a company makes an investment by buying another company or diversifies business in a nation other than in which it is based. The investment made through FDI becomes a source of external finance which could strengthen the economy. The Foreign Direct Investment means "cross border investment made by a resident in one economy in an enterprise in another economy, with the objective of establishing a lasting interest in the investee economy. FDI is also described as "investment into the business of a country by a company in another country". Mostly the investment is into production by either buying a company in the target country or by expanding operations of an existing business in that country"

Foreign direct investment (**FDI**) is a direct investment into production or business in a country by an individual or company of another country, either by buying a company in the target country or by expanding operations of an existing business in that country. Foreign direct investment is in contrast to portfolio investment which is a passive investment in the securities of another country such as stocks and bonds.

Indian retail industry is one of the sunrise sectors with huge growth potential. According to the Investment Commission of India, the retail sector is expected to grow almost three times its current levels to $660 billion by 2015. However, in spite of the recent developments in retailing and its immense contribution to the economy, retailing continues to be the least evolved industries and the growth of organized retailing in India has been much slower as compared to rest of the world. Undoubtedly, this dismal situation of the retail sector, despite the on-going wave of incessant liberalization and globalization stems from the absence of an FDI encouraging policy in the Indian retail sector.

Single and Multi-Brand Retailing:

1)Single-Brand Retailing:

In single-brand retail, FDI up to 51 per cent is allowed, subject to Foreign Investment Promotion Board (FIPB) approval and subject to the conditions mentioned that

(a) Only single brand products would be sold (i.e., retail of goods of multi-brand even if produced by the same manufacturer would not be allowed),

(b) Products should be sold under the same brand internationally,

 (c) single-brand product retail would only cover products which are branded during manufacturing and

(d) Any addition to product categories to be sold under —single-brand would require fresh approval from the government.

2) Multi-Brand Retailing:

The government has also not defined the term Multi Brand. FDI in Multi Brand retail implies that a retail store with a foreign investment can sell multiple brands under one roof. In July 2010, Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce circulated a discussion paper on allowing FDI in multi-brand retail. The paper doesn't suggest any upper limit on FDI in multi-brand retail. If implemented, it would open the doors for global retail giants to enter and establish their footprints on the retail landscape of India. Opening up FDI in multi-brand retail will mean that global retailers including Wal-Mart, Carrefour and Tesco can open stores offering a range of household items and grocery directly to consumers in the same way as the ubiquitous 'kirana' store.
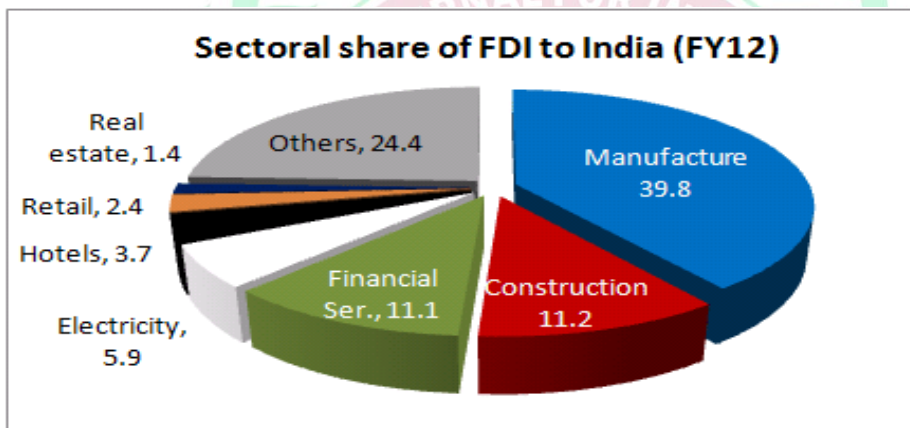
Why Countries Seek FDI?
(a)   Domestic capital is inadequate for purpose of economic growth;
(b)   Foreign capital is usually essential, at least as a temporary measure, during the period when the capital market is in the process of development;
(c)   Foreign capital usually brings it with other scarce productive factors like technical know how, business expertise and knowledge.

Major benefits of FDI:
(a)   Improves forex position of the country.
(b)   Employment generation and increase in production.
(c)   Help in capital formation by bringing fresh capital.
(d)   Helps in transfer of new technologies, management skills, intellectual property.
(e)   Increases competition within the local market and this brings higher efficiencies.
(f)   Helps in increasing exports.
(g)   Increases tax revenue.

Why FDI is opposed by Local People:

FDI is opposed by local people due to the following

(a)   Domestic companies fear that they may lose their ownership to overseas company.

(b)   Small enterprises fear that they may not be able to compete with world class large companies and may ultimately be edged out of business.

(c)   Large giants of the world try to monopolise and take over the highly profitable sectors.

 (d)   Such foreign companies invest more in machinery and intellectual property than in wages of the local people.

(e)   Government has less control over the functioning of such companies as they usually work as wholly owned subsidary of an overseas company.

Procedure for receiving Foreign Direct Investment in an Indian company:

An Indian company may receive Foreign Direct Investment under the two routes as given under:

i. Automatic Route: FDI is allowed under the automatic route without prior approval either of the Government or the Reserve Bank of India in all activities/sectors as specified in the consolidated FDI Policy, issued by the Government of India from time to time.

ii. Government Route: FDI in activities not covered under the automatic route requires prior approval of the Government which are considered by the Foreign Investment Promotion Board (FIPB), Department of Economic Affairs, and Ministry of Finance.

What is Scope of FDI in India? Why World is looking towards India for Foreign Direct Investments:

India is the 3rd largest economy of the world in terms of purchasing power parity and thus looks attractive to the world for FDI. Even Government of India, has been trying hard to do away with the FDI caps for majority of the sectors, but there are still critical areas like retailing and insurance where there is lot of opposition from local Indians / Indian companies.
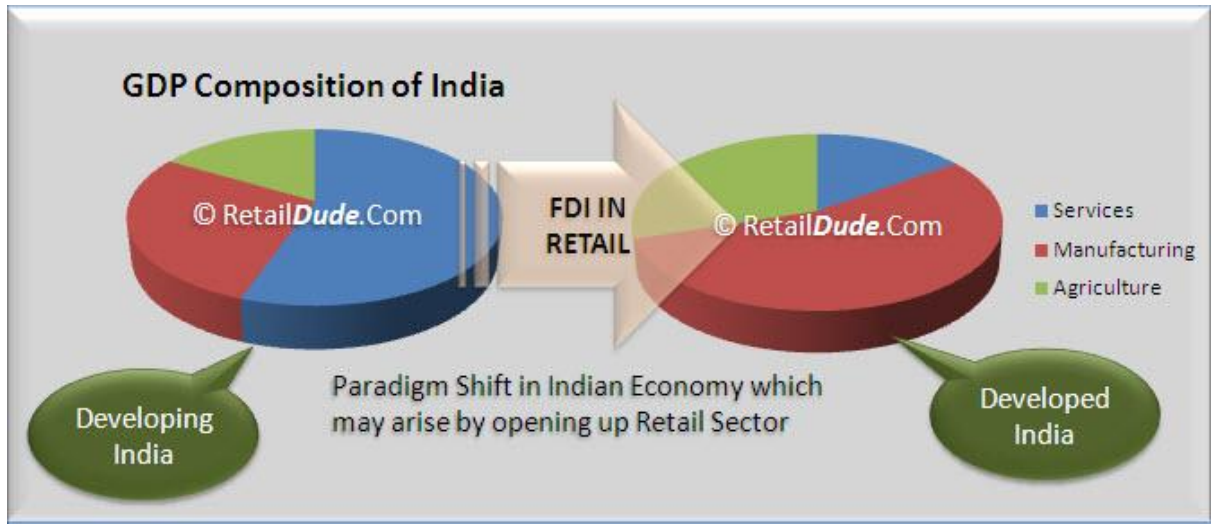
Some of the major economic sectors where India can attract investment are as follows:-

- Telecommunications
- Apparels
- Information Technology
- Pharmacy
- Auto parts
- Jewellery

In last few years, certainly foreign investments have shown upward trends but the strict FDI policies have put hurdles in the growth in this sector. India is however set to become one of the major recipients of FDI in the Asia-Pacific region because of the economic reforms for increasing foreign investment and the deregulation of this important sector. India has technical expertise and skilled managers and a growing middle class market of more than 300 million and this represents an attractive market.

Controversy over allowing foreign retailers:

Independent stores will close, leading to massive job losses. Walmart employs very few people in the United States. If allowed to expand in India as much as Walmart has expanded in the United States, few thousand jobs may be created but millions will be lost. Walmart's efficiency at supply chain management leads to direct procurement of goods from the supplier. In addition to eliminating the "middle-man", due to its status as the leading retailer, suppliers of goods are pressured to drop prices in order to assure consistent cash flow. The small retailer and the middle man present in the

retail industry play a large part in supporting the local economy, since they typically procure goods and services from the area they have their retail shops in. This leads to increased economic activity, and wealth redistribution. With large, efficient retailers, goods are acquired in other regions, hence reducing the local economy. Walmart will lower prices to dump goods, get competition out of the way, become a monopoly, and then raise prices. It is argued this was the case of the soft drinks industry, where Pepsi and Coca-Cola came in and wiped out all the domestic brands. India doesn't need foreign retailers, since home-grown companies and traditional markets have been able to do the job. Work will be done by Indians, profits will go to foreigners.

Conclusion:

Despite the current policy and regulatory environment not being 'perfect' for foreign investors, there are clearly moves towards improving the current position and facilitating FDI inflows without having a detrimental impact on various sectors of the economy. The current policy is trying to encourage Joint Ventures in multi-brand retailing so as to boost the domestic retailer's growth in this area.

The future of foreign retail players is also uncertain like that of Indian retail players. The government which acts better than the one which does not. Apprehensions were raised on many such occasions in the past on virtually every measures of liberalization of Indian economy but most of the apprehensions proved wrong while many others come true. It is better to act and watch than not to act at all.

In conclusion I would like to say that this project have helped me a lots by giving me more knowledge about FDI in retail marketing.
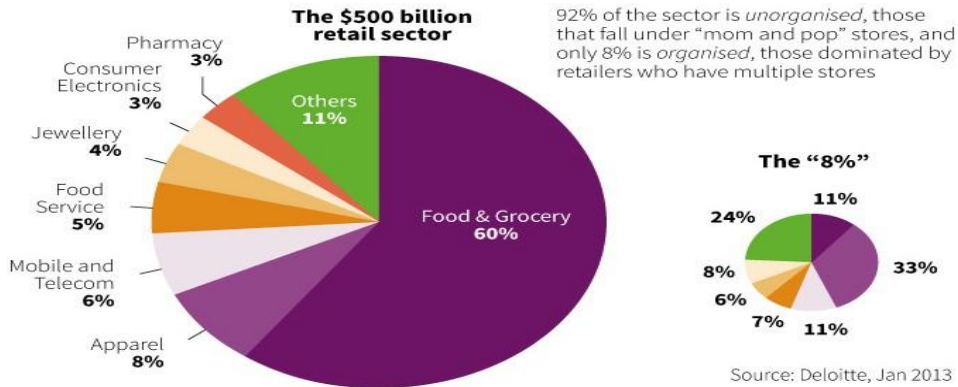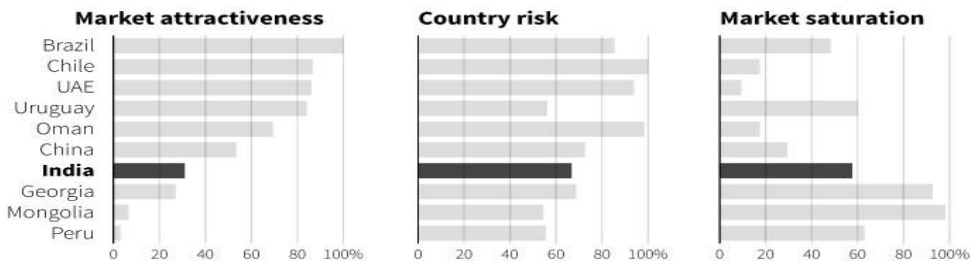
Suggestions:

Here are some suggestions to boost FDI in retail marketing:

1. Scrap minimum wages to allow higher employment and increase productivity.

2. Lower corporation tax to 10% / eliminate if possible.

3. Remove tariffs and quotas.

4. Balance the government budget to allow real interest rates to fall.

5. Invest in education and increase competition between schools especially at secondary level by issuing school vouchers and elimination of public school.

6. Abolish equal pay act in order to improve productivity among workers.

7. Keep inflation at the 2% target CPI.

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Public Relations and Advertising

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ABSTRACT

Advertising is a powerful communication force and vital marketing tool helping to sell goods, services, images, and ideas through channel of information and persuasion. It is highly visible force in the society. Today all of us receive many advertising messages daily. Now it is essential to the success of any type of business and industry. Furthermore, advertising strategies are employed more and more by non-business organization such as government, college and universities, public service groups and

Characteristics. It is one of the parts of the marketing and communication process. Advertising convince people to buy products. All advertising contains both information and persuasion. Today we can say advertising is a communication, marketing, public-relation, information and persuasion process. Advertising reaches us through a channel of communication referred to as a medium. It is usually aimed at a particular segment of the population - the target audience (Consumer and business).

Today, companies use public relations and advertisement activities in the context of brand management, corporate reputation enhancement and sale incensement. In the globalized world, because of narrowing in market rates, incensement in goods and services; it is required for companies to produce qualified and cheap products, besides, to follow the path that introduce its products to customers in a successful and economic way. In this context, companies should decide to use either public relations or advertisements which are elements of the promotional mix, and determine its aim pertaining to concerns and necessities of public. In this study a research has been made on advertisement and public relations by examining their relationship and literature survey has been made on which one to be in forefront.

INTRODUCTION

Public Relations is Universal

It is only in the twentieth century that public relations came to codified, formalized, and practiced as a profession. Actually, however it is as old as the human race. Every organization, institution, and individual has public relations whether or not that fact is recognized. As long as there are people, living together in communities, working together in organizations, and forming a society, there will be an intricate web of relationships among them. The good will of the public is the greatest asset that any organization can have. A public that is well and factually informed is not only important; without' it, an organization cannot long survive. Therefore, the starting point for good public relations in any organization is the development of sound policies that are in the public interest. Public understanding and approval must be deserved before they can be earned.

Today, the fast development of communication and transportation facilities in parallel with technological developments has accelerated the spread of knowledge. An activity of performed by any business in a country is followed and evaluated by audience in another country who think that activity does not affect them directly as being a customer but do affect them in the way the values they have. However, considering that the spreading information is not positive about business, given that "bad news spreads quickly", the importance of conducting mutual and continuous communication will arise. At this point the concept of public relations stands out. The concepts of advertising, public relations, sales development, personal selling and direct marketing constitute the elements of promotional mix. Advertising is usually the first preferred mean of communication to reach consumers. For brand managers, in terms of creating customer loyalty and making the brand widely known, elements of promotional mix and especially advertising have an important role. The good will of the public is the greatest asset that any organization can have. A public that is well and factually informed is not only important; without' it, an organization cannot long survive. Therefore, the starting point for good public relations in any organization is the development of sound policies that are in the public interest. Public understanding and approval must be deserved before they can be earned.

What are Public Relations?

Despite all this, however, public relations are notoriously hard to define. There is no universally accepted definition, perhaps because public relations is actually a composite of many different elements research, media relations, product publicity, graphics, public affairs; it is all these disciplines and more. What draws them together is a common focus. From this can be derived a broad but accurate definition of public relations as the use of information to

influence public opinion. Public opinion is the ultimate power in a free society, and the role of public relations is to ensure that the public has the information it needs to take informed decisions. The decisions may include whom to elect to public office, which, securities to invest in, which international trade liaisons to establish, or which product or service to buy, or more subtle decisions may be involved, adding up to favorable attitudes. Such attitudes are vital to the institutions and organizations of a free society, and to none more so than to business and industry- which can operate only at the will of public opinion.

It is clear, then, that:

1. Anything not in the public interest is an unworthy cause.

2. Prestige and good will are invaluable assets of any institutions.

3. An organization or institution has a clear responsibility to provide

Information and interpretation that is truthful and realistic, because public distrust may be due to lack of information.

DEFINATIONS

"Public relations is a philosophy and function of management

Expressed in policies and practices which serve the public to secure its

Understanding and goodwill. "

"Public Relations is a fundamental attitude of mind, a philosophy of management which deliberately and with enlightened selfishness places the

Broad interests of the public first in! Every decision attracting the operation of a business. "

PUBLIC RELATIONS AND ADVERTISING

Consumers have the right to select and purchase the best product for their needs among alternatives produced by opponent companies. A competitive situation to meet the needs of consumers is concerned among companies in various ways in order to draw attention among similar goods and to influence the selection of consumers. In this context, advertising is a significant factor that influences the consumers' selection among goods needed by consumers
Advertising, is not just a message used for announcing circumstance to the public via mass media.(Duran,1995:7) Advertising is a favorable presentation and adoption of a product, service, institution or an idea via mass media to the public by paying the price. It is essential to determine clearly defined objectives of each advertisement and advertisement campaign in order to obtain the result of advertising expenditures. These targets are determined according to marketing strategies to be followed. Marketing manager is to decide what the ad is aimed at, advertising manager is to specify details that will guide efforts for this purpose. Advertising is a part of the marketing program so that advertiser is to have knowledge of the marketing experience and to be able to resolve

the problems encountered. An advertiser who could not comprehend the concept of modern marketing will not be able to solve the marketing problem he encountered and will give legitimacy to people who are against advertising.

In marketing, public relations are directly related to selling products and supporting the brand. As a part of marketing communications, product or brand managers are mostly responsible in this regard. Public relations utilize mass media, corporate advertising, personal selling practices and announcements of corporate managers. In public relations, it is aimed to create a public opinion in the framework of organization, person or idea; in advertising, promotion and sale of a particular product or service are targeted. Creating promotion and public opinion are adjectives in both applications. Nations also use public relations activities to attract more tourists and foreign investments. Public relations companies use various public relations communications tools to provide information about their clients. However, advertising agencies purchase media coverage for advertisements created for the benefit of their customers. Ads, without any changes, are shown as they were created. This is not needed for public relations communication tools.

Such as advertising, negative advertising is a tool that should be emphasized in terms of public relations. For years, various people and institutions have used negative advertisements to manipulate individual behavior. Negative information publishes an effort related to a target activity in traditional sense (e.g., smoking) with the negative results (e.g., lung cancer). Quitting smoking, reduction of sexually transmitted diseases and abatement of alcohol consumption the negative are examples of advertising campaigns of the past. Likewise, negative advertisement is used in political arena. Whether a simple leaked information piece or a very well planned campaign; politicians appropriate negative advertisement tactics. Not only various groups use negative advertisement to affect public opinion, but also the negative advertisement strategy is commenced to be used increasingly. Negative advertisement is also a good tool for persua.

A professional research about this topic provides a new point of view about the reason of persuasion. One of the findings of reliable researches indicates that people give more attention to the negative advertisement than positive advertisement.. This phenomenon is known as negative adherent. To shortly express, negative information attracts people attention more than positive information does. There are two tricks of negative advertisement as a tool of advertisement. Firstly, people are more interested in negative information than positive information. Secondly, negative information is more permanent at human memory than positive information. Most of small enterprises perform marketing and public relations together. Marketing is not an activity of human resource. While product or service marketing should be carried out against commercial process, public relations include

permanent communication between business enterprises and various shareholders. Communication occurs before, during or after a commercial process. The probability of taking product and service from the same enterprises relates to a consumer who is happy with the relations of his/her business enterprise and during this process that behavior helps the small enterprises to perform its activities. Small enterprises cannot perform successfully about the focus of their own target population. As being a special function of public relation, publicity must have an important place in enterprises. Public opinion has to be informed about the activities of the enterprise. The best publicity must be done by using quality, cheaper prices, effectiveness, social and economical support to workers and services for public.

CONCLUSION

When we look at public relations and advertisement concepts, we see that public relations targets to establish public opinion around organizations, individuals or ideas while advertisement targets to sell or introduce a product or service. But both of them has the common goal of publicity and creating public opinion. Public relations firms use various communication tools to give information about their customers. When we evaluate the difference between advertisement and public relations, we see that you pay for communication tools in advertisement while communication in public relations is free. In the context of this, publicity of a new product to public opinion by press conference is public relations and publicity to customers by spending money is advertisement. As we can see advertisers pay to media for publicity where no money is needed in public relations communication tools.

SUGGESTION

All communication programmers should be integrated to public relations or work coordinately with public relations. Public relations should not be made completely subservient by departments like marketing, human resources or finance. Public relations should be horizontally constructed to reflect strategic public opinion.

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E Commerce – Mobile Commerce – TV Commerce

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ABSTRACT

There is no one commonly agreed definition of e-commerce or e-business. Thus, there is a need to clarify terms being used and explain the context in which they are being applied. E-commerce has an impact on three major stakeholders, namely society, organisations and customers (or consumers). There are a number of advantages, which include cost savings, increased efficiency, customisation and global marketplaces. There are also limitations arising from e-commerce which apply to each of the stakeholders. These include information overload, reliability and security issues, cost of access, social divisions and difficulties in policing the Internet. Successful e-commerce involves understanding the limitations and minimising the negative impact while at the same time maximising the benefits.

INTRODUCTION

WHAT IS ELECTRONIC COMMERCE?
Electronic commerce is sharing business information maintaining business relationships and conducting business transactions by means of telecommunications networks including the Internet........

In other words we can say as :
"Electronic commerce describes the buying and selling of products, services, and information via computer networks including the Internet."

WHAT IS MOBILE COMMERCE?

The phrase **mobile commerce** was originally coined in 1997 by Kevin Duffey this mean

"the delivery of electronic commerce capabilities directly into the consumer's hand, anywhere via wireless technology"

Mobile commerce services were first delivered in 1997, when the first two mobile-phone enabled COCA COLA vending machines were installed in the Helsinki area in Finland. The machines accepted payment via SMS text messages.

The first mobile phone-based banking service was launched in 1997 by Merita Bank of Finland, also using SMS.

Norway launched mobile parking payments.

Austria offered train ticketing via mobile device.

Japan offered mobile purchases of airline tickets.

Products and services available on MOBILE COMMERCE :

   a) Mobile Money Transfer
   b) Mobile ATM
   c) Mobile ticketing
   d) Mobile vouchers, coupons and loyalty cards
   e) Mobile Banking
   f) Information services

WHAT IS TELEVISION (T.V) COMMERCE ?

Television commerce is a shopping medium that uses a television network to present products and process orders.

This figure shows a typical scenario of a television commerce (t-commerce) order processing system. This example shows that a viewer is presented with a product offer (a pizza). This offer is associated with an offer identification code to allow the user to select the offer and to be redirected to an order window. When the user completes the order, the order information is sent to the vendor (the pizza restaurant) where it is confirmed. This diagram shows that order status information may be provided from the vendor to the TV service provider and this information may be used to update the customer about the status of the order (pizza cooking). When the order is complete, the vendor provides information to the TV service provider that the order has been filled to allow the order record to be marked as completed
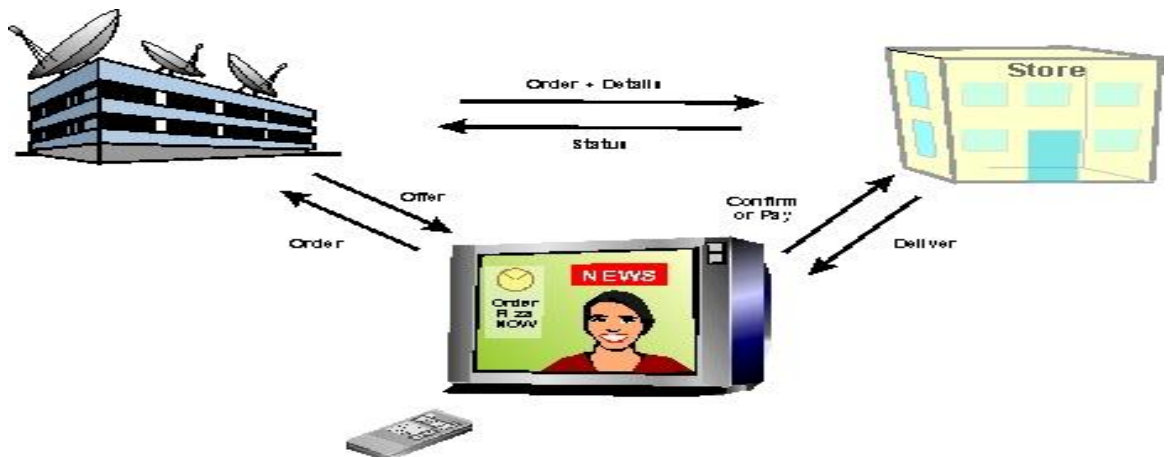
WHAT IS THE IMPACT OF ELECTRONIC COMMERCE?

1>*Marketing* – issues of on-line advertising, marketing strategies and consumer behaviour and cultures. One of the areas in which it impacts particularly is direct marketing. In the past this was mainly door-todoor, home parties (like the Tupperware parties) and mail order using

catalogues or leaflets. This moved to telemarketing and TV selling with the advances in telephone and television technology and finally developed into e-marketing spawning 'eCRM' (customer relationship management) data mining and the like by creating new channels for direct sales and promotion.

2> *Computer sciences* – development of different network and computing technologies and languages to support e-commerce and e-business, for example linking front and back office legacy systems with the 'webbased' technology.

3> *Finance and accounting* – on-line banking; issues of transaction costs; accounting and auditing implications where 'intangible' assets and human capital must be tangibly valued in an increasingly knowledge based economy.

4> *Economics* – the impact of e-commerce on local and global economies understanding the concepts of a digital and knowledge-based economy and how this fits into economic theory.

Ethical Issues in Advertising

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Abstract:
This report analyzes the ethical issues practiced in the advertisements to attract the target market and presents the recommendations for reducing the intensity of these issues. As you know business ethics is the application of ethical values in the business world and it is gaining importance day by day. However during our research we found that advertisement companies are using many unethical practices to advertise their products or services, which is really becoming a big problem for the consumers. In today's advertisements many companies are promoting negative behavior while targeting youth and children. They are also using many advertisement tools like subliminal advertisements, comparative and competitive advertisements in unethical way to advertise their products.

What is Advertising?

Advertising or **advertising** in business is a form of marketing communication used to encourage, persuade, or manipulate an audience (viewers, readers or listeners; sometimes a specific group).

 In Latin, ad vertere means "to turn toward.

Advertising messages are usually paid for by sponsors and viewed via various traditional media; including mass media.

Types of advertising:

- *Television advertising*

     The TV commercial is generally considered the most effective mass-market advertising format.

- **Radio advertising**

It is a form of advertising via the medium of radio. Radio advertisements are broadcast as radio waves to the air from a transmitter to an antenna and a thus to a receiving device.

- **Online advertising**

  Online advertising is a form of promotion that uses the Internet and World Wide Web for the expressed purpose of delivering marketing messages to attract customers. Ex search engine results pages , Social network advertising and e-mail marketing ,
   E-mail spam.
- **Press advertising**

  Press advertising describes advertising in a printed medium such as a newspaper , magazine.
- **Billboard advertising**

  Billboards are large structures located in public places which display advertisements to passing pedestrians and motorists or any location with large amounts of viewers.
- **New Methods:**

  1. **Celebrity branding :**This type of advertising focuses upon using celebrity power, fame, money, popularity to gain recognition for their products and promote specific stores or products ex Katrina Kaif for Nakshatra Diamonds.

  2. **Street advertising:** Create outdoor advertising on street furniture and pavements

Purpose of Advertising

Advertising is at the front of delivering the proper message to customers and prospective customers. The purpose of advertising is to convince customers that a company's services or products are the best, enhance the image of the company, demonstrate new uses for established products,, reinforce the salespeople's individual messages, draw customers to the business, and to hold existing customers.

What are Ethics?

Ethics are a system of moral principles that help us determine right from wrong, good from bad. This guide is to help people working in advertising

agencies do the right things in daily life or when faced with a conflict of interest.

Violations of Ethics:

- **What is Deceptive Advertising?**

    Claiming that a product can do something that it cannot is a clear-cut case of deception.

    For ex. **Mac Donald's** and **KFC** taste great without also saying that too many of them can make you fat, raise your cholesterol, or increase your sodium intake above healthy levels?

    Boost : Boost is the secret of our energy.

Complan vs Horlicks: Good Mom, Bad Mom

Fair & Lovely :

 The brand promises the benefit of 'making complexion fairer over a period of six weeks'.

- **Misleading Ads**

  The ads are misleading because they depart from literal truth and fact.

  Colgate Company claims "*Number 1 recommended by dentists*." This became widely known as a half-truth because there was never any indication of how many doctors had been consulted. The public had no way of knowing.

- **Harmful Products**

  Should products that can have harmful effects, like tobacco and alcohol, be advertised at all?

This 1929 Ad Tells Consumers to Smoke Lucky Strike Cigarettes to Stay Thin

Emulating the various countries, the Indian marketing and advertising professionals also took the initiative to set up a council for self regulating the content of advertisements in the form of:

National Advertising Review Council (NARC)

NARC's mission is to foster truth and accuracy in national advertising through voluntary self-regulation. The self-regulatory system developed by NARC supports advertiser compliance by focusing on three goals minimize governmental involvement in the advertising business.

• Maintain a level playing field for settling disputes among competing advertisers.
• Foster brand loyalty by increasing public trust in the credibility of advertising.

ADVERTISING STANDARDS COUNCIL OF INDIA(ASCI).

It is effective and efficient redressal machinery for the stoppage of misleading, untruthful, indecent or unfair advertisements.

The main associations, which have been responsible for the setting up of the ASCI, are:

1. The Indian Society of Advertisers.
2. The Advertising Agencies Association of India.
3. The Indian Newspapers Society.

The ASCI was set up in October, 1985 and registered as a non profit organization under section 25 of Indian Companies Act, 1956. The Board of Governs, which

manages the ASCI, is made up of 16 members who are elected from advertisers, advertising agencies the media and allied profession. This Board of Governors appointed the Consumer Complaints Council (CCC) for the purpose of examining the complaints received by council.

There are four categories of members to the ASCI. As of March 1st 2002, there were a total of 248 members who can be divided as follows:

1. Category A - Advertisers (121)
2. Category B - Press/Media (39)
3. Category C - Advertising Agencies (68)
4. Category D - Allied Profesions (20)

The ASCI is very broad based to cover the entire gamut of Media vehicles which carry advertisements, ranging from printing and publishing (including internet),audio visual, promotion or merchandising vehicles to even packging as a vehicle of promotion.It does not clear or approve advertisements. It invites complaints from the consumers as well as intra industry complaints.

Communication Council Agency Code of Ethics

Everyday we can be faced with ethical dilemmas. Ethics can't be imposed. They have to grow from within each of us and be understood by all of us.

- **Stand up for what you believe is right:**
  "Get up, stand up. Stand up for your rights"-Bob Marley

- **Honour all agreements:**
  Agreements of expression of trust. We need to honour all promises made to clients, colleagues and suppliers.

- **Don't bend the law. Don't break the law:**
  The law exist to protect the public. We need to think beyond legal argument to moral argument.

- **Give Clients your best advice, without fear or favour:**
  Do not give false advice.

- **Respect all people:**
  We should trust people from all caste, creed and social strata.

- **Be honest:**
  "All ways do right. This will gratify some people and astonish the rest"-Mark Twain

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Mobile Switching Application Through Mobile - Commerce

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ABSTRACT

Enables a person to switch ON and OFF any electric appliances without physical touching any mechanical part or switch. The application can be switched ON and OFF simply by making a suitable input code that is nothing but the respective binary code. The application respond can be adjusted by the user, preferable a trained person having knowledge about this application. This application cannot have any limitations of distance to perform the switching operation.

INTRODUCTION

This application enables a person to switch ON and OFF any electric appliances without physical touching any mechanical part's or switches.

The application can be switched ON and OFF simply by making a suitable input code. The circuit response can be adjusted by the user or a trained person having knowledge about this application.

This application cannot have any limitations or distance to perform the switching operation of any type of the electric appliance to switch.

In this application, basically a mobile phone is used as transmitter and another mobile phone used as receiver. It receives the signal from transmitter and these received signals are send it to the DTMF receiver. DTMF receiver is nothing but the IC which I have used.

In this circuit now we will be perform only four bit coding technique. But when we want to perform 'n' no of the application that time we are simply increase of the bit.

DESCRIPTION (MATERIALS AND METHODS)

This circuit is basically on the idea of the transmission and receiving of the signals. In this application two mobile phones are the basic working modules or we can say as the connectors.

In that one of them acts as a transmitter and the other as the receiver. One phone which acts as a receiver is connected to the circuit and the other which acts as the transmitter is with user or us.

The receiver is connected to the circuit in such a way that it receives the signals given by the transmitter and these are further send to the DTMF receiver automatically present in the circuit.

DTMF receiver is a tone decoder IC. In this IC there are two sections. The first one works as the band split and band stop filter and the second section works as a decoding circuit.

The input of this IC is the analog signal and the output is a digital signal. This digital signal is given as an input to the driver circuit and then switching mechanism will be active and come into action.

This circuit leads to an appropriate output through the output circuit. At this stage of the output section number of application works for the respective input.

IDEA BEHIND RESEARCH

We have attended the call-centre calls or we make calls to the call- centers regarding any information or complain using our mobile or landlines phones. To do a specific task in it the voice from the other side tell us certain codes to be entered and we do it accordingly to do the job we are suppose to do. And when we enter the code we are directed that way with no mistake.

Now, how does this happen?

There the tasks are handled using certain programs i.e. using some software which works on certain programming languages and codes.

My research of "Mobile Switching Application through Mobile Commerce" is inspired from the same idea. The only difference is, there software is being used and

my research is completely hardware oriented. I have designed a circuit which controls the electronic appliances in the same way the software of the call-centers work.

FLOW / BLOCK DIAGRAM
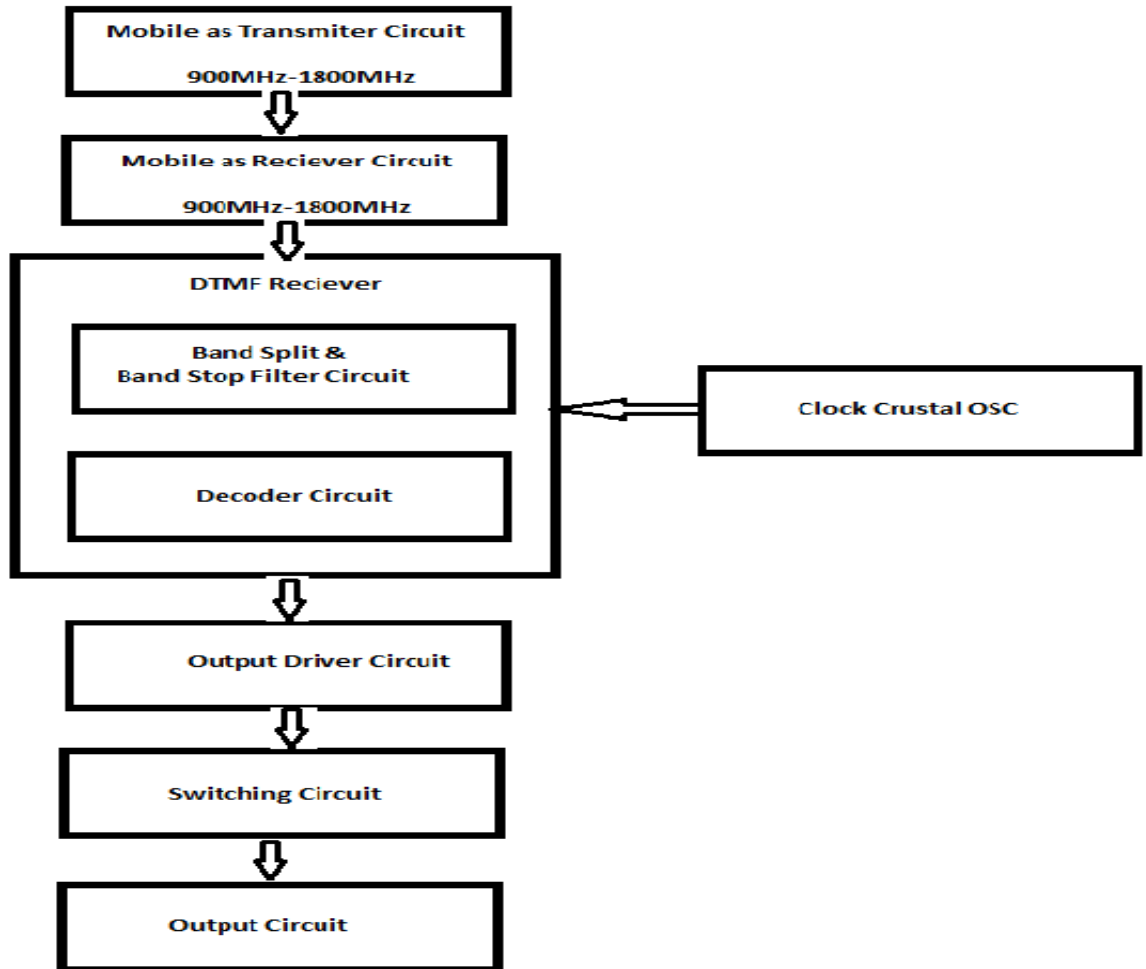
DISCRIPTION OF BLOCK

Mobile As Transmitter Circuit:
900MHz-1800MHz

Mobile-1 is the transmitter of the signals i.e. nothing but to make a call to the receiver. Its frequency always lies between 900MHz-1800MHz.

Mobile As Receiver Circuit:

900MHz-1800MHz

Mobile-2 the receiver of the signal from transmitter and convert it into a digital signal. Again these digital signals are converted into analog form and these signals are given to the DTMF receiver.

DTMF Receiver

DTMF receiver is a tone decoder IC. In this IC there are two sections. The first one works as the band split and band stop filter and the second section works as a decoding circuit. The input of this IC is the analog signal and the output is a digital signal.

Clock Crystal OSC
This section is a clock crystal pulse generator of the oscillator.

Output Driver Circuit
The driver circuit takes the input as the digital signal to make the switching circuit active.

Switching Circuit
The active switching circuit gives the appropriate output to the output circuit.

Output Circuit
In this stage the output section number of applications is possible to work for the respective input signal.

Result

DISCUSSION

Using this technique we can design a huge circuit in which 'n' number of appliances can be controlled by this circuit and we can also get the video of the present stage by using the new 3G mobile phones.

A step towards smart homes. We have been hearing about smart homes i.e. controlling the household stuff using new short cut or new techniques. This research or innovation is a step towards one more achievement towards the smart homes.

Now we don't need to employee anyone to water our garden when we are out of town for days or we don't have to come all the way back home or office to check and turn off the lights or fans if we have forgotten to switch them off. More modifications and new things can be made into this research to make a successful innovation.

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