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FACTORS ANALYSIS: APPAREL TRY AND BUY SERVICES BY E-COMMERCE COMPANIES IN BANGALORE

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ABSTRACT

The rapid development of online sites has provided a huge marketplace for Apparel Retailing. Of late online retailing is becoming another business trend in Bangalore, India. Therefore, this research study establishes strong factors that influence on e-commerce towards 'Try' and 'Buy' services. This research also recognizes the factors of e-shopping quality proportions that impact consumers' e-commerce satisfaction and e-commerce motive on online clothes shopping. Also, the research investigates the relationships between the variables for e-shopping motive. Key data were accumulated through review questionnaire with 300 respondents who've experience purchasing clothing online through e-commerce sites.

In this analysis, 20 factors have been used, and factor evaluation has been put on all the 20 factors. Principle component evaluation has been applied for the extraction of factors. Before the extraction, the assumption is that all of the primary variables come with an Eigen value adds up to 1. The respondents asked to rate the 20 factors on the pace of five-point level (1 - Strongly disagree and 5 - Strongly agree)

Convenience Sampling is selected for this study; convenience sampling is a non-probability Sampling technique, Predicated on Saunders et al. (2009), non-probability sampling approach is thought as sampling technique offering a variety of methods to choose samples relating to personal own subjective judgments.

Throughout the research the Statistical Package for Social Research (SPSS) version 16.0 has been used for analysis, data gathered is examined, and results are discussed. The research results of the research project were mentioned to know the factors influencing most on apparel Try & Buy Services and this is based on factor analysis thru' SPSS. Finally, managerial implications have been suggested to provide useful information to the online apparel retailers. The research paper finally presents with factor analysis & conclusions for future researchers

Key Words: *E-commerce, Try and Buy, Apparels, Retailing, Online Shopping*

INTRODUCTION

The Internet has changed the way consumers shop and purchase goods and services, and has swiftly evolved into a worldwide trend. Many companies have started out utilising the web with the purpose of slicing marketing costs, in doing so reducing the price tag on their products and services to be able to stay forward in highly competitive market segments. Companies also make an online search to mention communicate and disseminate information, to market their product, to use feedback and to conduct satisfaction studies with customers. Customers make an online search and then choose the products online, but also to compare prices, product features and after sales service facilities that will acquire if they choose the product from a specific store. Many experts are positive about the chance of web business.

Added to the tremendous potential of the E-commerce market, the web offers a unique chance for companies to more successfully reach existing and potential clients. Although almost all the earnings of online deals originate from business-to-business, experts of business-to-consumer shouldn't lose confidence. It's been more significant than ten years since business-to-consumer E-commerce first developed. Scholars and professionals of e-business consistently make an effort to gain a better understanding of consumer behavior in cyberspace. Combined with the development of E-retailing, research workers continue to describe E-consumers behavior from different perspectives.

A lot of their studies have posited new emergent factors or assumptions which derive from the traditional types of consumer behavior and then look at their validity in the web context.

The Indian market is slated to expand by upwards of 7% yearly within the next couple of years which is probably the highest rates of any big rising economy. And a great deal of this expansion would be on the trunk of domestic use of goods and services. E-commerce is aiding people in smaller cities in India gain access to quality products and services similar from what people in the bigger cities get access to. It's being forecast that near 65% of online consumers would result from beyond the most notable eight large places by end of the year.

Increasing internet penetration has helped to grow the possible client pool. Internet penetration is merely about 12% users as against about 81% in America and 36% in China. However this quantity continues to go up at a regular speed because of dropping charges for

broadband connections.

Indians are also progressively using cellular devices for not only search but shopping as well. The amount of smart phone users is quickly increasing in India and with 4G services is likely to get even more people heading online. There are about 900 million mobile readers and this amount is likely to touch 1.4 billion by 2015. Of 29 million are believed to be dynamic mobile internet surfers.

Innovation is supporting e-commerce companies break the inertia for online shopping by offering advantages to customers not usually available in a offline store. Business models include no question asked come back policies ranging from seven days to 31 days and nights, free product deliveries, try before buy service and the industry dynamics changing cash on delivery model. Creativity has really helped to uncover people as to how they are able to order products, try the merchandise and also pay when they get physical delivery of the merchandise.

It has been a significant success because Indians remain reluctant to provide their credit/debit credit card details online, buy with no the touch and feel theory and want the mental health comfort that they might actually get the merchandise once repayment has been made. These enhancements have resulted in further improvements downstream as ancillary companies are developing to aid these initiatives.

Some companies have started to build up support mechanisms for the total cash on delivery model and to attract touch and feel strategy and are also hoping to attain the much-flung edges of India, including in the interiors where traditional logistics companies remain has not found their presence. Logistics companies are also shoring up their action and have begun to build specific verticals and competence to address particular requirements of e-commerce companies.

Despite all this, it's been a remarkable story up to now. The much recognized Indian e-commerce company Flipkart.com, which modelled itself after Amazon.com and has already been commanding a valuation of US\$ 8 billion. All this has caught the interest of Amazon.com which inserted the marketplace in February 2012. It arrived in through Junglee.com, a cost assessment site and has already been among the most notable ten sites in the United States. IN-MAY 2014, Flipkart merged with Myntra.com Indian fashion e-commerce founded in 2007 to compete keenly against Amazon and other founded offline

stores in the clothes and accessories portion. Myntra persists to operate and operate separately to increase its market show from 50 to 70 % of the marketplace talk about. In 2014, Myntra's stock portfolio included about 1,50,000 products of over 1000 brands which range from international brands to developer brands in India. In July 2016 Myntra attained their rival Jabong to be India's most significant fashion platform.

Hardly any companies have a permanent eye-sight around customer acquisition, retention, and frequent conversations. Far more can be carried out in understanding the linkages between design and efficiency based on end-user experience and interpersonal integration. However to achieve a hardcore market like India your small business needs to most probably to long-term tactical partnerships alternatively than an in advance "purchase services" model. The benefit would be worthy of its weight. India has more than 3,411 operating e-commerce centers, regarding analyze conducted by eBay India for its 2011 census.

Indian web is clouded with e-commerce (B2B, B2C, B2G, and C2C type business models) start-ups and increasing like mushrooms in the garden. India- the next superpower and has more than 100 million internet surfers which are continuously growing by the launch of 3G and 4G. They would like to be online always by any internet empowered gadgets. Consumers are moving from street bargaining to online web bargaining. The normal Indian Mentality of "seeing and thinking" or "how it'll look" is changing by producing some creative business models like "cash on delivery" by major e-commerce sites.

BLUESTONE: Bluestone, the successful online website, has launched several customers focused experience including free delivery on results and 'Home Try On' for customers where in fact the customer can reserve an appointment to test a few products from Bluestone. This service happens to be available in 16 locations in India.

CARATLANE: A close rival of Bluestone in the web jewelry market of India offers a tiny assortment of jewelry (around 500 products) which is often tried out at home. Customers can pick 5 bits of jewelry from its collection, reserve a scheduled appointment and check it out on in the conveniences of these homes. Regardless of small inventory designed for the Try-and-Buy service in comparison with competition Bluestone, this service comes in 22 towns across India.

URBANLADDER: A respected online furniture sales site has exposed to a 'Home Trial' service in which the customers can trail up to three single seater sofas in their house. This

service charge is at Rs.299 and also contains a catalog of swatches of different kinds and colors of fabric that your customer can examine alongside the decor for home suitability. The service fee is redeemable after the purchase of furniture. Aside from sofa beds, this service is for all the categories such as apparels, wood, leather, and leatherette sofas.

REVIEW OF LITERATURE

From your consumers' viewpoint, e-shopping relates to the knowledge of various encounters such as information search, website surfing, and navigation, participating ideal, post-purchase problem quality and satisfaction with one's acquisitions. Relating to Ha and Stoel (2012), e-shopping quality identifies overall consumer perceptions of the web store's performance and success in conditions of its service or product offering through its digital store.

Wolfinbarger and Gilly (2003) were centered in measuring eTailQ that incorporates factors that plays a part inexperience and satisfaction of online shopping. Initially, Wolfinbarger and Gilly (2003) developed 40 online retail quality items which composed to eight factors such as fulfilment/ trustworthiness, customer support, personalization, experiential/atmospheric, simplicity, informativeness, selection and security/ level of privacy. The ultimate eTailQ range is suggested to four sizes that are composed 14 items such as website design, customer support, fulfilment/ stability and security/ level of privacy. Examination of Wolfinbarger and Gilly (2003) research recommended that the factors of website design and fulfilment/ trustworthiness are tightly related to quality of web store. For the factor of customer support only mildly related to the grade of online stores and surprisingly security not significant to gauge the quality of web store aside from the regular buyer at the web store.

Apparel purchases now constitute one of the fastest-growing sections of e-commerce. Thus, there are strong theoretical and managerial reasons to understand consumer characteristics associated with buying attire online. Consumer spending at clothing websites is increasing, which is presenting a tough battle in this segment, which had usually been dominated by physical stores.

Profiling consumer decision-making styles within an online framework has importance to marketers, consumer affairs specialists and promoters to look for the behavioural patterns and it is also very important to the marketplace segmentation. Today's research goals to verify the

affect of consumer decision-making styles on the possibility to activate in online shopping of apparels. This research clarifies the partnership between each decision style category and online shopping utilization in Indian framework with empirical research to enrich the books.

Novelty and fashion customers buy innovative products. Within their research, Cowart and Goldsmith (2007) also reported a favourable affect of the novelty and fashion awareness on online garments shopping. Internet advantages like quick access and searching, and instantaneous information revisions help customers to gain access to rare and different items (Zhang, 2006). Recreational consumers recognize shopping as a great and pleasurable activity. Hedonic value and entertainment benefits are essential shopping motivations and important factors (Babin, Darden & Griffen, 1994; Peters & Bodkin, 2007). Alternatively, price-conscious customers appreciate quality value for money and tend to be more sensitive towards sales offers (Sproles & Kendall, 1986). Impulsive and careless customers never plan their shopping. They have a tendency to buy on the spur of the moment and don't even value acquiring the best buys

(To, Liao & Lin, 2007). Puzzled by information overload on way too many brands and stores, some customers finish up becoming indecisive (Sproles & Kendall, 1986). Habitual or brand-loyal consumers have most liked brands and stores Goswami and Khan 305 or sites for shopping. Information search and decision-making operations for these customers derive from their last shopping activities (Bettman & Sujan, 1987).

Sproles and Kendall (1986) identified consumer decision-making styles as a mental, cognitive orientation towards shopping related with their personality. Earlier literatures on varieties of buyer's behaviour were predicated on their characteristics, which range from rationale and quality consciousness to impulsiveness and lastly to information overload (Lastovicka, 1982; Maynes, 1976). Sproles and Kendall (1986) put together the conclusions of prior authors and consolidated the traits to build up a consumer decision-making styles (CSI) list. It constitutes eight basic validated consumer decision-making characteristics, with every one of them representing a crucial mental method of product utilization. CSI is the most examined instrument, which is main systematic attempts to make a methodology for calculating shopping orientations (Hafstrom, Chae & Chang, 1992; Mitchell & Bates, 1998; Wickliffe, 2004). This process is been analyzed in the framework of online shopping (Yang & Wu, 2006).

Research Gap

With this worked up schedule in lives, people don't have enough time to venture out and look for their needs. This has increased the demand for online shopping and the many services which will make the work possible for people. A lot of the companies are controlling their online portals to sell their products online. Thus people want for comfort full online shopping, that can be attained by getting proper services from the firms. Apparels will be the one that are preferred most for shopping on the internet but because of inadequate trust and absence of touch & feel the merchandise people are reluctant to buy online. Thus to generate more trust e-commerce companies began to implement the touch and feel strategy to customers by giving try before the purchase. Thus this implausible development of e-commerce industry has activated the thought of conducting a research study on locating the factors that impact the consumers to make use of the apparel try to buy service by the e-commerce companies.

RESEARCH METHODOLOGY

Congruent to Saunders, Lewis and Thorn hill (2009), research design would be the standard plan of how to answer research question. Furthermore, research design contain objectives produced from research question, designate the sources that intend to collect data, ethical issues and awareness of the constraints such as usage of data, time, location and money.

This study is design predicated on the quantitative methodology which is developed through the conceptual platform from previous books and examined data analysis (Zikmund, 2003). Descriptive an exploratory research evaluation will be utilized in this research study. Relating to Saunders et al. (2009), the descriptive examination is talking about the characteristics of the population. On the other hand, exploratory research is used to determine the factors affecting the consumers and studying a predicament to be able to explain the partnership between factors (Saunders et al., 2009). Overall, the descriptive study can be used to spell it out characteristics of the population; exploratory study can be used to review and describe the e-shopping on online apparel retailing and its relationship with e-shopping satisfaction and e-shopping objective.

Objectives of the Study

1. To determine the awareness level of the try and buy service in consumers.

2. To examine what factors influence the adoption of the try and buy service.

Sampling Design, Sampling Method, Tools for Data Collection, Statistics tools

a) Population: Bangalore

b) Sample design

Sample size: The test size chosen for the study is 300 in the region of Bangalore.

Sampling unit: All of the respondents who look for apparels online will be the test to be surveyed.

Sampling method: In such a research non-probability sampling method, i.e., convenient sampling method can be used for collecting most important data.

c) Approach to data collection

Primary data: Most important data contain original information collected from test size of 300 respondents surviving in Bangalore, India.

Secondary data: The analysis also contains supplementary data, i.e., data from books, authenticated websites, and publications for the latest improvements merely to gain insights for the views of various experts.

d) Tool for data collection

The info collection tool used for the research is "Questionnaire" to get the primary data for the empirical research on consumer belief towards apparel try to buy service by e-commerce companies.

e) Developing a questionnaire

The questionnaire contains two main parts. The first part consists combo of both of closed finished, and available ended questionnaire and the next part involves five-point period level, i.e., from strongly agree to strongly disagree.

f) Factor Analysis has been used for factor extraction and data interpretation using statistical tool SPSS 16.0 version.

DATA ANALYSIS AND FINDINGS

All the gathered data were tabulated and examined using 'SPSS' version 16, statistical software. The total research has been split into two parts.

a) **Reliability Check:** After examining the consistency of the tool during the pilot study, trustworthiness was again computed by making use of Cronbach's Alpha ensure that you found reliable as the worthiness (0.952) was higher than 0.6 which is very reliable.

b) **Factor Identification Analysis:**

To recognize the latent factors 'Q,' type factor research was determined to deploy. Before, doing the Q factor analysis, the researcher conducted KMO (Kaiser-Meyer-Olkin) test to check on whether the test is enough for doing the factor analysis and thus found the value at 0.7, consequently Bartlett's Test of Sphericity was also significant. The factor analysis was done with an Eigen value higher than 1. Principal Component Axis Method and Varimax Rotation Method were used.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.930
Bartlett's Test of Sphericity	Approx. Chi-Square	4437.832
	df	190
	Sig.	.000

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value obtained is 0.930 which means the data is adequate for conducting factor analysis.

Extraction Method: Principal Component Analysis.

Component Matrix ^a			
	Component		
	1	2	3
I look for availability of try and buy feature before placing an order.	-.144	-.682	.570
I still purchase apparels even if try and buy is not available.	.867	-.136	.211
Try and buy is important if the number of days taken to deliver the product is more.		.478	.102
Try and buy should be available for all products.	.935		
Try and buy should be available across all pin codes.	.945	.156	
Try and buy helps to take less time to evaluate and select the apparel.	.714	.418	

Try and buy infuses more trust on online apparel shopping.	.877	-.110	.101
Try and buy will ensure more people will shop apparels online.	.902	.338	
Try and buy allows me to try out the products, before buying, at the comfort of my home.	.930		
Try and buy reduces the risk of size/fit issue.	.158	.777	-.504
Try and buy help me feel the material before making the purchase decision.	.866	.160	
Try and buy ensures lesser returns due to colour or match issues.	-.243	.889	.317
Try and buy reduces the overall purchase life cycle time.	-.229	.723	.212
Ready to pay extra charges for this service.	-.248	.585	-.278
Different sized apparel should be bought during delivery.	-.193	.770	.552
I will not buy apparels online of there is no try and buy service.		.173	.777
Try and buy will make online shopping items simple and hassle free.		-.146	-.191
Try and buy will help e-commerce companies to reduce their return rates.	-.243	.889	.317
Try and buy will help e-commerce companies to cut their operating costs.	-.180	.734	-.490
Try and buy feature should be introduced by all e-commerce companies.	.119	.180	
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

Showing Total Variance Explained

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.607	33.037	33.037	6.60	33.037	33.037	6.56	32.808	32.808
2	5.338	26.691	59.727	5.33	26.691	59.727	3.80	19.009	51.816
3	2.175	10.874	70.601	2.17	10.874	70.601	3.75	18.785	70.601
4	1.611	8.055	78.657						
5	1.222	6.112	84.769						
6	.759	3.795	88.564						

7	.568	2.839	91.402						
8	.431	2.153	93.555						
9	.274	1.369	94.924						
10	.218	1.089	96.014						
11	.214	1.068	97.082						
12	.175	.874	97.956						
13	.139	.696	98.652						
14	.094	.470	99.122						
15	.062	.312	99.434						
16	.048	.239	99.673						
17	.027	.135	99.808						
18	.021	.105	99.913						
19	.017	.087	100.000						
20	1.786E-16	8.928E-16	100.000						

Extraction Method: Principal Component Analysis.

From the above table, all the variables having Eigen value higher than 1 are extracted. You will discover five factors having Eigen value higher than 1. The bigger the Eigen value of one factor, the best is the quantity of variance described by that factor. Cumulative ratio of five factors extracted collectively take into account 84.769 % of total variance i.e. information within original 20 variables.

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotated Component Matrix ^a			
	Component		
	1	2	3
I look for availability of try and buy feature before placing an order.	-.159	-.885	
I still purchase apparels even if try and buy is not available.	.865	-.252	
Try and buy is important if the number of days taken to deliver the product is more.	.130	.271	.393
Try and buy should be available for all products.	.928		-.111
Try and buy should be available across all pin codes.	.959		

Try and buy helps to take less time to evaluate and select the apparel.	.747	.298	.191
Try and buy infuses more trust on online apparel shopping.	.868	-.156	-.118
Try and buy will ensure more people will shop apparels online.	.923	.269	
Try and buy allows me to try out the products, before buying, at the comfort of my home.	.929		
Try and buy reduces the risk of size/fit issue.	.188	.908	.157
Try and buy help me feel the material before making the purchase decision.	.881		
Try and buy ensures lesser returns due to colour or match issues.	-.128	.418	.871
Try and buy reduces the overall purchase life cycle time.	-.139	.373	.680
Ready to pay extra charges for this service.	-.214	.616	.238
Different sized apparel should be bought during delivery.		.169	.949
I will not buy apparels online if there is no try and buy service.		-.416	.684
Try and buy will make online shopping items simple and hassle free.	-.103		-.227
Try and buy will help e-commerce companies to reduce their return rates.	-.128	.418	.871
Try and buy will help e-commerce companies to cut their operating costs.	-.151	.869	.181
Try and buy feature should be introduced by all e-commerce companies.	.129	.179	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 4 iterations.			

FACTOR ANALYSIS

1. From the rotated factor matrix, variables 2, 4, 5, 6, 7, 8, 9 and 11 have the loadings of .865, .928, .959, .747, .868, .923, .929 and .881 respectively are loaded on factor 1.

This suggests that factor 1 is a combination of these 8 variables. The factor 1 can be interpreted as the combination of “I still purchase apparels even if try and buy is not available”, Try and buy should be available for all products”, Try and buy should be available across all pin codes”, Try and buy helps to take less time to evaluate and select the apparel”, “Try and buy infuses more trust on online apparel shopping”, Try and buy will ensure more people will shop apparels online”, Try and buy allows me to try out the

products, before buying, at the comfort of my home” and “Try and buy help me feel the material before making the purchase decision” This factor can be interpreted as **Convenient and time saving.**

2. The variables 10,14, and 19 having the loadings of .908, .616 and .869 respectively are loaded into factor 2.

This suggests that factor 2 is a combination of 3 variables. The factor 2 can be interpreted as the combination of “Try and buy reduces the risk of size/fit issue”, “Ready to pay extra charges for this service” and “Try and buy will help e-commerce companies to cut their operating costs”. This factor can be interpreted as **Demand for the service.**

3. The variables 13,15,16 and 18 with loadings of .680, .949, .684 and .871 respectively are loaded into factor 3.

This suggests that factor 3 is a combination of these 2 variables. The factor can be interpreted as the combination of “Try and buy reduces the overall purchase life cycle time”, “Ready to pay extra charges for this service”, “Different sized apparel should be bought during delivery”, “I will not buy apparels online of there is no try and buy service” and “Try and buy will help e-commerce companies to reduce their return rates” This factor can be interpreted as **User friendly.**

CONCLUSION

1. The analysis is an try to find the factors influencing consumers to the apparel try to buy service provided by the e-commerce companies. From the info examination, the factors extracted from the many variables are
 - a. **Convenient and time-saving**
 - b. **Demand for the service**
 - c. **Ease of use**
2. According to the Data Collected, 85.9% respondents know about try to buy service provided by the e-commerce companies.
3. The try and buy service is the most well-accepted service during online buying of apparels which constitutes 51.2% of respondents preferring this service, cash on

delivery with 30.4% respondents preferring, 10.2% respondents prefer customized products and 8.2% respondents prefer with a user-friendly website.

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**“Consumer buying behaviour towards Luxury Motorcycles, with reference
To Triumph Motorcycles Ltd, Bangalore”**

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Abstract

Consumer buying behaviour is the consumer’s attitudes, preferences, intentions, and decisions etc. that influence the behaviour of a consumer in the market when purchasing a product or service. The focus of this project was to attempt to understand the buying behaviour of the consumers of Triumph Motorcycles in Bangalore, as well as to understand the various factors that played a role in influencing the purchase decision for a potential or existing customer to Triumph. This study also looked to obtaining valuable feedback and suggestions from consumers of the brand and give actionable advice to the management to improve the overall buying experience for new and current customers to the brand.

Both primary and secondary data was collected for the purpose of the study. With the primary data being more useful in the process of analysing and find out the consumers behaviour when making a purchase of a Triumph motorcycle and understand the factors that influence their purchase decision and gain insight on improving the overall buying experience towards the brand.

The technique of Sampling to collect data from respondents was the “Random Sampling Technique’ and respondents were sent Questionnaires made with Google Forms shared on various Triumph owner WhatsApp groups. From the study we can ascertain that Triumph India have done well to provide quality products and services in the Indian market and most of the respondents would rate their experience with Triumph as Excellent and chose to purchase a Triumph motorcycle over the other premium motorcycle brands available in the market, due to main factors like the build quality, reliability, brand image, and the style statement that owning a Triumph motorcycle brought them.

Keywords: Consumer Behaviour, Luxury Motorcycles, Triumph Motorcycles

1 Introduction

Consumer behaviour is the study of how individuals, customers, select, buy and use goods and services to satisfy their various needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for these actions. When studying consumer behaviour, one must see how an individual decides to use their available but limited resources like time, money and effort on fulfilling their needs and wants. It includes the study on what a consumer buys, why they decide to buy it, when they buy it, how often they use it and how often they buy it.

Definitions of Consumer Behavior

According to Kotler and Keller in 2006, Consumer behaviour was defined as the study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. According to Peter and Olson in 2008, Consumer behaviour was defined as “the study of psychological, social and physical actions when people buy, use and dispose products, ideas, services and practices”

Definitions of Consumer Buying Behaviour

According to Philip Kotler, “Consumer buying behaviour refers to the buying behaviour of final consumers those individuals and households who buy goods and services for personal consumption”. According to Solomon et al in 1995, “Consumer buying behaviour is a process of choosing, purchasing, using and disposing of products or services by the individuals and groups in order to satisfy their needs and wants.”

Consumer Buying Behaviour Model



1. **Need and Problem Recognition-** Is the first step in the consumer buying behaviour model. In this stage a consumer feels that she/he has an unfulfilled want or need that they would like to fulfil. For Example- An individual decides that he like to have a motorcycle for the purpose of transportation
2. **Information search-** This is the second step where the consumer begins to gather relevant information to a product that he/she believes will satisfy their unfulfilled need or want. For Example- The individual begins to research the internet to gather information about the motorcycles that are available in the market as well as their features.
3. **Evaluation of Alternatives-** In this stage the consumer begins to narrow down their choices based on various factors that affect their purchase decision. For example- An individual narrows down his search for a motorcycle based on the price and brand of the motorcycle.
4. **Purchase decision-** In this stage the consumer decides to purchase a particular product from a particular brand after thought and consideration, and assumes that this product will satisfy their unfulfilled need or want. Example- An individual decides to buy a chosen motorcycle from a particular brand.
5. **Post-purchase Evaluation-** At this stage the consumer decides whether the purchase actually satisfied her/his wants and needs. For example- Whether the individual satisfied or unsatisfied with the project after purchase.

Importance of Understanding Consumer Buying Behavior

A marketer must understand the buying behavior of a consumer towards a product or service offered by them or a firm they are competing. By understanding these behaviors they are able to maximize sales, retain customers and appeal to new customer bases or make decisions to launch a new product in the market or even to pull out a certain product from the market due to it being unsuccessful among its targeted consumers. Some of the important reasons to study consumer buying behavior are:-

1. **Setting of Pricing Policies-** studying a Consumers buying behaviour to a product or service is important in setting the pricing policies. In some cases, buyers are seen to purchase only particular products of a company because they are cheaper as compared to the competitions products. However in some cases consumers are seen to purchase certain products that are expensive and have an element of prestige and indicate a high

social status of an individual, Example- Purchase of a luxury Car. Therefore the study of these behaviours must be done to set an appropriate price of a product to attract customers to it.

2. **Effective Marketing Decisions-** A marketer must studying a consumers buying behaviour to a product or service, As these behaviours play a major role in influencing the marketing decisions of a firm. If a marketer is able to understand and predict the behaviour of consumers then he/she can make effective marketing decisions, However if the marketer fails to properly understand the behaviour of consumers then it would lead to improper and ineffective marketing decisions made by them.
3. **Maximise Profit-** When the behaviour of a consumer is understood accurately and effective marketing decisions are made by the marketer, a company will begin to experience an increase in the sales and profit earned by them. With an increase of profit and product sales, the company will experience a growth of operations, market share and so on. Therefore in order to maximise these factors a marketer must understand how a consumer behaves, uses, disposes and chooses a product or service
4. **Predict Changes -** If a marketer is able to study and predict a consumer's buying behaviour they will be able to understand the consumer's tastes and preferences to a product or service, and will be able to predict potential or future trends for certain products or services, that a consumer will like or dislike in the future. When these tastes and preferences of a consumer are understood a firm and predict and adapt to changes in marketplace.

Review of literature

IUP Journal of Brand Management. Dec2017Author(s): Attri, Rekha; Bairagi, Rahul

The luxury bike market in India is still in its introductory stage. There have been a number of challenges being faced by the companies in establishing their foothold in the Indian market. This paper by Attri Rekha and Rahul aims at studying the challenges faced by the manufacturers and dealers while marketing luxury bikes in India. The study was carried out by conducting in-depth interviews of 24 dealers and 15 company officials of different luxury bike brands in Tier I and Tier II cities. Various issues and business challenges faced by the manufacturers and dealers of luxury motorcycles in the Indian market have been highlighted. The findings of the study would help multinational companies identify the challenges of selling luxury bikes in the Indian market and devise marketing plans to reach out to potential

customers and also work on those factors which enhance dealers' satisfaction.

Authors - Suharyanti¹, Bambang Sukma Wijaya¹ & Melida Rostika¹ Online Published: November 20, 2015

This paper examines the role of country-of-origin image (COO image) values in the process of purchase decision making of big motorcycle consumers in Indonesia. Referring to the COO image values such as Authenticity, Differentiation, Quality Standard and Expertise, as well as the elements of purchase decision making process such as Need Recognition, Information Search, Evaluation of Alternatives, Purchase Decision and Post Purchase Decision, researchers conducted in-depth interviews to five Triumph big motorcycle consumers. The results show that the authenticity of the British-made product is the main consideration of consumers both in searching for information and in recognizing the need of big motorcycles. The competitive advantages of product that make it different from other products is the consideration in evaluating the brands, while product quality has the role in stimulating the purchase decision and post purchase actions, in which also strengthened by the perception towards the British-expertise in producing big motorcycles. This research is very beneficial to big motorcycle brands in understanding the mindset of Indonesian consumers

Author(s): Attri, Rekha; Bairagi, Rahul Issue publication date: 21 July 2020

The purpose of this study is to discuss the complexities and challenges involved in retailing luxury motorcycle brands in India.

This study has been developed by carrying out in-depth interviews of company officials of Triumph Motorcycles. The researchers also reached out to various distributors of luxury motorcycles in Tiers I and II cities, and through the interview process, tried to understand the problems/issues faced while selling luxury motorcycles.

There has been a marked increase in the branding and marketing of luxury products in the recent years. Although the two wheelers account for 80 per cent of the domestic demand, the luxury motorbike market in India is still in its introductory stages. This study discusses the challenges faced at Triumph Motorcycles and raises questions on what should be done to increase the market share of Triumph Motorcycles in India. Readers would get insights into the activities carried out to build customer connect and would be able to suggest marketing strategies and customer relationship programmes for luxury motorcycle brands.

Sachin Vilas Yadav Research Scholar, Shivaji University, Kolhapur. & Dr. H. P. Shirke

Head and Asso. Professor, Published-05/02/2021.

Motorcycle is basically a two-wheeler mechanism with an engine used basically for the purpose of conveyance. It is not only the consumer itself, but there is also a lot of internal and external stimuli, including demographic factors, economic factors, and sociological factors and psychological factors etc. The aim of this study is analyze the demographic factors and buying behavior decision of the two wheeler users. The analyzed demographic factors of the customers and factors influencing on costumer buying behavior.

Mr.S.Syed Muthaliff, Vithaki.B, Sugashini.S January 2019

Information is an important aspect in our life. Information or knowledge about the product he intends to purchase is very important for a customer. Similarly, knowledge about the sources from where the customers are getting information is very vital for a marketer for channelizing his marketing communications in such a way that it will reach his target customers in the right way at minimal cost. In that context, the present study is intended to investigate and identify the information sources through which customers are gathering information on two-wheelers and the relative importance of these sources on their purchase decision. This study also tends to analyse the effects of the socio-economic characteristics of consumers on these information sources. This study is based on a questionnaire survey conducted among 100 Two-wheeler users in Trichy district of Tamilnadu. Statistical tools like Chi-square analysis, Multiple Regression, Factor analysis and Percentage test has been used for the meaningful analysis and interpretation of data. This study will be a ready reckoner for the two-wheeler manufacturing companies and dealers to identify the sources of information which the customers consider to be the most reliable and highly influential in their selection of two-wheeler brands/models. The findings of this study will equip them to make their marketing efforts to be more customers centric and will also facilitate them in the selection of the right medium for communicating with the customers

Mohd Rizaimy Shaharudin, Anita Abu Hassan, Suhardi Wan Mansor, Shamsul Jamel Elias, Etty Harniza Harun, Nurazila Abdul Aziz

This study is about the discoveries on the relationship between extrinsic attributes of product quality with brand loyalty. It helps to extend the understanding of a commitment to re-purchase a product, due to the feelings and effects formed as a result of the perception of quality. Results obtained in this study with the earlier literature are consistence to confirm that although the product in study was different, the product quality based on the perceived quality (extrinsic attribute) was still found to have significant influence on the brand loyalty.

This happened because the customer has developed perceptions that derived from high level of customer awareness, good image from marketing activities such as advertising, sales promotion and etc. Such perceptions may increase the consumer's desire to buy the product. Future research should focus on the similar study of product quality and brand loyalty to the other brands being the competitor to Malaysia National Brand Motorcycle/Scooter in the market. By doing this only the gap can be closed with a clearer picture on the extended scope of market environment which can be further examined. Keywords: Product Quality; Brand Loyalty; Intrinsic Attributes; Extrinsic Attributes; Perceived Quality.

Limitations of the Study

1. Due to the study being on a shorter time frame not many of the respondents were able to full up the questionnaires to their 100 % satisfaction.
2. The research study is geographically limited to respondents from Bangalore only.
3. Some of the respondents feedback was not considered to be a 100% reliable as their opinion towards the brand was subjective, and some of them chose not to give their honest opinion The Sample Size of the study was about 107 respondents who were mostly cooperative and helpful to fill the questionnaires' and provide additional inputs and information.

Research methodology

The research methodology of a study refers to how a research study was undertaken. This includes the details on the research design, a descriptive research along with quantitative questionnaire design structure has been used in this research, convenient sampling technique, with adequate sample size, were used along with various methods of Data collection. The research methodology chapter which helps the researcher to work in a systematic manner. Research is the original contribution from a researcher to an already existing knowledge bank.

Research Objectives

1. To study the Consumer Buying Behaviour of consumers towards a Luxury Motorcycle Brand with reference to Triumph Motorcycles Ltd. –
2. To study the various factors that affect the Buying Behaviour of Consumers towards Triumph Motorcycles

3. Provide valuable suggestions and feedback to improve the overall buying experience towards Triumph Motorcycles.

Sample size

The Sample Size for this research is 107 respondents and the study was conducted in Bangalore

Sampling Technique

The technique of Sampling to collect data from respondents was the “Simple Random Sampling Technique. Respondents were sent Questionnaires made with Google Forms shared to various Triumph owner WhatsApp groups. The type of questions used in the Questionnaire, were Multiple Choice questions, Dichotomous questions and Likert Scale questions.

Hypothesis for the Study

H0: Null hypothesis

Consumer buying behaviour towards Triumph Motorcycles is Negative in Bangalore

H1: Alternate hypothesis

Consumer buying behaviour towards Triumph Motorcycles is Positive in Bangalore

Scope of the Study

This study attempts to understand the buying behaviour of consumers towards Triumph Motorcycle. It aims to understand the factors that play a role in influencing the purchase decision of a consumer. This study also aims to look at obtaining valuable feedback and suggestions from consumers of the brand and give actionable advice to the management to improve the overall buying experience for new and current customers to the brand

Data Interpretation

The data collected was tabulated using an excel sheet. With the help of the tabulated data chi square test was performed.

5 - Strongly Agree; 4 – Agree; 3 – Neutral 2 – Disagree; 1 – Strongly Disagree

Questions	1	2	3	4	5	Total
Variable 1	19	19	24	18	26	106
Variable 2	14	20	27	17	29	107

Variable 3	38	16	21	16	16	107
Variable 4	29	20	12	29	17	107
	100	75	84	80	88	427

Chi-square Test

O	E	O-E	(O-E)²	(O-E)²/E
19	25	-6	36	1.44
19	19	0	0	0
24	21	3	9	0.4286
18	20	-2	4	0.2
26	22	4	16	0.7273
14	25	-11	121	4.84
20	19	1	1	0.0526
27	21	6	36	1.7143
17	20	-3	9	0.45
29	22	7	49	2.2273
38	25	13	169	6.76
16	19	-3	9	0.4737
21	21	0	0	0
16	20	-4	16	0.8
16	22	-6	36	1.6364
29	25	4	16	0.64
20	19	1	1	0.0526
12	21	-9	81	3.8571
29	20	9	81	4.05
17	22	-5	25	1.1364
Chi-Square Calculated Value				31.486

Where - O-Observed value, E-Expected value

Chi Square Calculated	31.486
Chi Square Table Value	21.06
α - Significance Level	0.05

Inference drawn from Chi-Square Test:

From the above table it is observed that the chi-square calculated value is **31.486 is more than chi-square table value i.e. 21.026** at two degree of freedom with 0.05 significance level, Hence the researcher rejects the Null hypothesis **“Consumer buying behaviour towards Triumph Motorcycles is Negative in Bangalore”**

Findings

From the survey it is clear that out of 107 of the respondents, 72% are male and 28% of the respondents are female.

1. The Majority with 72.9% of the respondents were in the age group of below 25%. 20.6% of the respondents were the age of 25-35 years.
2. 42.1% of the respondents were employed for salary, 41.1% of the respondents were students, and 12.1% were self-employed.
3. 44.9% of the respondents found Triumph through Wordof Mouth sources. Online Advertising was the second most popular avenue with 31.8% being drawn from this source.
4. The Purpose of purchase for the majority of respondents was for Touring or Highway usage. Followed by City or Commuting purposes.
5. 10.3% and 13.1% of respondents preferred Super sport and Roadster motorcycles, 31.8% of respondents opted for Adventure motorcycles from Triumph.
6. 57.9% of respondents took a test ride of the motorcycle, 42.1% did not take a test ride.
7. 78.5% of respondents said that their preferred bike was available to test ride in the showroom while 21.5% said that their preferred bike was unavailable.
8. 65.4% of the respondents decided to purchase the motorcycle after their test ride. 7.5% decided not to purchase the motorcycle after the test ride and 27.1 % of were reported to have decided to try a different motorcycle.
9. The majority of respondents with 72.9% preferred to purchase the motorcycles less than 10 Lakhs range. Followed by 19.6% of the respondents preferring the 10-15Lakh price range.
10. 60.7% of the respondents opted for finance when purchasing the motorcycle and 47.39.3% opted against financing their motorcycle.
11. The Main driving factors that influenced the respondent's choice of Triumph over the other brands, were the Build Quality, Reliability, Brand image, the Style Statement, pricing and Resale value etc. ranked in order of importance.

12. 83.2% were new customers to Triumph and 16.8% of the customers are already existing customers to Triumph.
13. 52.3% considered that they could possibly purchase another bike from Triumph. 40.2% were certain towards buying another bike from Triumph. 7.5% preferred not to buy another bike from Triumph.
14. 18.7% strongly agreed that the pricing of the motorcycle affects the buying decision where as 24.3% strongly disagree that pricing does not affect the buying decision
15. The Majority of the respondents were in Agreement that the influence of their Family does not affected their purchase decision.
16. The Majority of respondents rated their experience with Triumph as excellent.
17. The Majority of the respondents were Likely to recommend Triumph to a friend or colleague.

Suggestions:

1. The Majority of the respondents were extremely satisfied with their overall experience with Triumph as a whole and helped to provide suggestions in areas they believed could be improved by the brand, to improve the overall buying experience for new and existing customers towards the brands operation.
2. Most of the respondents reported that the staff at the Triumph showroom were professional, kind, and informative but they suggested to improve the terms of the after-sales service especially from the service centre side and to make greater availability of spare parts and the suggestion of reducing the labour cost being charged.
3. Respondents also suggested to expand the number of Triumph service centres across the country as it would enhance the overall buying experience for new or existing customers, Along with better scheduling of appointments to be made at convenient times.
4. Triumph can increase their promotional activities to help increase the awareness and reach of the brand in the market. Triumph can increase their advertisements on online platforms, social media sites, as well as other forms of advertising like print advertising, outdoor advertising etc.
5. Triumph can upgrade their existing motorcycle exchange programmes that would help potential buyers upgrade to newer models being released by Triumph.

Conclusion

The focus of this project was to attempt to understand the buying behaviour of consumers towards Triumph Motorcycles in Bangalore, as well as to understand the factors that played a role in influencing the purchase decision of a consumer. This study also looked to obtaining valuable feedback and suggestions from consumers of the brand and give actionable advice to the management to improve the overall buying experience for new and current customers to the brand. From the study we can ascertain that Triumph India have done well to provide quality products and services in the Indian market and most of the respondents would rate their experience with Triumph as Excellent and chose to purchase a Triumph motorcycle over the other premium motorcycle brands available in the market, due to main factors like the build quality, reliability, brand image, and the style statement that owning a Triumph motorcycle brought them.

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IMPACT OF SOFT SKILLS ON EMPLOYABILITY IN BANGALORE WITH SPECIAL REFERENCE TO UNDER GRADUATES.

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ABSTRACT

In today's scenario, employability has become a major challenge for every graduate. This article specifies about the soft skills that impact employability. The purpose of this article is to mention how the soft skills are effecting the individuals on employability. Years ago, the employability was based on hard skills and work experience, but now the corporate world is looking forward on the soft skills of individuals. The data was collected by convenience sampling method where the questionnaire was sent to under graduates to identify what all soft skills are impacting the employability. The chi square testing determined that not only soft skills is impacting the employability but also there could be several other factors that could impact employability.

KEY WORDS

Soft skills, Employability, Communication, Under Graduates, Team work, Adaptability, Capability, Hard skills, Interpersonal skills.

1.0 INTRODUCTION

Soft skills are the major factors that impact the growth of any individuals. The skills that an individuals have will lead them to a better place. It allows them to have a proper financial status. Employers need skilled people to get their work done and the employees are paid for their skills. The impact of soft skills is a major issue in the current scenario.

The term soft skills have become a synonym for employability in the business world. Every company would like to recruit a person who has all the proper skills and the companies have a list of skills that are suitable for their own company. These companies recruit candidates only with those certain soft skills. In many other researches it has been proved that soft skills play a major role in the organizations. Organizations expect their employees to have a certain set of soft skills which brings growth to the organizations. This indicates that every individual who is ready to enter the business world should have soft skills in addition to the hard skills that is the technical knowledge.

In this rapidly changing world, every individual is facing multiple problems where the major problem is to adapt to the importance of soft skills. Knowledge, skills approaches are leading

to evaluate quality performance. Soft skills have positive influence on the forth coming business environment. For the self-employed or small business owners the soft skills help them to find, attract, and retain customers. Soft skills are the foundation for building good relations and are integral in ones personal and as well as professional life of an individual. Soft skills create trust and dependability which leads to a smooth team work. The soft skills help an individual not only to enter the business world but also to sustain in the business world.

The demand for soft skills is increasing very rapidly. Soft skills are the traits that influence how well an individual can interact with others. The soft skills are undervalued and very few are trained about how important are soft skills and very rarely trained to gain the grip of soft skills. This leads many students to be unemployed. focus on academics but neglect the importance of soft skills. Students those who have good exposure from childhood can understand the importance of soft skills but those who never had an idea about the importance or value of soft skills will face problem by the final semester. The term soft skills cover a wide range of skills such as team work, time management, empathy and delegation.

In the modern workplace, soft skills such as initiating, good listening, proper communication are valued more in the corporate world. This article indicates about the impact of soft skills on employability particularly focusing on the under graduates mainly in Bangalore.

2.0 REVIEW OF LITERATURE:

Carol Stewart (2016)Mixed Signals: Do College Graduates Have the Soft Skills That Employers Want?This article is conducted to know how much do college graduates focus on soft skills that are required by the organizations. In this article it is told that many organizations look for soft skills rather than hard skills while recruiting the college graduates. The article also mentioned about the gap between the requirements of the organizations and the college graduates.

Rosli Ibrahim, Ali Boerhannoeddin, KazeemKayodeBakare (2017)The effect of soft skills and training methodology on employee performance This article focuses on the effect of soft skills and training methodology on the employability.In this article the authors mainly focused on the trends of the soft skills and the training methodology chosen by the organizations. This study was conducted to identify the focus of employee training and acquisition of soft skills which have a very high impact on employability.

Nor Lisa Sulaiman, Khairul Nazry Talib (2017), The purpose of the study is to examine and analyze the changing demand of skills due to globalization's impact on workforce. It discusses the impact of these skills on organization performance. New skills are developed to fulfil the need for organizations to respond to market demand.

Mohd Salleh and Yusof (2017) The impact of the soft skills and project-based learning. This study involves about the project-based learning, in which the students achieve a set target. The impact of project based learning on students ability is towards collaborative teamwork.

Kazeem Kayode Bakare (2017), Effect of soft skills and training methodology on employee performance. This study is to investigate effect of soft skills acquisition and training methodology adopted on employee work performance. The author study the trends of research in training and work performance in the organisation that focuses on technical or hard skills for employee training and work performance.

Jolanda A Botke, Paul GW Jansen, Svetlana N khapova, Maria Tims (2018) Work factors influencing the transfer stages of soft skills training: A literature review

The transfer of training can be considered the Achilles heel of the training process. When trainees fail to use their new knowledge and skills on the job, training resources are wasted, and business results go unrealised. Research shows that the most problematic type of training transfer relates to soft skills training.

Hewitt Sean (2019) Study on the nature of impact of soft skills training programme and development.

This paper aims to find out the significant improvement that soft skills training. The nature of impact of soft skills training is measured by comparing their soft skills level. Before and after the intervention.

Chiara Succi, Michaela Wieandt (2019) Walk the talk soft skills' assessment of graduates

This article gives details about the changes in business world which is leading to the change in skills and attitude of individuals. There is an increase attention on the impact of soft skills of the graduates as they are the next tomorrow. This article also indicates that every students' attention is going towards the soft skills which is lacking in their academics.

Al Munifi & Aleryani (2019) A study on reference on engineering students perceptions of employability skills.

This study focuses on the impact of gender and medium of instruction on learning and innovation skills and life and career skills

Cheng Yoke TAN¹ Abdul Ghani Kanesan ABDULLAH Abdul Jalil ALI (2020)

Soft skill integration for inspiring critical employability skills in private higher education

The purpose of the study is to examine the influence of soft skill integration on the interpersonal soft skill levels of business students in higher education level. The study also advocates the significant impact of soft skill integration in problem solving and critical thinking.

ArdianSopa(2020) Hard Skills versus Soft Skills: Which are More Important for Indonesian Employees Innovation Capability

The purpose of this study is to analyse the impact of hard skills and soft skills on the employee's innovation capability. The results indicated that both hard skills and soft skills play an important role of an employee's innovation capability.

Ramlee&Marinah (2021)

A comparative study on technology industry sector in Malaysia

The theoretical debate on soft skills and employability is related to human capital theory. The human capital theory termed education as essential key in building economy and treated it as an essential aspect to be competent in global economic advancements. When analysing the employability of students from the company's perspective, the skills and knowledge of employed graduates are being analysed by emphasising a human capital approach to graduates. The human capabilities or development theory looks at graduates' employability from the resources point. The human capital term is utilised to reflect the quality of labour, hence knowledge and skills.

3.0 Research Methodology

Research design:

Research design is a step-by-step process which is used to conduct research by researchers. In research design they use various designs and techniques. In this research we use **mixed**

method research design. In this design we use both quantitative and qualitative design.

3.1 Questions:

1. Do you think listening to oral presentation improves your skills?
2. Is communication a major problem for employability?
3. Do time management have a major impact on employability?
4. How strong are you in public speaking?
5. Are you capable of flexibility and adaptability?

3.2 Objectives:

- To know the major soft skills components which can be improved after the soft skills training.
- To change the existing practices followed by colleges with respect to soft skill training.
- To find out the important soft skills expected by the Corporates.
- To provide suggestions to under graduate students.
- To find the nature of impact of the soft skills training on management students.

3.3 Hypothesis of the Study

Null Hypothesis (H_0)

There is no impact of soft skills on employability with special reference to under graduates.

Alternate Hypothesis (H_1)

There is impact of soft skills on employability with special reference to under graduates.

3.4 Methodology and Design

Primary data:

The data which we collect directly from the data source is called primary data. the primary data is collected from different colleges in Bangalore by visiting and circulating the questionnaire to students.

Sampling techniques:

In statistics samplings techniques are used to analyse the data by gathering information.

There are several different sampling techniques. and they are again divided into two group.

- 1) Probability sampling method.

2) Non probability sampling method.

The non-probability sampling method is used when there are small number of target population is present to conduct a survey.

Convenience Sampling

In a convenience sampling method, the samples are selected from the source directly because they are easily available for the researcher. The samples are easy to select.

Sampling size:

The sample size of the research is 100. As is a non-probability sampling technique. The sample size is less.

Sample method:

We used sample survey method to collect the data from population.

4.0 Data Interpretation

The data was collected using google forms. The sample size selected for the analysis of the data was 100. The data collected was tabulated using excel sheet, with the help of Chi Square Test.

Chi square test

Questions/variables selected for Chi-Square Test

Q2. Presentation skills is an important element in soft skills.
Q4. Communication skills is important for employability.
Q5. Do you agree self-motivation helps you in increasing employability?
Q9. Leadership skills plays a very important role in employability.

Significant value or chi square table value is 0.05

Degrees of freedom (df)

$$df = (C-1) * (R-1)$$

$$= (5-1) * (4-1)$$

$$= 4*3$$

$$df=12$$

Chi square table value (χ^2_{TV}) = 21.026

Q.no / Rating	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
Q2	44	44	11	0	1	100

Q4	68	28	3	0	1	100
Q5	54	35	10	0	1	100
Q9	53	39	7	0	1	100
Total	219	146	31	0	4	400

Calculation of Chi square value

O	E	O-E	$(O - E)^2$	$\frac{(O - E)^2}{E}$
44	54.75	-10.75	115.5625	2.1107
44	36.5	7.5	56.25	1.5401
11	7.75	3.25	10.5625	1.3629
1	1	0	0	0
0	0	0	0	0
68	54.75	13.25	175.5625	3.2066
28	36.5	-8.5	72.25	1.9794
3	7.75	-4.75	22.5625	2.9112
1	1	0	0	0
0	0	0	0	0
54	54.75	-0.75	0.5625	0.0102
35	36.5	-1.5	2.25	0.0616
10	7.75	2.75	7.5625	0.9758
1	1	0	0	0
0	0	0	0	0
53	54.75	-1.75	3.0625	0.0559
39	36.5	2.5	6.25	0.1712
7	7.75	-0.75	0.5625	0.0725
1	1	0	0	0
0	0	0	0	0
Total = 14.459				

Chi square table value is greater than Chi square calculated value.

$$\chi^2_{TV} > \chi^2_{CV}$$

$$21.026 > 14.459$$

Interpretation:

We failed to reject Null Hypothesis (H_0)

We reject Alternate Hypothesis (H_1)

Hence there is no impact of soft skills on employability with special reference to under graduates.

5.0 FINDINGS

- According to students' opinion, listening to oral presentations will not improve them in their development of soft skills in individuals.
- Most of the students feel that team work will help them to improve individuals' employability.
- Maximum number of students strongly believe that communication skills play a major role in soft skills for the development of employability.
- The impact of self-motivation on employability is moderate according to the students' opinion.
- 42% of the students out of 100 agree that flexibility and adaptability have an impact on the employability.
- The majority of students agree that problem solving have an impact on employability.
- Students disagree that public speaking have an impact on employability.
- According to the chi square test we found that soft skills are not only the factors which effect the employability.

5.1 SUGGESTIONS

- Taking random sampling method for research would give the exact results.
- Considering other factors such as hard skills, demographic factors, economic factors, etc. would help to identify the major factors effecting employability.
- Individuals' interpersonal skills such as attitude, behaviour towards others, etc. should also been taken into consideration.

5.2 CONCLUSION

Every individual entering the corporate world should have certain skills such as soft skills, hard skills, interpersonal skills, etc. The students should have the capability to understand the situation. The students should face challenges to overcome the level of soft skills capability. The students who focus on the continuous development on soft skills will help them to improve not only in employability but also helps them to develop personally. According to the research we understood that not only the soft skills will help an individual in employability but there are also several factors that involve in employability. There should be

an overall improvement in students rather than focusing only on soft skills will help them to overcome the challenges faced in employability.

The colleges should also focus on giving their students training regarding the factors that affect employability so that the students tend to focus and improve themselves. With this study we conclude that not only soft skills have a major impact on employability but there are also several factors that impact which should be taken into consideration. Continuation to this article, it is needed to determine what other factors are affecting employability.

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PHISHING - A THREAT TO THE DEVELOPMENT OF E-COMMERCE

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Abstract

The modern techniques that are blooming in the current era oriented towards the use to internet have resulted in exploitation and have made a pathway to transfer confidential data. The activity includes Information Data System Attack, theft, online transaction fraud and deployment in internet malicious activities such as virus, phishing, E mail scams etc. Customer touch points using internet like social media, e mails, mobile banking, online payment etc. needs utmost protection at all levels to stop criminals venturing into such activities. This paper targets on a particular cyber-crime called phishing. This is a descriptive study based on secondary data.

Key Words: Phishing, touch points, criminal venturing, malicious activities.

Introduction

After the advent of internet, most of the aspects of life have become fully or semi-automated. With few clicks, users can complete their commercial transactions using internet. The ease and simplicity attracts customers and suits their busy lifestyle.

E Commerce is the study of application of communication and information sharing technologies among the transacting partners for the pursuit of business objectives.

E Commerce employs the benefits of technological innovations like automated data collection, internet marketing, social media, mobile banking etc.

History of E commerce appears to be rather short but the journey has started over 40 years and has changed the way we lead our lives today.

In the 1960s, the purpose of E Commerce was to exchange electronic data and it was used only by large corporations like banks and military departments for the purpose of control of communication. It was called as EDI.

In the late 1970s, a new concept called ASC X 12 was developed which was used for electronic exchange of business documents.

In early 1982, Transmission Control Protocol and Internet protocol was developed. It was the first system to transfer information in small bits in different routes, similar to today's internet. Online payment methods were introduced in 1995 by Amazon and EBay. And today anything can be transacted online. <https://www.miva.com/blog/the-history-of-ecommerce-how-did-it->

all-begin.

Though, Electronic commerce has brought abundance of opportunities for customers and organizations it came along with concerns like cyber-crimes. Cyber-crimes are illegal criminal activities carried out with the usage of internet. Some of the examples of E Commerce Cyber Crimes are Hacking, Spamming, and Phishing.

Phishing was first identified in 1996 in hackers Circles and became a major issue is auction sites like E Bay. Phishing has emerged as one of the fastest growing cybercrimes in E Commerce. It is a process of extracting sensitive data by the victims through deceptive and fraudulent E-mails. Here, the scammer disguises himself to be from a reputed company to persuade individuals to reveal their personal information. If the information is provided to the scammer, money may be transferred to the fraudsters account or there are chances of identity theft. Billions of internet users have fallen a trap to these scammers who have resulted in loss of trust, reliability in communication and identity theft weakening the relationship between the organization and its customers. (Akamai)

Objective of the study

- To understand the reasons for increase in phishing in the area of E-Commerce.
- To analyse laws governing cybercrimes in India.
- To suggest ways to prevent phishing in E-Commerce.

Research Methodology

The paper on “Phishing-A Threat to the Development of E-Commerce” is a descriptive one. This study was conducted to analyse the reasons for increase in phishing in the area of E Commerce. The study is based on secondary data. The required information is obtained from articles, journal and websites relating directly or indirectly to E Commerce and cyber-crimes.

Limitations of the study

- The study is based on secondary data. No primary data is used.
- Secondary data may be lacking accuracy and may not be related to present.

Review of literature

90% of the phishing sites were unable to be identified by the participants. Dhamija et al.(1).Phishing has become a criminal epidemic, Simi Kamini Bajaj and Steve Hansen(2).There are two techniques for phishing detection: first is the list-based (blacklist or white list) and the other is the heuristic based approaches.(3)Criminals have become more professional and sophisticated.(4) Phishing attack begins with an E mail to the victim.(5)

Users may make different decisions based on the situation (6)

Analysis is as per the order of objectives.

Reasons for increase in phishing in E-Commerce

Phishing has increased both in sophistication and in volume.(7)Enisa.europa.euIt is the first stage of cyber-attack and is the most popular cause of data breach and security for the targeted.(8)info.phishlabs.comNumber of phishing crimes has increased with the increase in number of E commerce users. (9)Economic Times

Some of the reasons for increase in phishing are as follows,

- Lack of knowledge in the area of security.(10)getusecure.com
- Strong internal control system is often missing.(11)csoonline.com
- The attackers impose a sense of urgency compelling the target to take within a limited span of time. (12)us-cert.gov
- Apart from direct mail phishing attacks, social media and legitimate website are also used.(13)en.wikipedia.org
- Lack of training resources and tools to train the employees for phishing. (14)digitalguardian.com
- A recent survey indicates that for every 500 cyber-crimes that take place, only 50 are reported and out of it one is actually registered(15)Talwant Singh

Phishers always look out for innovative techniques that will help them to avoid detection. India stands one among three countries where phishing is most targeted.

Laws governing cyber-crimes in India

India like any other developed country has a well-structured legal infrastructure. Indian legal system has passed Information Technology Act in the year 2000 to monitor and regulate E business, but has not defined cyber-crime. Cyber-crime is a criminal act and is covered under Indian penal Code. Offences and penalties under IT are covered under the various provisions of IPC. Though the concept of cyber-crime is a recent one IPC is still effective in covering this aspect. Some of the offences covered under IPC relating to cyber-crimes are

- I. Section 463 of IPC deals with forgery of electronic records.
- II. Section 383 IPC covers web jacking.
- III. Section 503 of IPC deals with sending threatening mails.

Chapter XI of IT act prescribes punishments for the offences. They are as follows-

- I. Section 65 deals with tampering computer source documents.
 - Imprisonment – Up to three years
 - Fine- up to two lakhs, or both
- II. Section 66 of the act covers unauthorized access to computer resources.
 - Imprisonment – Up to three years
 - Fine- one to two lakhs, or both
- III. As per section 84C, attempt to commit offence is also punishable, which may extend to one half of the maximum term of imprisonment provided for such offence.
<https://meity.gov.in/content/information-technology-act-2000>

Landmark judgement in the case of plaintiff National Association of Software and Service Company vs. Ajay Sood and others, March '05, Delhi High Court declared 'phishing' on internet an illegal act resulting to injunction and recovery of damages. (NASSC Vs. Ajay Sood and ots.)

Ways to prevent phishing

- Organizations and educational institutions to educate and train the staff and students to identify the malicious mails.
- Simulation technique is to be used in training to mimic the real situation of phishing attack to test both IT infrastructure and precautions taken by the staff.
- Bank information of the recipient has to be cross checked while the transaction involves transferring of money.
- To apply security solutions that work on Machine Learning Techniques to identify phishing in real time.
- To check the domain name for sensitive websites like that of banks, insurance, job application etc.
- Use strong and case sensitive credentials.
- Not to click on random links found on social media.

Findings

The outcome of the study is as follows-

- E commerce customers consider phishing as a threat to their online transactions.
- Trust of the E commerce sellers has an influence over the purchase decisions of the consumers.

- Security and privacy of online activities have gained a lot of importance.

Conclusion

The most common type of social engineering attacks that occur today is phishing. It involves psychological manipulation that provokes the disclosure of confidential data. As social engineering involves human, preventing the attack can be tricky. There is a need to raise the probability of conviction and apprehension. India has law based on evidence that requires accuracy, completeness and admissibility to convince the judiciary. The challenge in cyber-crime cases is getting evidence. The scene of crime has to be exactly seized, analysed and the report of the same is presented to the court based on the evidence. The challenge is not from the intelligence of the phishers but from our ignorance and will to fight for it.

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