



A STUDY ON CONSUMER PREFERENCE ON UPI PLATFORMS WITH REFERENCE TO CHENNAI CITY

¹ Pradeep Babu V B, ²Parswa Keerthy S, ³ Manjari C, ⁴ Vijay Anand D, ⁵ Reventh E.

¹Student, MBA, DG Vaishnav College, Chennai, India

²Student, MBA, DG Vaishnav College, Chennai, India

³Student, MBA, DG Vaishnav College, Chennai, India

⁴ Student, MBA, DG Vaishnav College, Chennai, India

⁵ Student, MBA, DG Vaishnav College, Chennai, India

Email -¹ 21e4124@dgvaishnavcollege.edu.in, ² 21e4122@dgvaishnavcollege.edu.in,

³21e4128@dgvaishnavcollege.edu.in, ⁴21e4153@dgvaishnavcollege.edu.in, ⁵21e4146@dgvaishnavcollege.edu.in

Abstract: Buyer Behaviour is defined as the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products, services, and ideas that they expect will satisfy their needs. The study of buyer behaviour is concerned not only with what consumers buy, but also with why they buy it. It is concerned with learning the specific meanings that products hold for consumers. However, despite prevailing diversity in our society, there also are many similarities. Segmenting target audiences on the basis of such similarities makes it possible for marketers to design marketing strategies with which consumers will identify. The study of buyer behaviour enables marketers to understand and predict buyer behaviour in the marketplace; This research study helps to put into practice the theoretical aspects of the study. The present study would definitely help to learn about the sources of information's for the buyers to enable them to buy suitable glow and lovely products and hence enhances their level of awareness about products It is essential for the marketers to understand the important sources to create awareness of their products.

Key Words: Glow and lovely, buyers' perception, purchasing preference.

1. INTRODUCTION :

Glow & Lovely (formerly Fair & Lovely) is an Indian skin-lightening cosmetic product of Hindustan Unilever introduced to the market in India in 1975. Glow & Lovely is available in India, Bangladesh, Malaysia, Indonesia, Singapore, Brunei, Thailand, Sri Lanka, Pakistan and other parts of Asia and is also exported to other parts of the world, such as the West, where it is sold in Asian supermarkets. Glow & Lovely is based on pioneering technology that has made multiple skin health benefits available to millions of consumers at an affordable price.

The brand has been progressively changing its formulation, and includes other vitamins like B6, C & E, allantoin, known to protect the skin from external aggressors, UV rays and environmental pollution. This study is chosen to address the buying behaviour with the public with reference to glow and lovely, further this study throes light upon the usage and buying pattern in the minds of the buyers.

2. LITERATURE REVIEW:

Studies on buyer behaviour particularly in the Indian context are limited some of such important studies are briefly reviewed in the following papers. **Subrahamanyam & others (1982)** conducted a study on "Marketing of consumer goods" in Vishakapatnam. It was found that large number of respondents purchased consumer products from private retail shop followed by super bazaar & consumer co-operative store and housewife played a vital role in taking purchase decision.

Debiprasad Mukherjee (2012) conducted a study entitled „Impact of celebrity endorsement on buyer behaviour“. This study shows that consumers report higher self-brand connection for brands with images that are consistent with the image of a celebrity that they aspire to be like, particularly in the case when the image of the celebrity and the brand match.



3. METHODOLOGY:

- A research methodology involves specific techniques that are adopted in research process to collect, assemble and evaluate data. It defines those tools that are used to gather relevant information in a specific research study. Surveys and questionnaires are the common tools of research.
- Research methodologies perform a lot of functions. It applies to a number of jobs being done in research process. Research methodology identifies the research activity in a true sense. It further specifies and defines the actual concepts. It further declares what sort of methods will be required for further inquiry. Moreover, how progress can be measured. Research methodology offers a platform to demonstrate how we can communicate research activity in a true sense. Theories always require to be checked for relevance.

4. OBJECTIVES:

PRIMARY OBJECTIVE:

- To study Buyer's Behaviour towards Glow and Lovely in Chennai

SECONDARY OBJECTIVE:

- To analyse the factors influencing buyer's behaviour while purchasing glow and lovely.
- To know if the consumers are willing to purchase glow and lovely after the change in product name and value propositions.
- To evaluate the awareness level of the product among consumers.

5. RESEARCH METHODOLOGY:

TYPE OF RESEARCH:

The type of research performed here is **Descriptive Research**

Descriptive research is defined as a research method that describes the characteristics of the population or phenomenon that is being studied. This methodology focuses more on the "what" of the research subject rather than the "why" of the research subject. In other words, descriptive research primarily focuses on describing the nature of a demographic segment, without focusing on "why" a certain phenomenon occurs. In other words, it "describes" the subject of the research, without covering "why" it happens.

The term descriptive research then, refers to research questions, design of the research and data analysis that would be conducted on that topic. It is called an observational research method because none of the variables that are part of the research study are influenced in any capacity. Some distinctive characteristics of descriptive research are:

Quantitative research: Descriptive research is a quantitative research method that attempts to collect quantifiable information

Uncontrolled variables: In descriptive research, none of the variables are influenced in any way.

Cross-sectional studies: Descriptive research is generally a cross-sectional study where different sections belonging to the same group are studied.

Basis for further research: The data collected and analyzed from descriptive research can then be further researched using different research techniques.

DATA SOURCE:

Data has been collected from various source for this paper. The source of data in this paper can be both primary data and secondary data. To bring in a lot of information and do the research.

Primary Data:

primary data is otherwise called raw information, the information gathered from the first source in a controlled or an uncontrolled situation. The data so collected are pure and original and collected for a specific purpose. They have never undergone any statistical treatment before. The collected data may be published as well. Methods of primary data collection



are Personal investigation, collection Via Investigators, questionnaires, telephonic Investigation The Primary Data for this paper was collected through Questionnaire which was filled by people in Chennai city.

Secondary Data:

They are collected and published already by some organization, for instance. They can be used as a source of data and used by surveyors to collect data from and conduct the analysis. Secondary data are impure in the sense that they have undergone statistical treatment at least once. Methods of secondary data collection are Official publications such as the Ministry of Finance, Statistical Departments of the government etc, data published by trade associations, articles in the newspaper, from journals and technical publications.

The Secondary Data collected for the paper are through websites and articles

SAMPLING PLAN:

A **sampling plan** is a term widely used in research studies that provide an outline on the basis of which research is conducted. It tells which category is to be surveyed, what should be the sample size and how the respondents should be chosen out of the population. Sampling plan is a base from which the research starts and includes the following three major decisions i.e population and sampling unit, sample size and sampling procedure.

POPULATION AND SAMPLING UNIT

A population is a complete set of people with a specialized set of characteristics, and a sample is a subset of the population.

The Population of my Research is the residents of Chennai who are using online Cab service. Sampling Unit is 'Chennai' City.

SAMPLING SIZE

Sample size measures the number of individual samples measured or observations used in a survey or experiment. The sample size is a term used in market research for defining the number of subjects included in a sample size. By sample size, we understand a group of subjects that are selected from the general population and is considered a representative of the real population for that specific study.

The Size of the Sample Chosen for my study is 114.

SAMPLING PROCEDURE

Sampling is a process or technique of choosing a sub-group from a population to participate in the study; it is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. There are two major sampling procedures in research. These include probability and non-probability sampling.

The Sampling Procedure used in this survey is non probability sampling- Convenience sampling procedure.

SAMPLING METHOD

NON-PROBABILITY SAMPLING

Non-probability sampling is a sampling technique where the odds of any member being selected for a sample cannot be calculated. It's the opposite of probability sampling, where you *can* calculate the odds. In addition, probability sampling involves random selection, while non-probability sampling does not—it relies on the subjective judgement of the researcher.

The odds do not have to be equal for a method to be considered probability sampling. For example, one person could have a 10% chance of being selected and another person could have a 50% chance of being selected. It's non-probability sampling when you **can't calculate the odds at all**.

Non probability sampling is very cost- and time-effective. It's also easy to use and can also be used when it's impossible to conduct probability sampling

Types of Non probability sampling is

- Judgement sampling
- Quota sampling



- Snowball sampling
- Convenience sampling

The types of sampling method used in this study is **Convenience sampling**.

A convenience sample is a type of non-probability sampling method where the sample is taken from a group of people easy to contact or to reach. For example, standing at a mall or a grocery store and asking people to answer questions would be an example of a convenience sample. This type of sampling is also known as grab sampling or availability sampling. There are no other criteria to the sampling method except that people be available and willing to participate. In addition, this type of sampling method does not require that a simple random sample is generated, since the only criterion is whether the participants agree to participate.

MODE OF DATA COLLECTION:

Data Collection begins after a research problem has been defined and research design is chalked out.

The Data source: Primary and Secondary Data

The Research approach: Survey Method

The Research Instrument: Questionnaire Method

The Respondents: People of Chennai.

Data was collected manually by the way of distributing questionnaires to the residents of Chennai City.

DATA COLLECTION INSTRUMENT

- The data for this study was collected by distributing a Questionnaire to the people who use online cab services.
- Questionnaire was framed in such a way that it had two parts.
- The questionnaire had totally 20 questions. Questions were framed in such a way that the answers reflect the ideas and thoughts of the respondent.

TOOLS AND TECHNIQUES USED FOR ANALYSIS

The tools and techniques used for analysis are:

- **Correlation**

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables.

- **Chi-square test**

A chi-squared test, also written as χ^2 test, is any statistical hypothesis test where the sampling distribution of the test statistic is a chi-squared distribution when the null hypothesis is true. Without other qualification, 'chi-squared test' often is used as short for Pearson's chi-squared test. The chi-squared test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories.

6. LIMITATIONS OF THE STUDY

- The study is conducted only in Chennai.
- The respondents of the study was only female.
- The study is confined to a limited period of only one month.
- The respondents lack of time and attitude.
- The data derived from the study might be bias answer given by the respondents.

7. DATA ANALYSIS AND INTERPRETATION:

CORRELATION ANALYSIS

H₀: There is no significant relationship between feature of the app and usage of the app.

H₁: There is significant relationship between feature of the app and usage of the app.



Table:1.1

Correlation			
		Which feature of the app attracts you?	Which UPI app you often use?
Age of the respondents	Pearson Correlation	1	.156
	Sig. (2-tailed)		.121
	N	100	100
How frequently do you buy glow and lovely	Pearson Correlation	.156	1
	Sig. (2-tailed)	.121	
	N	100	100

Interpretation:

From the above table, it can be inferred that Pearson Correlation value is .121 and not Significant value is 0.050 which is greater than 0.05, hence in SPSS if the not significant value is lesser than 0.05, Null hypothesis is rejected and Alternate Hypothesis is accepted. Therefore alternative Hypothesis is rejected.

Inference:

There is no significant relationship between age of the respondents and how frequently do you buy glow and lovely.

CHI – SQUARE ANALYSIS

H0: There is no significant relationship between gender and satisfaction level of the consumers.

H1: There is significant relationship between gender and the satisfaction level of the consumers.

Table: 1.2

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20.817 ^a	16	.186
Likelihood Ratio	18.911	16	.273
Linear-by-Linear Association	.061	1	.805
N of Valid Cases	100		

Interpretation:

From the table it is visible that Pearson’s chi-square value is 20.817a and its significant value is 0.186. In SPSS, if the significant value is less than 0.05, Null hypothesis is Accepted and Alternate Hypothesis is rejected. Hence 0.186 is greater than 0.05, Ho is accepted.

Inference:

There is no significant relationship between age of the respondents and YouTube ads which create awareness.

8. FINDINGS :

- From the study it is found that 72% of the respondents belong to 16-25 age group.
- From the study it is found that 33% of the respondents does not prefer to share their income status.
- 42% of the respondents are not married



- 32% of the respondent are student
- 36% of the respondent accepted they are currently using glow and lovely
- 28% of the respondent believe that they use glow and lovely less than a year
- 10% of the respondent prefer to use mama earth and ponds
- 30% of the respondent use glow and lovely once in a day
- 19% of the respondent buy glow and lovely from departmental store
- Price is the most influencing factor which affects the buying behaviour
- Sunscreen is the most influencing attribute which also affect the buying behaviour
- Majority of the respondent believe that YouTube ad create awareness to glow and lovely
- 29% of the respondent choose the option neutral that they are satisfied with glow and lovely which only give glow to the skin
- Price and discount is the most influencing factor for unplanned purchase of glow and lovely
- 26% of the respondent the change in name of fair and lovely to glow and lovely doesn't affect their buying behaviour
- As per correlation test done in the study there is no significant relationship between age and frequency in buying
- As per chi-square test done in the study there is no significant relationship between income of the respondent and price of the product

9. SUGGESTIONS:

- As per the respondent request the glow and lovely can concentrate more on ayurvedic products
- Even though the respondent doesn't feel any difference in using the product which doesn't make them fair and gives only glow to their skin tone in the future the company should not give false value proposition
- The company should concentrate on a new pricing strategy to attract more customers to influencing buying behaviour

10. CONCLUSION:

The objective of the study is to find if buying behaviour of the consumers have changed after change in value proposition. Consumer buying behaviours is very importance in the industry because consumers will make many buying decisions every day. There are many consumer buying decisions in great detail to answer questions about what consumers buy, where they buy, how and how much they buy, when they buy, and why they buy.

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