

Impact of Demographic Variables on Customer Buying Behaviour with reference to Malls & Standalone Retail Stores in Jamshedpur

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ABSTRACT

Retail has emerged as one of India's fastest growing businesses. The number of malls in India is expected to grow as the country's retail sector expands. The purpose of this article is to explore the impact of demographic variable on customer buying behavior. The study aims to determine how respondents' demographics influence their preference for malls over standalone retail stores and associated criteria. A self-structured questionnaire was used to collect data from 300 customers in Jamshedpur. The convenience sampling was used in this study. The study focuses on developing retail formats, including malls and standalone retailers. Chi Square is a statistical analysis for analyzing the association between demographic variables and customer buying behavior were performed for data analysis. The study findings show that Gender, Age, Qualification, Occupation, Income, and Family Nature have remained important for the most part and affect store choice. The survey also reveals that people prefer malls for apparel purchases and standalone retail stores for food and groceries.

Keywords: Retail Sector, Malls, Standalone Retail Stores, Retailers, Store Choice, Apparel, Food and Groceries

1. Introduction

Retail is becoming one of India's economic foundations. According to Kearney (2010), it is the world's fourth-largest economy and the third-most desired shopping destination in terms of purchasing power parity (ppp), behind only China and the United States. India's retail business is divided into two basic categories: organized and unorganized. In the past, Indian retail evolved to match the country's distinct needs. Since the 1990s, India's retail scene has shifted significantly

A Review on Green Marketing

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ABSTRACT

Green marketing is a phenomenon that has grown in prominence in the modern day and is regarded as a critical approach to sustainable development. Consumers are getting increasingly worried about the environment and related global challenges. The main focus of this article is on the concept, need, importance, and challenges of green marketing. To comprehend the importance of Green Marketing, data in this article has been collected from a variety of sources, including books, journals, websites, and newspapers. This article seeks to define Green Marketing and how a business can obtain a competitive advantage over competitors by implementing a Green Marketing Campaign. It investigates the primary drivers of Green Marketing. This study covers the current state of Green Marketing in India as well as its future, concluding that Green Marketing will continue to increase in both practice and demand.

Keywords: Green Marketing, Sustainable Development, Competitive Advantage

1. INTRODUCTION

In today's society, environmental conservation poses significant obstacles. The earth's ecological balance is influenced by industrial production processes and consumer consumption patterns. Over the last few decades, we have faced a serious environmental challenge across the world. The majority of consumers understood that their consumption patterns had a direct influence on the environment, and they began to take action to save the environment. Consumers' purchasing habits have evolved, and they now choose to purchase ecologically friendly items. The movement in customer purchasing habits toward environmentally friendly items created a new universe of potential for businesses.

At this point, every company enterprise began to include sustainability into all levels of organizational activity. Marketing is one of the business domains in which environmental

A Study on Stress and Its Effects at Workplace:

A Literature Review

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ABSTRACT

Stress management in workplace has emerged as a critical concern due to its significant impact on employee well-being and organizational productivity. This study's systematic review examines the Stress. The authors will list the main sources that contribute to work-related stress and discuss how they affect workers' physical and mental health as well as productivity at work. Lastly, the author go over a number of stress-reduction strategies, including improving work environments, changing organizational culture, attending stress-reduction or stress-coping programs, and obtaining social support.

Keywords: Stress Management, Employee well-being, Organizational Productivity, Workplace Stress, Stress Reduction Strategies

1. INTRODUCTION

Throughout the entire human lifespan, stress is a common occurrence. It has been experienced by people throughout history. Stress is a unique aspect of life and has been extensively depicted in fine arts and literature across different time periods [1]. The complexity of the human social, personal, and ecological environment contributes to the widespread presence and inclusiveness of stress in human communities. Human interactions with surrounding issues occur simultaneously and in multiple ways, leading to stress expression diversity [2].

Numerous researchers have given their own definition of stress over the period of time are as follows: -

The Effect of Endorsement by Famous People on Consumer Behavior with Special Reference to Clothing Brands

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ABSTRACT:

Within the apparel industry in particular, this research seeks to understand how famous people endorsements affect buyer behavior. The study looks at how famous people's endorsements affect consumers' perceptions of brands, their choices to buy, and their loyalty to those brands as a whole by examining data from surveys, focus groups, and sales records. Results show that endorsements greatly raise awareness and trust in a company, which in turn may boost sales and customer loyalty. Factors including the endorser's overall brand fit, the genuineness of the endorsement, and the consumer's connection with the celebrity all play a role in determining how successful these endorsements are. Marketers looking to optimize their advertising strategy via the use of Famous People endorsements will find these insights beneficial.

Keywords: Famous People, Effect, Endorsement, Consumer Behavior, Clothing Brands

1. INTRODUCTION:

It is very uncommon for well-known people to become very effective salespeople. The most tried-and-true method for companies to establish a connection and link in the minds of customers is to have a well-known and recognizable face associated with them. Celebrity endorsement is a marketing strategy that uses well-known people to promote a product. When customers see their favorite actors or sports figures promoting a product, it instantly gains credibility.

They don't have to be megastars on a global scale, but these famous people should be well-known to the people they're trying to reach. In the ideal world of advertising, celebrity endorsements receive billions and trillions of dollars every year and are highly recommended. We see celebrities everywhere: on TV, in movies, on the radio, in publications, and

Literature Review on Payments Banks and Rural Marketing of Financial Products

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Abstract

This comprehensive literature review investigates the development, operational dynamics, and influence of payments banks within the context of rural marketing for financial products. It consolidates various studies to understand how payments banks promote financial inclusion, tackle rural financial challenges, and improve financial literacy. The review examines regulatory frameworks, marketing strategies, and empirical evidence regarding the effectiveness of payments banks in enhancing rural financial accessibility. Furthermore, it identifies the constraints faced by these banks and offers recommendations for future enhancements.

Key Words: Operational Dynamics, Payments Banks, Rural Marketing, Financial Inclusion, Regulatory Frameworks, Marketing Strategies

1. Introduction

Payments banks represent a significant innovation in the financial sector, especially in developing economies where large portions of the population remain unbanked or under banked. Designed to provide basic banking services, payments banks aim to reach underserved populations, particularly in rural areas, thereby playing a crucial role in financial inclusion. This literature review aims to provide a thorough understanding of the role of payments banks in rural marketing of financial products, evaluating their effectiveness, identifying challenges, and proposing potential solutions.

2. Literature Review

Garg and Kapoor [1] performed research to determine the possibilities and challenges that payment banks face in India. The study's findings suggested that payment banks were more imaginative and revolutionary, with several opportunities to improve performance. Nazneen

A Study on Consumers' Perception of Social Media Influencer with reference to Cosmetics Products in Jamshedpur

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ABSTRACT

Influencers on social media have gained popularity as marketing tools because of their ability to raise awareness of and create discussion about brands. This study's primary goal is to evaluate social media influencers' efficacy by looking at their Attractiveness, Expertise, Content Quality, and Trustworthiness. To accomplish the study's goals, both quantitative and descriptive research methods were applied. Using the convenience sampling technique, 375 respondents' data were gathered, organized, and examined using SPSS software. The results have demonstrated that the Attractiveness, Expertise, Content Quality have significant impact on Purchase Intention. However, Trustworthiness showed an insignificant impact on Purchase Intention. The findings will help cosmetics marketers and retailers better understand how social media influencers connect with their goods. This study contributed new insights to our knowledge of the key characteristics associated with social influencer engagement.

Keywords: Expertise, Attractiveness, Content Quality, Trustworthiness, Social Media Influencer, Purchase Intention.

1. INTRODUCTION

A user who has a sizable social media following and built authority in a certain field is known as a social media influencer. Influencers can use their reach and authenticity to spread information that persuades people. They have the power to affect their followers' beliefs, actions, and shopping choices. Influencers are frequently regarded as trend-setters, and the companies and brands they support can greatly benefit from their advice and support. The phrase "social media influence" in marketing refers to a person's capacity to shape the opinions of others within an



**MITIGATING THE ETHICAL DILEMMA OF MONITORING REMOTE WORKING
EMPLOYEES THROUGH WORK DESIGN PERSPECTIVE**

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Abstract

Monitoring employees who work remotely is a highly delicate subject that raises various complex issues. There are numerous questions surrounding employee workplace monitoring, such as its definition, who carries it out, and why organizations implement it. The COVID-19 crisis has rapidly accelerated the global adoption of remote work, pushing many businesses to embrace this practice for the first time. Consequently, these organizations have had to quickly adapt to this new work arrangement, leaving them with limited time to establish plans or evaluate whether remote work can contribute to long-term sustainability and employee satisfaction. The objective of this paper is to outline the concept of employee monitoring and its impact on employees' goal-oriented behavior, productivity, physical and emotional well-being, as well as employers' trust in their employees. Furthermore, this research delves into the legal and ethical concerns that arise from monitoring individuals in the workplace, while also offering recommendations to promote fairness and an unbiased approach when formulating future workplace strategies.

Keywords: Employee monitoring, remote working, legal & ethical implications, employee well-being, privacy, motivation

Introduction

Problem Statement

The ongoing COVID-19 pandemic has significantly transformed the way we work, acting as a catalyst for change. As individuals and employers adapt to the "new normal" of remote work, the pandemic has brought about a shift in their working dynamics and left a lasting impact on the business mindset. For a business to thrive, profitability plays a crucial role, and employee productivity is directly linked to it. In the traditional framework, when employees work on-site within the office premises and a fixed schedule, managing and monitoring their performance becomes easier. Communication channels are less noisy, and individual responsibility and accountability are not easily dismissed due to external factors. However, when the pandemic struck, everything was turned upside down. Communication lines, work methods, physical workspace, and the means of tracking accountability and monitoring employee productivity, all had to be redefined within a legal framework.

While remote work has been experimented with by many organizations over the past two decades, evidenced by the rise in freelancers, gig workers, and the growth of internet platforms, the pandemic presented a unique and unprecedented crisis. Many businesses were unprepared and concerned about the anticipated decline in productivity and its impact on overall business performance as a result of the sudden shift from office-based work to working from home. Consequently, there has been a significant increase in the number of employees working remotely, as well as a surge in businesses adopting software solutions to monitor their employees.

In the past two years, there has been a noticeable increase in the adoption of monitoring and management



AN ANALYTICAL STUDY ON THE TRANSFORMATION OF RETAIL SECTOR IN INDIA

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Abstract

The Indian Retail Industry is the fifth largest in the world. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years. Though initially the retail industry in India was mostly unorganized, however with the change of taste and preferences of consumers, the Industry is getting more popular these days and getting organized as well. The Indian Retail Industry is expected to grow from US\$330 billion in 2007 to US\$640 billion by 2015. According to the 10th Annual Global Retail Development Index (GRDI) of A.T. Kearney, India is having a very strong growth fundamental base that's why it's the perfect time to enter into Indian Retail Market. Indian Retail Market accounts for 22% of country's GDP and it contributes to 8% of the total employment. The total retail spending is estimated to double in the next five years. Of this, organized retail –currently growing at a CAGR of 22%- is estimated to be 21% of total expenditure. The unorganized retail sector is expected to grow at about 10% per annum with sales expected to rise from \$309 billion in 2006-07 to \$496 billion in 2011-12. This paper focused on changing face of Retail Industry, organized or unorganized retail industry, major players in retail industry and also highlights the challenges faced by the industry in near future.

Keywords: - Retail Industry, Consumers, Growth, GDP, Employment

1. Introduction

India's Retailing Boom has acquired further momentum, dynamism and vibrancy with international players experimenting in the Indian market and the country's existing giants taking bold innovative steps to woo the consumer. At the same time, the early entrants are redefining their strategies to stay competitive and suit the new market landscape. The next few years are liking to witness rapid growth in the organized retailing sector with several leading international players establishing their presence in India by adjusting their formats to suit local tastes and buying behaviour while regional players have stepped up their defenses and are striving to gain edge over global players by using their knowledge of local markets. Clearly the next wave of the retail boom is upon us.

Retailing is one of the pillars of the economy in India. Over the past few years, the retail sale in India is hovering around 33-35% of GDP as compare to 20% in the US. The Indian retail industry is the fifth largest in the world. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years. Though initially, the retail industry in India was mostly unorganized, however with the tastes and preferences of the consumers, the industry is getting more popular these days and getting organized as well.

Retail market in India is estimated to reach USD 1.1 trillion by 2020 from USD 672 billion at present, with modern trade expected to grow at 20 per cent per annum. It further added: "FMCG market in India is expected to grow at a CAGR (compound annual growth rate) of 21 per cent and is expected to reach USD 103.7 billion by 2020 from USD 49 billion in 2016". Retail and FMCG markets in India are



EFFECT OF SOCIAL MEDIA INFLUENCERS MARKETING ON CUSTOMER PURCHASE INTENTION BASED ON DEMOGRAPHIC VARIABLES IN JAMSHEDPUR CITY

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Abstract

With the growth of limitless computing, what occurred to be public television materialized as an internet-connected schedule used by all marketers as “market transmission” to purchase and sell to consumers. Marketers are also certain of the great impact on the ability of internet-connected influencers to facilitate brands and fruits and surpass enormous audiences i.e. it make productive, competent investments at the same period. Buying construction courtesies outcomes in many socially accountable public being associated with internet influencers. Influencers can develop advantages that formulate judgments, hypotheses, philosophies and behaviors. This type of analysis is a research analysis whose objective is to specify the form of people attached to the Internet that impacts the purchasing goals of services. A connected to the internet exploration was used to gather data through Questionnaire. The Convenience sampling method under non probability sampling technique was used. The Collected Primary data was analyzed with the help of Percentage. The findings disclose that, shopping decisions are influenced by social media influencers marketing, Influencer Marketing on social media significantly affects general purchase habits based on Demographic Variables in Jamshedpur City.

Keywords: Social Media Influencers Marketing, Customer Purchase Intention, Market Transmission, Demographic Variables

1. Introduction

In comparison to different techniques, social media influencers are a victorious method to boost consumer confidence. Nonetheless, social media influencers are peeked at as minor intrusive and more attractive than additional traditional online advertisements like pop-ups and banners, which consumers commonly strive to thwart. Influencers are now considered delegated references thanks to technological advancements (Freberg, Graham et al., 2011). To manipulate their audience toward a distinct brand, influencers are used to establish two-way communication across online platforms like Facebook, Youtube, Instagram, etc. There is no extended debate about whether or not one requires an online existence because most customers use the internet every day. Having a website is today more of a need for firms than an embryo of competitive gifts. The world of the internet is always transforming, necessitating adaptation and endless advancement. The usefulness of swapping from conventional media advertising to online media advertising has been remarked on by certain enterprises. As a result, there was a rise in spending on social media platforms, particularly influencer marketing. Influencer marketing is becoming more widely known used, which is motivating further research because it continues to create several worries and issues among academics and industry specialists. However, the bulk of recent marketing studies only take into statement measurable characteristics, such as the number of supporters or the reach, and none of them described the comparable importance of measurable and



**“EFFECT OF CELEBRITY ENDORSEMENT ON CUSTOMER PERCEPTION FOR
SELECTED PRIVATE BANKS AT SMART CITY OF ROURKELA”**

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Abstract

Celebrity Endorsement as a part of Advertisement and Branding Strategy is common for all consumers in the Indian market. All the firms and industries use this celebrity, may it be film stars or sport persons as a celebrity to endorse their brand and become a brand ambassador for their selected products in the market across the globe. Many Researchers have worked on the impact of celebrity endorsement for different industries like FMCG, health care, Electronics segments and many more.

In this Research paper, Authors attempt to study the effect of celebrity endorsement on customer perception towards some selected bank in smart city of Rourkela. Total 300 sample size was selected for this study but only 278 respond was recorded and another 22 respond were rejected due to incomplete data. Descriptive and statistical method were used to analysis the data. Researcher found that Celebrity has the power to change their perception with a mean value of 4.10, whereas the most insignificant observation is they purchase the banking products because it is endorsed by their favourite celebrity with a mean value of 3.82. Researcher recommended that bank should adopt good advertisement strategy along with reputed celebrity for their brand ambassador of their brand.

Keywords: Celebrity Endorsement, Customer Perception, Branding, Private Banks.

Introduction

Banking Industry in India has a Vital role in developing the Economy of our Country. The various banking related products and services provided by banks in India having total 34 in numbers from which 12 are Indian government banks and 22 are private sector banks. These banks provide their services in both rural and urban areas at equal preferences. At present Rourkela, one of the smart cities in Odisha having total 26 banks including PSU & Private sector banks) which provide both financial related services to customers.

Advertisement which a power tool use celebrity endorsement a way to create awareness in the mind of the customer and to know the customer perception on that celebrity endorsing specific brands. Many customers adopt celebrity as their role mode many it be movie stars, TV serials actors or sport persons as they influence the customer mind for purchasing the specific products they are related with those brands. Celebrity appearance and looks captures the mind of the customer for remarkable memory of that customers.

Some private banks having their brand ambassador represents to large population of our country. Celebrity endorsement which shows trust and faith at different circumstances also associated with customer perception on this celerity too. Some celebrity endorsement by private banks is listed below (Selected 4 banks).

| Sl. no | Name of bank | Name of celebrity | Profession | Tag line |
|--------|--------------|----------------------|------------|------------------|
| 1 | IDFC FIRST | Mr. Amitabh Bachchan | Fim star | Always you First |

Analysis of the Performance of Tata Steel: A case study of Steel Workers Welfare Society, Jamshedpur

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Abstract

This paper examines the performance of Tata Steel in Steel Workers Welfare Society and to analysis the short term, long term and profitability position of the company. The secondary data has been collected from websites of the company over a period of 4 years from FY 2017-18 to FY 2020-21. Income statement, Position statement and Ratio analysis were used to examine and analysis of the company position. The study reveals that the company's profit has marginal result of increased expenses and COVID-19 and the working capital of the company fell down because the company has relied heavily on non-current assets. The study also shows that the short term financial position of the company has not satisfactory because the company has not fulfilled the ideal point of the ratios, The long term financial position of the company has also been not satisfactory and the Profitability position of the company has earned profit on the proportionate percentage for gross profit ratio, Net profit ratio and return on shareholders' investment.

Keywords: - Tata steel, Income Statement, Position Statement, Ratio Analysis.

1. Introduction

Tata Steel is an Indian Multinational Steel-production organization headquartered in Mumbai, Maharashtra, India. It is one of the best steel delivering organizations all around with a yearly unrefined steel limit of 23.88 million tons (in FY 17) and the 2nd biggest steel organization in India with a yearly limit of 9.7 million tons after SAIL. Established