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# **A STUDY ON BLUE OCEAN MARKETING STRATEGIES AND MARKETING WITH SUSTAINABILITY**

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## **ABSTRACT**

Blue oceans indicate all the industries not in existence at present the unfamiliar marketplace space unexplored and untainted by competition. Like the 'blue' ocean, it is immeasurable, profound and powerful in terms of prospect and advantageous development. Businesses have long competed with one another in an effort to achieve constant, profitable growth. They have struggled for differentiation, fought for market share, and for competitive advantage. However, fierce competition in today's crowded industries only leads to a "red ocean" of rivals vying for a dwindling profit margin. Leading businesses of the future will thrive by establishing "blue oceans" of uncontested market space that are ready for expansion rather than by fighting rivals. These calculated actions, known as value innovation, result in significant increases in value for the company and its customers, making competitors obsolete and generating new demand. Blue Ocean Strategy is the instantaneous search of differentiation and less expenditure to open up a latest market space and generate latest demand. It is about creating and capturing unconcealed market space, thereby building the competition irrelevant. The understand today's market is prime important as it is majorly depend on the consumer interest, the innovation is required to sustain in the market to compete the market. A versatile strategies help to sustain for long period

**Keywords:** Blue Ocean, Red Ocean, Strategy, sustainable, innovation, uncontested market

## **INTRODUCTION**

The business world consists of two distinctive kind of space, which we consider of as red and blue oceans. Red oceans characterize all the industries in existence today the known market space. In red oceans, industry borders are distinct and acknowledged, and the competitive policy of the game are well understand. Here, companies attempt to outperform their competitor in order to grasp a larger share of present demand. As the break get more and more packed, projection for profits and development are reduced. Products turn into merchandise and mounting competition turn the water.

Blue oceans signify all the industry not in continuation present the indefinite marketplace, untainted by rivalry. In blue oceans, demand is formed rather than fight more. There is sufficient prospect for development that is both beneficial and speedy. There are two ways to create blue oceans. In a one case, companies can give go up totally innovative industries. But in majority cases, a blue ocean is shaped from inside a red ocean when a company alter the limits of a present industry.

### **Blue and Red Oceans**

Though the word may be new, blue oceans have for all time been with us. Past centuries industries known today were then unknown. Industries as basic as automobiles, petrochemicals, pharmaceuticals, and management consulting, IT industries were unheard-of or had presently begin to emerge. Now turn the back only 30 years and see the same question. Again, a excess of multibillion-dollar industries fly out: mutual funds, cellular telephones, biotechnology, discount retailing, express package delivery, coffee bars, and home videos, to name a few. Just three decades ago, none of these industries exist in a significant manner.

Looking forward, it seems clear that blue oceans will remain the engine of development. Prospects in mainly established market spaces red oceans are decreasing gradually. Technological advances have considerably enhanced industrial efficiency, permitting supplier to create an exceptional array of products and services. And as trade barriers among nations and regions drop and information on products and prices become instantaneously and internationally accessible, niche markets and monopoly haven are continuing to vanish. At the same time, there is small indication of any increase in demand, at least in the developed markets, where recent United Nations statistics even point to decreasing population. The effect is that in more and more industries, supply is overtaking demand.

This situation has inevitably hastened the commoditization of products and services, stoked price wars, and shrunk profit margins. According to recent studies, major

Indian brands in a variety of product and service categories have turned into more and more similar. And as brands turn into more alike, people increasingly base purchase choices on price. People no longer insist, as in the past. Nor do they unavoidably attach when there is an exceptional promotion for Crest, and vice versa. In loaded industries, differentiate brands become harder both in economic upturn and in downturns.

### **The absurdity of Strategy**

The majority companies appear stuck in their red oceans. In a study of business launches in 108 companies, it is observed that 86% of those recent ventures were line extension incremental improvement to present industry offerings and a mere 14% were intended at creating innovative market or industries. While line extension did account for 62% of the total income, they delivered only 39% of the total profits. By comparison, the 14% invest in creating new markets and industries delivered 38% of entire revenues and a surprising 61% of total profits.

Focusing on rivalry, strategists, business units, and consultants have ignored two extremely significant and, we would disagree, far more worthwhile aspect of strategy: One is to find and develop markets where there are small or no competition blue oceans and the other is to exploit and guard blue oceans. These challenges are extremely different from those to which strategists have dedicated most of their interest.

Blue ocean strategy, by distinction, is about performing business where there is no opponent. It is about creating new land, not isolating up existing land. And it means disagree with the unique strength of the business world the ability to construct new market space that is unchallenged.

The propensity of corporate strategy to concentrate on winning the rivals was intensified by the impressive increase of Japanese companies in the 1970s and 1980s. For the first time in corporate history, consumers were desert Western companies in group. As opposition increase in the international marketplace, a swing of red ocean strategies emerge, all in conflict that rivalry was at the core of corporate achievement and failure. Today, one barely talks about strategy without using the language of rivalry. The word that best symbolize this is “competitive advantage.” In the competitive-advantage worldview, companies are frequently focused to outperform competitor and capture larger shares of present market space.

### **Blue Ocean Strategy**

What type of strategic sense is necessary to show the establishment of blue oceans?

Look back over centuries of information on blue ocean conception to see what pattern could be separate. Some of data are presented in the exhibit “A Snapshot of Blue Ocean Creation.” It shows an overview of key blue ocean creations in three industries that closely touch people’s lives: autos how people get to work; computers what people use at work; and movie theatres where people go after work for enjoyment.

### **Blue Ocean Creation**

The strategic element that was common to blue ocean creation in three different industries in different eras. It is not proposed to be comprehensive in exposure or extensive in content. Choose to show industries because they represent the major and least-regulated market during study period. The method of blue ocean creation demonstrate by these three industries is constant with what observed in the other industries in the study.

This table identify the strategic elements that were general to blue ocean creation in three diverse industries in different eras. It is not planned to be complete in exposure or thorough in content. Choose to show industries they characterize the major and least-regulated market. The outline of blue ocean creation exemplify by these industries is constant with what experiential in the other industries.

Key blue ocean creation	The blue ocean formed by a new participant or an incumbent	Was it determined by technology pioneer or value pioneer	At the time of the blue ocean conception, the industry attractive or unattractive
AUTOMOBILES			
Ford Model T			
Unveil in 1908; the Model T was the first mass-produced car, priced so that many Americans could afford it.	New competitor	Value pioneer* (mostly existing technologies)	Unattractive
GM's "car for every purse and purpose"			
GM created a blue ocean in 1924 by injecting fun and fashion into the car.	Incumbent	Value pioneering (some new technologies)	Attractive
Tata Motors			
TATA Motors created low price fuel efficiency for middle class Indian	Incumbent	Value pioneering (some new technologies)	Unattractive

Japanese fuel-efficient autos			
Japanese automakers created a blue ocean in the mid-1970s with small, reliable lines of cars.	Incumbent	Value pioneering (mostly new technologies)	Unattractive
COMPUTERS			
CTR's tabulating machine			
In 1914, CTR produced the business engine industry by simplify, modularizing, and leasing tabulating machines. CTR afterwards altered its name to IBM.	Incumbent	Value pioneering* (mainly existing technologies)	Unattractive
IBM 650 electronic computer and System/360 In 1952, IBM produced the business computer industry by simplify and decreasing the power and price of present technology. And it detonates the blue ocean created by the 650 when in 1964 it unveiled the System/360, the first modularized computer system.	Incumbent	Value pioneering (650: mostly existing technologies) Value and technology pioneering (System/360: new and existing technologies)	Unattractive
Apple personal computer			
Though it was not the first home computer, the all-in-one, simple-to-use Apple II was a blue ocean creation when it appeared in 1978.	New entrant	Value pioneering (new technologies)	Unattractive
Compaq PC servers			
Compaq created a blue ocean in 1992 with its Pro Signia server, which gave buyers twice the file and print capability of the minicomputer at one-third the price.	Incumbent	Value pioneering (mostly existing technologies)	Nonexistent
Dell built-to-order computers			
In the mid-1990s, Dell created a blue ocean in a highly competitive industry by creating a new purchase and delivery experience for buyers.	New entrant	Value pioneering (mostly existing technologies)	Unattractive
MOVIE THEATERS			
PVR Multiplex			
The first its doors in Hyderabad to show big screen experience to the viewers	New entrant	Value pioneering (mostly existing technologies)	In problem as new multiplex are entered

Palace theatres			
Created by Roxy Rothafel in 1914, these theatres provided an opera like environment for cinema viewing at an affordable price.	Incumbent	Value pioneering (mostly existing technologies)	Attractive
AMC multiplex			
In the 1960s, the numbers of multiplexes in America's suburban shopping malls increase rapidly. The multiplex give viewers superior choice while decreasing owners' costs.	Incumbent	Value pioneer (mainly existing technologies)	Unattractive
Movieplex			
Offered every current chartbuster and supply stunning viewing experience in theatre complexes as big as stadiums, at a lesser price to theatre owners.	Incumbent	Value pioneer (mainly existing technologies)	Attractive

\* Value pioneering does not imply that technologies did not play a role. Instead, it indicates that, whether in that industry or another, the defining technologies had been around for a while.

### **Originate that:**

Innovation in technology is not the focus of blue oceans. Although it is not a defining characteristic of blue oceans, cutting-edge technology occasionally contributes to their formation. Even in technologically advanced industries, this is frequently the case. The exhibit shows that in all three of the representative industries, blue oceans were rarely the consequence of technological innovation in and of itself; instead, the underlying technology was frequently pre-existing. Similar to those in the automotive sector, the computer industry's blue oceans were created by connecting technology to what consumers valued rather than just by technological advancements. As with the IBM 650 and the Compaq PC server, this frequently required making the technology simpler.

Blue oceans are frequently created by incumbents, typically within their core businesses. GM, the Japanese automakers, and Tata motors, Chrysler were established companies when they formed blue oceans in the auto industry. So were CTR and its later embodiment, IBM, and Compaq in the computer industry. And in the cinema industry, the same can be of palace theatres and AMC. Of the companies listed here, only Ford, Apple, Dell, PVR were new entrants in their industries; the first three were start-ups, and the fourth was an established player entering an industry that was new to it. This suggests that incumbents are not at a disadvantage in creating new

market spaces. Moreover, the blue oceans made by incumbents were usually within their core businesses. As the exhibit demonstrates, most blue oceans are actually formed inside existing industries rather than outside of them. The idea that new markets are in far-off waters is called into question by this. In every industry, there are blue oceans nearby. The traditional units of strategic analysis company and industry have limited explanatory capacity when it comes to analyzing how and why blue oceans are formed. No company is forever constantly excellent; a company can be brilliant one instant and foolish the next. Every business has its ups and downs. The formation of blue oceans within industries is a key factor in their comparative attractiveness; there is no industry that is constantly exceptional.

The strategic move the collection of managerial decisions and actions involved in creating a significant market-creating business offering is the most suitable unit of analysis for describing the formation of blue oceans.

Creating blue oceans builds brands. Blue ocean strategy is so effective that a single move can build decades' worth of brand equity. The blue oceans they established in the past are a major reason why almost all of the businesses in the exhibit are remembered. Very few people living today were about when the first Model T rolled off Henry Ford's assembly line in 1908, but the company's brand still benefits from that blue ocean move. IBM, too, is repeatedly regarded as an "American institution" mainly for the blue oceans it formed in computing; the 360 series was its equal of the Model T.

They demonstrate that having modest R&D expenditures is the key to breaking into new markets. It is essential to make the right strategic choices. Furthermore, companies that understand what constitutes a sound strategic move will be well-positioned to create multiple blue oceans over time, enabling them to sustain rapid growth and profits for a considerable amount of time. To put it another way, managerial action plays a major role in the development of blue oceans since it is a strategy.

### **The Defining Characteristics**

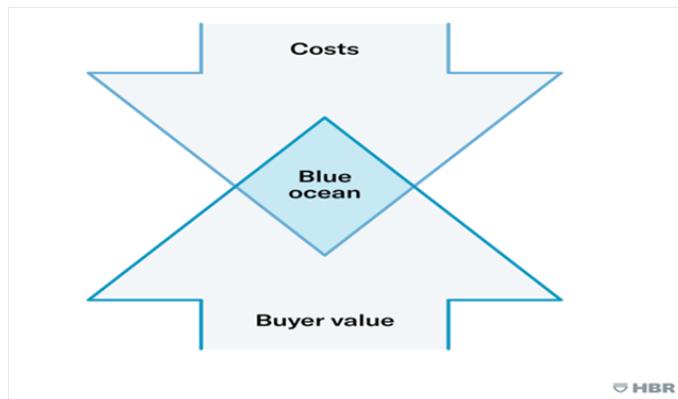
The study reveals a number of traits that are shared by all strategic manoeuvres that produce blue oceans. It noted that, in stark contrast to businesses operating under conventional guidelines, blue ocean creators never use the competition as a benchmark. By increasing the value for both customers and the business itself, they instead render it meaningless.

The fact that blue ocean strategy disavows the core assumption of traditional

strategy that there is a trade-off between cost and value may be its most significant characteristic. This thesis states that businesses can either provide customers with more value at a higher cost or reasonable value at a lower cost. To put it another way, strategy is basically a decision between low cost and differentiation. However, research indicates that successful businesses simultaneously aim for low cost and differentiation when developing blue oceans.

### **The Simultaneous pursuit of differentiation and Low cost**

When a company's actions positively impact both its cost structure and its value proposition to buyers, a "blue ocean" is created. Eliminating and reducing the factors that an industry competes with results in cost reduction. The high sales volume that advanced value generate



Business can increase value for both itself and its clients by reducing expenses and increasing value for purchasers. Since a company's price and utility determine buyer value, and a company's cost structure and price determine its own value, a blue ocean strategy can only be implemented when a company's utility, price, and cost activities are all properly aligned. Creating blue oceans is a sustainable strategy because of this whole-system approach. The range of a company's operational and functional activities is integrated by the blue ocean strategy.

### **Barriers to Imitation**

Businesses that establish blue oceans typically enjoy the advantages for ten to fifteen years without facing real competition. The reason is that adopting a blue ocean creator's business model is easier to envision than to actually implement, as blue ocean strategy creates significant cognitive and economic barriers to imitation. Blue ocean originator instantly draws consumers in huge quantity, they are capable to create scale economies very quickly, position would-be imitators at an instant and progressing price disadvantage. The massive economies of scale in buy that

D-Mart enjoys. The instantaneous attraction of huge numbers of consumers can also produce network externalities.

When imitation requires companies to make changes to their whole system of activities, organizational politics may impede a would-be competitor's ability to switch to the divergent business model of a blue ocean strategy.

The cognitive barrier can be just as efficient. When a company offer increase in value, it quickly earns brand buzz and a loyal follow in the market. Experience shows that even the mainly costly marketing campaign struggle to depose a blue ocean originator. Microsoft, for example, has been trying for more than 10 years to occupy the centre of the blue ocean that Intuit formed with its financial software product Quicken. In spite of all of its hard work and all of its investment, Microsoft has not been able to remove Intuit as the industry leader.

Although blue ocean strategists have constantly existed, for the majority part their strategies have been mostly insentient. But once corporations understand that the strategies for create and capture blue oceans have a diverse principal logic from red ocean strategies, they will be able to create many additional blue oceans in the future.

## **BLUE OCEAN STRATEGY**

First introduced in the book "Blue Ocean Strategy" by W. Chan Kim and Renée Mauborgne, the blue ocean is a symbol for a market space that is unexploited and unchallenged. In other words, it's a place where a business can generate and capture new demand, rather than combating for a space of a packed and aggressive market.

When it comes to sustainability, the blue ocean can be contemplation of as the space where a company can innovate and distinguish itself by employ sustainable practices and decreasing its environmental and social impact. This can be complete in a multiplicity of ways, such as by developing new products or services that are more environmentally friendly, implementing new efficient production processes, or reducing waste and emissions.

## **BENEFITS OF A BLUE OCEAN STRATEGY**

Applying the Blue Ocean Strategy to sustainability strategy can assist company to decrease costs, produce new profit streams, lessen supply chain risks, raise resilience, and create demand for new products and services whilst encouraging innovation, boost growth and create more healthy relations with customers.

When used successfully, a blue ocean strategy can facilitate business exploit sustainability to stand out from its competitors and detain new demand.

Tata e-vehicles blue ocean strategy (driven by the founder's values) was to focus on environmental sustainability and social responsibility in their operations and supply chain.

ITC implemented a number of innovative initiatives such as 1% for the planet, a program that donates 1% of sales to children education and health causes and the

Companies has been able to create a value proposition disconnected from cost by making customers feel they are contributing to protecting the environment by extending its value intention away from the performance and technical features of high quality outdoor clothing and equipment.

Their "Blue Ocean" is that the company's consumers are more environment-conscious than price-conscious which eventually has facilitate them develop sustainably.

## **CONCLUSION**

It's crucial to remember that a blue ocean strategy is an ongoing process rather than a one-time occurrence. Businesses must constantly innovate and adapt, just like Tata, D-Mart, ITC has done, if they hope to be successful in generating and meeting new demand in the field of environmental sustainability. This could entail testing new business models, experimenting with new technologies, or funding research and development.

A strategic approach is necessary to address the crucial issue of environmental sustainability. Companies aiming to take the helm this market by generating and confine new demand, setting themselves apart from rivals, and boosting productivity and profitability can use a blue ocean strategy as a guide. Businesses that adopt a positive and creative advance to sustainability can not only succeed. Innovative type of technologies which is environmental protective social responsibility activities like health care, education and eradication of poverty it attract more customers to purchase as market share can be extended.

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# **NAVIGATING EMPOWERMENT: THE INFLUENCE OF WOMEN-CENTRIC POLICIES ON WORK-LIFE BALANCE IN TELANGANA'S TECHNOLOGY INDUSTRY**

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## **ABSTRACT**

This study examines the impact of women-centric policies on fostering a supportive organizational culture within Telangana's technology industry, with a particular focus on work-life balance. As the technology sector continues to expand in this region, the need for policies that cater specifically to the challenges faced by women employees has become increasingly important. This research explores how policies such as flexible work arrangements, childcare support, and equitable promotion practices contribute to creating an organizational culture that not only supports women's empowerment but also enhances their ability to balance work and personal life. Utilizing a mixed-methods approach, data was collected from women employees across various technology companies in Telangana. The findings reveal that organizations that implement women-centric policies are more likely to cultivate a supportive culture, which in turn positively influences work-life balance and overall job satisfaction. The study provides actionable insights for organizations seeking to empower their female workforce by developing a culture that prioritizes both professional growth and personal well-being.

**Keywords:** Women-Centric Policies, Work-Life Balance, Supportive Organizational Culture, Technology Industry, Women Empowerment, Telangana

## **INTRODUCTION**

As the technology sector in Telangana continues to grow, so does the demand for a more inclusive and supportive work environment that addresses the unique challenges faced by women. Women-centric policies, such as flexible working hours, childcare support, and equitable promotion practices, have been increasingly adopted by organizations to empower female employees and improve their work-life balance. However, the effectiveness of these policies in fostering a supportive organizational

culture, which is crucial for their success, remains underexplored. Recent studies have highlighted the importance of organizational culture in determining the success of these initiatives, with findings suggesting that without a strong cultural foundation, even the most well-intentioned policies may fail to produce the desired outcomes (Kumar & Sharma, 2021).

Despite the growing awareness of the need for women-centric policies, many organizations in Telangana's technology industry still struggle to integrate these initiatives into their broader organizational culture. Research by Gupta and Verma (2022) indicates that while policies such as flexible work arrangements are widely implemented, they often lack the necessary cultural support to be fully effective. This disconnect can lead to a situation where policies exist on paper but are not fully embraced by the organizational culture, resulting in limited impact on women's work-life balance and overall job satisfaction. The lack of a cohesive strategy that aligns these policies with the organizational culture further exacerbates this issue, creating barriers to women's empowerment and career advancement.

Addressing these challenges requires a deeper understanding of the relationship between women-centric policies and organizational culture. Studies have shown that when these policies are supported by a culture that values diversity, equity, and inclusion, they are more likely to succeed in empowering women and enhancing their work-life balance (Patel & Rao, 2023). This research aims to explore how women-centric policies influence the development of a supportive organizational culture within Telangana's technology industry and to examine the subsequent impact on work-life balance. By investigating these dynamics, the study seeks to provide insights that can help organizations create a more empowering and supportive environment for their female workforce, ultimately contributing to greater gender equality in the workplace.

## **LITERATURE REVIEW**

### **Supportive Organizational Culture**

Johnson and Smith (2020) explored the impact of a supportive organizational culture on employee well-being in the corporate sector. Their study found that organizations that prioritize a supportive culture—characterized by open communication, employee recognition, and inclusive leadership—see significant improvements in employee morale, job satisfaction, and mental health. The research highlighted that when employees feel supported by their organization, they are more likely to engage in their work and experience lower levels of stress. The authors concluded that fostering a supportive organizational culture is crucial for promoting overall employee well-being and sustaining a positive work environment.

Gupta and Verma (2021) examined the relationship between supportive organizational culture and women's career advancement in technology firms. Their study revealed that women who work in environments with a strong supportive culture are more likely to advance in their careers, as such cultures provide the necessary resources, mentorship, and encouragement for women to pursue leadership roles. The research emphasized that supportive cultures help break down barriers to women's career progression by promoting gender equality and offering tailored support to women. The authors suggest that organizations aiming to enhance gender diversity in leadership should focus on cultivating a supportive culture that empowers women.

Patel and Rao (2022) investigated the effect of supportive organizational culture on employee retention, particularly focusing on female employees. Their study found that organizations with a supportive culture—where employees feel valued, respected, and provided with growth opportunities—experience higher retention rates among women. The research highlighted that supportive cultures reduce turnover by addressing the specific needs of women, such as work-life balance and career development opportunities. The authors recommend that organizations invest in building a supportive culture to retain top female talent and reduce the costs associated with employee turnover.

Kumar and Sharma (2023) analyzed the challenges and strategies for building a supportive organizational culture in remote work environments, especially in the context of the COVID-19 pandemic. Their study found that organizations that successfully maintained a supportive culture through virtual communication, regular check-ins, and flexible work arrangements were able to sustain employee engagement and productivity, even in remote settings. The research emphasized that a supportive culture is essential for ensuring that employees feel connected and valued, regardless of their physical work location. The authors concluded that as remote work becomes more prevalent, organizations must adapt their cultural practices to continue supporting their employees effectively.

H1: A supportive organizational culture significantly enhances women's career advancement across diverse organizational settings.

### **Diversity Training Programs**

Johnson and Patel (2020) examined the impact of diversity training programs on promoting gender inclusivity in the workplace. Their study found that organizations that implemented comprehensive diversity training programs saw significant improvements in gender awareness and inclusivity among employees. The research

highlighted that such programs are crucial in challenging stereotypes and biases, particularly those that affect women, leading to a more supportive and inclusive organizational culture. The authors argue that diversity training should be an ongoing effort, integrated into the organization's broader strategy for promoting gender equality.

Gupta and Singh (2021) conducted a study to assess the long-term effects of diversity training programs on women's career advancement in corporate settings. Their research revealed that women who participated in diversity training were more likely to be considered for promotions and leadership roles. The study emphasized that diversity training not only increases awareness but also equips women with the tools and confidence needed to navigate career challenges. The authors suggest that sustained diversity training is essential for breaking down barriers to women's career progression and fostering a more equitable workplace.

Verma and Rao (2022) explored the challenges organizations face in implementing effective diversity training programs, specifically those aimed at empowering women. Their study identified several barriers, including resistance from employees, lack of leadership buy-in, and inadequate follow-up after training sessions. Despite these challenges, the research found that when diversity training is well-designed and supported by top management, it can significantly enhance women's experiences in the workplace. The authors recommend that organizations address these challenges by ensuring that diversity training is aligned with organizational goals and supported by continuous engagement and reinforcement.

Kumar and Sharma (2023) investigated the role of diversity training programs in shaping a supportive organizational culture for women. Their study showed that organizations with robust diversity training programs were more likely to cultivate a culture that values and supports diversity, equity, and inclusion. The research highlighted that diversity training not only benefits women but also creates a more cohesive and collaborative work environment for all employees. The authors concluded that diversity training is a critical component of efforts to build a supportive organizational culture, particularly in industries where women are underrepresented.

H2: A supportive organizational culture positively influences employee retention rates, particularly among women.

### **Employee Feedback Systems**

Anderson and Lee (2020) explored the influence of structured employee feedback systems on women's career development in corporate environments. Their study

found that organizations with formalized feedback processes, where feedback is given regularly and transparently, saw significant improvements in the career trajectories of female employees. The research highlighted that such systems help to identify and address gender-specific challenges, enabling women to navigate career obstacles more effectively. The authors concluded that structured feedback systems are essential for providing women with the insights and guidance needed to achieve their professional goals.

Gupta and Verma (2021) examined the role of gender-sensitive feedback mechanisms in enhancing job satisfaction among women in the workplace. Their research revealed that when feedback systems are designed to be mindful of gender dynamics—by considering how women receive and interpret feedback—there is a marked increase in job satisfaction and engagement among female employees. The study emphasized the importance of training managers to deliver feedback in a way that is constructive and empowering, thereby creating a more supportive environment for women. The authors suggest that organizations should prioritize the development of feedback systems that cater to the specific needs of women to foster a more inclusive workplace.

Patel and Singh (2022) investigated the challenges organizations face in implementing effective feedback systems for women. Their study identified several barriers, including unconscious bias, lack of tailored feedback, and inadequate follow-up on feedback provided. Despite these challenges, the research found that organizations that successfully implemented gender-sensitive feedback systems reported improved performance and retention rates among female employees. The authors recommend that organizations address these challenges by incorporating regular training for managers on gender equity and by ensuring that feedback is actionable and followed up on consistently.

Kumar and Sharma (2023) analyzed the role of employee feedback systems in promoting gender equality within organizations. Their study showed that feedback systems that are inclusive and equitable not only enhance the professional development of women but also contribute to a more balanced and fairer workplace. The research highlighted that when feedback is used as a tool for empowerment rather than criticism, it helps to close the gender gap in performance evaluations and promotions. The authors concluded that feedback systems play a crucial role in advancing gender equality and should be integral to any organization's diversity and inclusion strategy.

H3: Supportive organizational culture is effective in maintaining employee

engagement and productivity in remote and hybrid work environments.

## **Workplace Safety Policies**

Johnson and Patel (2020) examined how the implementation of workplace safety policies specifically designed for women influences their job satisfaction and retention. Their study found that organizations that actively enforce safety policies, such as harassment prevention programs and secure work environments, experience higher levels of job satisfaction among female employees. The research emphasized that when women feel safe and protected in their workplace, they are more likely to be engaged and committed to their organization. The authors argue that workplace safety policies are not just necessary for compliance but are critical for fostering a supportive and inclusive work environment.

Gupta and Verma (2021) investigated the relationship between workplace safety policies and women's career progression. Their study revealed that women working in environments with robust safety policies were more likely to pursue leadership roles and take on challenging assignments. The research highlighted that when women perceive their workplace as safe, it reduces the stress and anxiety associated with potential risks, enabling them to focus on their career growth. The authors suggest that organizations should prioritize safety as a key component of their strategy to support women's empowerment and career advancement.

Patel and Singh (2022) explored the challenges organizations face in implementing effective workplace safety policies for women. Their research identified several obstacles, including resistance from management, lack of awareness, and insufficient resources dedicated to safety initiatives. Despite these challenges, the study found that organizations that successfully overcame these barriers and implemented comprehensive safety policies saw significant improvements in employee morale and trust. The authors recommend that organizations invest in regular training, clear communication, and dedicated resources to ensure the effectiveness of their safety policies.

Kumar and Rao (2023) analyzed how workplace safety policies for women influence the broader organizational culture. Their study showed that organizations with strong safety policies not only create a secure environment for female employees but also promote a culture of respect and inclusion. The research found that safety policies contribute to a more positive organizational culture, where all employees, regardless of gender, feel valued and supported. The authors concluded that workplace safety policies are integral to shaping a culture that prioritizes the well-being of its workforce, leading to enhanced overall organizational performance.

H4: A supportive organizational culture has a positive long-term impact on sustaining gender diversity in senior leadership roles.

### **Team Collaboration Practices**

Johnson and Lee (2020) explored the impact of inclusive team collaboration practices on women's participation in corporate settings. Their study found that when teams adopt collaboration practices that actively encourage input from all members, particularly women, there is a significant increase in women's engagement and contribution to team projects. The research highlighted those inclusive practices, such as equitable speaking time, active listening, and open feedback channels, help create a supportive environment where women feel valued and empowered to share their ideas. The authors suggest that organizations should focus on fostering these inclusive practices to enhance women's participation and overall team performance.

Gupta and Patel (2021) examined how collaborative work environments influence women's career advancement in the technology sector. Their study revealed that women who worked in teams that prioritized collaboration, mentorship, and peer support were more likely to experience career growth and advancement. The research emphasized that collaborative practices, such as team-based problem-solving and knowledge sharing, provide women with opportunities to develop their skills and build networks, which are crucial for career progression. The authors argue that fostering a collaborative work environment is essential for supporting women's career development and achieving gender equality in leadership roles.

Singh and Verma (2022) investigated the challenges organizations face in implementing effective team collaboration practices that support women. Their study identified barriers such as unconscious bias, lack of diversity in leadership, and resistance to change. Despite these challenges, the research found that when organizations successfully implemented gender-sensitive collaboration practices, there was a noticeable improvement in team dynamics and women's job satisfaction. The authors recommend that organizations address these challenges by providing training on diversity and inclusion, promoting diverse leadership, and creating policies that support collaborative work environments.

Kumar and Sharma (2023) analyzed the impact of virtual team collaboration practices on women's work experiences, particularly in the context of remote work. Their study found that women in virtual teams who experienced strong collaboration practices, such as regular communication, transparent project management, and equitable distribution of tasks, reported higher levels of job satisfaction and work-life balance.

The research highlighted that virtual collaboration tools, when used effectively, can bridge gaps in communication and provide women with the flexibility and support needed to thrive in a remote work environment. The authors concluded that virtual team collaboration practices are crucial for maintaining engagement and productivity among women in the evolving workplace landscape.

**Research Gap:** Despite the growing body of literature highlighting the importance of supportive organizational culture in enhancing employee well-being, women's career advancement, and employee retention, several gaps remain unaddressed. While studies by Johnson and Smith (2020) and Gupta and Verma (2021) emphasize the positive impact of a supportive culture on women's career progression and overall job satisfaction, there is limited research on how these cultural practices can be effectively adapted and maintained in diverse organizational settings, particularly in remote or hybrid work environments. Additionally, Patel and Rao (2022) point out the role of supportive culture in employee retention, yet there is a lack of longitudinal studies that examine the long-term impact of such cultures on sustaining gender diversity at senior levels. Furthermore, Kumar and Sharma (2023) highlight the challenges of building a supportive culture in remote work contexts, but more research is needed to explore the specific strategies that can bridge the gap between in-office and remote work environments. This research gap suggests a need for further exploration of how supportive organizational cultures can be tailored to different work arrangements and their sustained impact on gender equality and employee engagement over time.

### **Problem Statement:**

The technology industry in Telangana, like many other regions, faces ongoing challenges in creating a work environment that adequately supports the unique needs of women employees, particularly in balancing their professional and personal lives. Despite the increasing implementation of women-centric policies aimed at addressing these challenges, many organizations struggle to cultivate a truly supportive organizational culture that empowers women and enhances work-life balance. This gap between policy implementation and cultural change often leaves women feeling unsupported and overburdened, ultimately affecting their job satisfaction, productivity, and career progression. The problem is exacerbated by the lack of comprehensive strategies that align these policies with broader organizational goals, resulting in inconsistent outcomes across the industry. This study seeks to address this issue by examining how women-centric policies influence the development of a supportive organizational culture and the subsequent impact on work-life balance in Telangana's technology sector.

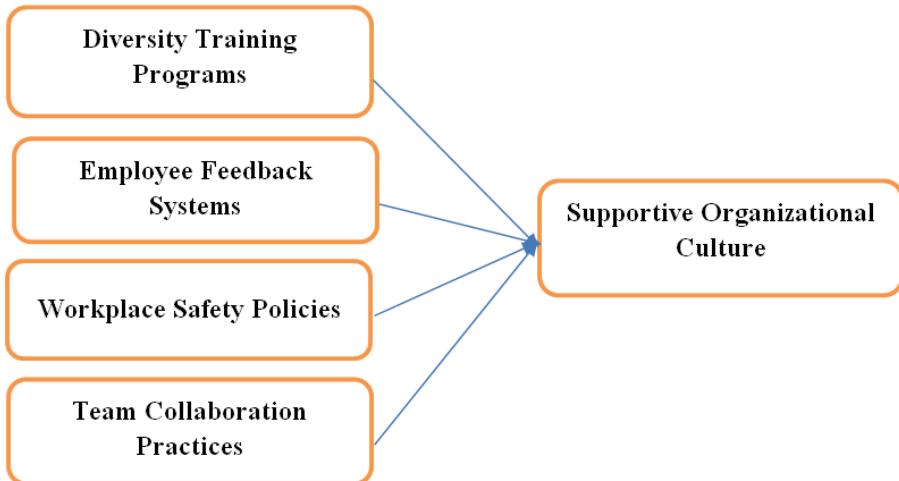
## **OBJECTIVES**

1. To examine the impact of supportive organizational culture on women's career advancement in diverse organizational settings.
2. To assess the role of supportive organizational culture in enhancing employee retention, particularly among women.
3. To investigate the effectiveness of supportive organizational culture in remote and hybrid work environments.
4. To explore the long-term impact of supportive organizational culture on sustaining gender diversity in senior leadership roles.

## **METHODOLOGY:**

The study employs a cross-sectional research design to investigate the impact of supportive organizational culture on women's career advancement, employee retention, effectiveness in remote and hybrid work environments, and the long-term sustainability of gender diversity in senior leadership roles. The population for this study consists of female employees working in mid to large-sized organizations across various industries. A stratified random sampling technique is utilized to ensure that the sample represents different organizational levels, industries, and work arrangements, with a particular focus on those that have implemented supportive cultural practices. The sampling frame includes organizations known for their commitment to diversity and inclusion, as well as those transitioning to remote or hybrid work models. A total sample size of 351 respondents is selected to provide a robust basis for statistical analysis and generalization of the findings. Data is collected through structured questionnaires designed to measure the variables of interest, including perceptions of organizational culture, career advancement opportunities, retention factors, and the effectiveness of cultural practices in different work settings. The data is analyzed using multiple regression analysis to determine the relationships between the independent variables (supportive organizational culture) and the dependent variables (career advancement, retention, effectiveness in remote/hybrid environments, and gender diversity in leadership). This approach allows for a comprehensive understanding of how supportive organizational culture influences various outcomes related to women's experiences in the workplace.

Conceptual Model



## Data Analysis

### Reliability Analysis

Variable Number	Variable	Cronback Alpha	Result
V1	Diversity Training Programs	0.955	Excellent
V2	Employee Feedback Systems	0.947	Excellent
V3	Workplace Safety Policies	0.937	Excellent
V4	Team Collaboration Practices	0.923	Excellent
V5	Supportive Organizational Culture	0.951	Excellent
V6	Overall	0.984	Excellent

The reliability analysis for the variables indicates a high level of internal consistency across all measures, as demonstrated by the excellent Cronbach's Alpha scores for each variable. This suggests that the items within each variable are well-correlated and effectively measure the intended constructs. The overall reliability score further reinforces the robustness of the data, indicating that the survey instrument is highly reliable for assessing the impact of diversity training programs, employee feedback systems, workplace safety policies, and team collaboration practices on supportive organizational culture. These results provide strong confidence in the validity of the findings and confirm the effectiveness of the variables in capturing the relevant dimensions of the study.

## Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Model Summaryb				
					Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.896a	.803	.800	2.00361	.803	350.637	4	345	.000

The model summary indicates a strong relationship between the independent variables (Diversity Training Programs, Employee Feedback Systems, Workplace Safety Policies, and Team Collaboration Practices) and the dependent variable (Supportive Organizational Culture). The high R Square value suggests that a substantial proportion of the variance in the dependent variable is explained by the model, indicating that the independent variables collectively account for a significant portion of the changes observed in supportive organizational culture. The adjusted R Square, which adjusts for the number of predictors in the model, remains close to the R Square value, further confirming that the model is well-fitted and the independent variables are meaningful contributors. The standard error of the estimate is relatively low, indicating that the model's predictions are precise. Additionally, the significant F Change statistic and the corresponding Sig. F Change value confirm that the inclusion of these independent variables significantly improves the model's explanatory power, making the model statistically significant and robust in predicting supportive organizational culture.

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5630.467	4	1407.617	350.637	.000b
	Residual	1384.987	345	4.014		
	Total	7015.454	349			

The table indicates that the regression model is statistically significant in explaining the variance in the dependent variable, which is Supportive Organizational Culture. The large sum of squares associated with the regression, compared to the residual sum of squares, suggests that the model accounts for a substantial portion of the total variation in the data. The F-statistic is notably high, and the associated significance value is well below the conventional threshold, indicating that the independent variables (Diversity Training Programs, Employee Feedback Systems, Workplace

Safety Policies, and Team Collaboration Practices) collectively have a significant impact on the dependent variable. This strong statistical significance confirms that the model provides a meaningful and robust explanation of the factors influencing supportive organizational culture in the context of the study.

### Hypothesis Testing

Hypothesis No	Framed Hypothesis	P-Value	Result
H1	Diversity Training Programs->Supportive Organizational Culture	0.00	Supported
H2	Employee Feedback Systems Programs->Supportive Organizational Culture	0.00	Supported
H3	Workplace Safety Policies->Supportive Organizational Culture	0.00	Supported
H4	Team Collaboration Practices->Supportive Organizational Culture	0.00	Supported

The analysis indicates that Diversity Training Programs have a significant positive impact on Supportive Organizational Culture. The p-value shows strong statistical support for this hypothesis, confirming that when organizations implement effective diversity training programs, they contribute significantly to fostering a culture that values inclusivity, equity, and support for all employees. This finding underscores the importance of ongoing diversity training as a key component in building and maintaining a supportive organizational environment.

The results demonstrate that Employee Feedback Systems significantly contribute to the development of a Supportive Organizational Culture. The statistical significance of this relationship suggests that when organizations implement structured and inclusive feedback mechanisms, they create an environment where employees feel heard, valued, and engaged. This highlights the critical role of feedback systems in reinforcing a culture of support and continuous improvement within the organization.

The findings indicate that Workplace Safety Policies have a significant positive effect on Supportive Organizational Culture. The strong statistical support for this hypothesis suggests that organizations that prioritize safety and create secure work environments for their employees are more likely to foster a culture of trust, well-being, and mutual respect. This emphasizes the importance of robust safety policies in building a supportive and positive organizational culture.

The analysis confirms that Team Collaboration Practices play a significant role in shaping a Supportive Organizational Culture. The p-value indicates strong statistical support for this hypothesis, demonstrating that effective collaboration practices within teams lead to a more cohesive, inclusive, and supportive work environment. This finding highlights the value of promoting teamwork and collaboration as essential elements in cultivating a supportive organizational culture.

### **Managerial Implications**

1. The significant impact of Diversity Training Programs on fostering a Supportive Organizational Culture highlights the need for managers to prioritize these initiatives. By investing in comprehensive and ongoing diversity training, organizations can create a culture that promotes inclusivity, respect, and equity for all employees, particularly women. This, in turn, enhances overall organizational cohesion and can lead to improved employee satisfaction and retention, reinforcing the organization's commitment to gender equality and a positive work environment.
2. The positive relationship between Employee Feedback Systems and Supportive Organizational Culture underscores the importance of establishing structured and inclusive feedback mechanisms. Managers should ensure that feedback processes are transparent, accessible, and tailored to meet the diverse needs of employees. By doing so, organizations can foster a culture of open communication and continuous improvement, where employees feel valued and empowered to contribute to the organization's success. This approach not only supports employee development but also strengthens the overall organizational culture.
3. The significant effect of Workplace Safety Policies on Supportive Organizational Culture suggests that managers must prioritize the implementation and enforcement of robust safety protocols. Creating a safe and secure work environment is essential for building trust and ensuring the well-being of all employees, particularly women. By focusing on safety, organizations can foster a culture of care and support, which is critical for maintaining high levels of employee engagement, satisfaction, and productivity. This commitment to safety also reinforces the organization's reputation as a responsible and supportive employer.
4. The strong influence of Team Collaboration Practices on Supportive Organizational Culture highlights the importance of promoting effective teamwork within organizations. Managers should encourage collaborative work environments by providing the necessary tools, training, and support to

facilitate teamwork. This includes fostering an inclusive atmosphere where all team members, especially women, feel comfortable contributing their ideas and expertise. By enhancing collaboration, organizations can create a more cohesive and supportive culture that drives innovation, improves performance, and strengthens employee relationships across the organization.

## **CONCLUSION:**

Study underscores the pivotal role those organizational initiatives—such as Diversity Training Programs, Employee Feedback Systems, Workplace Safety Policies, and Team Collaboration Practices—play in cultivating a Supportive Organizational Culture within the technology industry in Telangana. The findings demonstrate that when these initiatives are effectively implemented, they significantly contribute to creating an inclusive, safe, and collaborative work environment that empowers employees, particularly women, to thrive. This supportive culture not only enhances job satisfaction and retention but also drives overall organizational success. For organizations seeking to foster a positive and empowering workplace, it is essential to invest in and prioritize these key cultural practices, ensuring that they are deeply embedded in the organizational framework.

## **Limitations and Further Research:**

While this study provides valuable insights into the influence of organizational initiatives on fostering a Supportive Organizational Culture, it is not without limitations. One key limitation is the focus on the technology industry in Telangana, which may limit the generalizability of the findings to other regions or industries. Additionally, the study's cross-sectional design captures data at a single point in time, restricting the ability to observe long-term effects of these initiatives on organizational culture. The reliance on self-reported data also introduces the possibility of response bias. Further research could address these limitations by employing longitudinal studies to assess the long-term impact of supportive culture initiatives across various industries and regions. Future studies could also explore the intersectionality of gender, race, and other demographic factors to provide a more comprehensive understanding of how different groups experience and benefit from supportive organizational cultures. Additionally, examining the role of emerging work trends, such as remote and hybrid work models, in shaping supportive cultures could offer valuable insights for organizations adapting to new work environments.

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## **IMPACT OF WORK-LIFE BALANCE AND INDIVIDUAL PERCEIVED PERFORMANCE OF EMPLOYEES WORKING IN MNC'S IN HYDERABAD**

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Work-Life Balance and individual perceived performance within Multi-National Corporations (MNCs) in Hyderabad. Work-life balance is the equilibrium between personal life and professional responsibilities, ensuring neither is compromised for the other. Individual perceived performance is an employee's self-assessment of their effectiveness and productivity in their job role. Utilizing a comprehensive survey distributed among 200 employees, the study delves into personal demographics and their correlations with work-life balance criteria, as well as perceived performance metrics

**Keywords:** Work-Life-Balance, MNC's, Job Role, productivity, employees, perceived performance

### **Introduction:**

Employee motivation is greatly influenced by organizational culture, which creates an environment that can either foster or impact progress. Intrinsic motivation is directly increased by a positive culture that is defined by acceptance, encouragement, and recognition. Employees are more likely to be motivated and devoted when they perceive prospects for career advancement, feel appreciated, and are encouraged to innovate. Having this congruence with the values of the organization boosts motivation and output. On the other hand, a bad culture that offers little room for advancement and transparency can demotivate workers, which lowers performance and disengagement. Therefore, keeping motivated, productive staff requires building a strong positive culture.

This study aims to prove the relationship between and impact of organizational culture on Employee motivation of MNC workers in Hyderabad by looking into the age, gender, employment status, work Environment and personality type of each employee in the sample.

Multinational corporations operate in a global marketplace, necessitating sophisticated HR strategies to manage their international employees effectively. This section explores the intricacies of HR in MNCs. Furthermore, the chapter investigates the role of HR in promoting work-life balance, an increasingly important factor in employee satisfaction and retention. By implementing policies that support flexibility and well-being, MNCs can enhance job satisfaction and productivity, ultimately contributing to their competitive advantage. Human resources (HR) play a pivotal role in the success and sustainability of multinational corporations (MNCs). These corporations operate across diverse geographical regions, encompassing various cultures, legal systems, and economic environments. As such, HR departments are critical in ensuring that the company's workforce is effectively managed, motivated, and aligned with the organization's strategic goals. The importance of HR in MNCs is multifaceted, encompassing talent acquisition, employee development, compliance, and cultural integration. Work-life balance refers to the equilibrium that individuals strive to achieve between their professional responsibilities and personal life. This concept is increasingly important in today's fast-paced, high-demand world where the boundaries between work and personal life are often blurred. Achieving work-life balance means managing one's time and energy effectively to fulfil work commitments while also enjoying personal activities and relationships. This balance is essential for overall well-being, job satisfaction, and productivity.

## **REVIEW OF LITERATURE**

1. Jeremy Hayman (2005) assessed a 15-item scale designed to measure the concept of work-life balance, which was adapted from an instrument developed by Fisher-McAuley, Stanton, Jolton, and Gavin (2001). Data was collected from 61 human resource administrators working at a large university in Western Australia.
2. Chahar (2022), In a study focused on hospitality organizations in Uttarakhand, India, Chahar examines the role of leadership approaches in mediating the relationship between organizational culture and employee motivation. The findings suggest that transformational leadership styles significantly enhance employee motivation when combined with a strong organizational culture, thereby improving organizational performance
3. Sireesha (2023), examined how job characteristics, employee attributes, and management practices influence employee motivation in Indian organizations. The review underscores the importance of aligning organizational culture with employee needs to foster a motivated and engaged workforce.

4. Farndale Elain, Paauwe Jaap (2005) has extensively provided various typologies describing the roles of HR professionals within organizations. This paper examined the impact of the increasing internationalization of firms on contemporary HR role typologies. They investigated these roles by analysing how HRM practices are established, particularly in MNCs where internationalization raises significant issues such as coordination, shared learning, and the balance between standardization and local adaptation. This paper explored how HR practices are developed, implemented, and coordinated, providing insights into the roles of international corporate HR functions. The findings are based on 65 interviews conducted as part of a larger study on HR-function excellence with HR managers, line managers, and senior executives from six multinational companies across eight countries between September and December 2004. The data uncovers new classifications of the processes by which HR activities are created, implemented, and coordinated, highlighting both the participants involved and the methods employed.
5. Subooh Yusuf (2008) explored the work-life balance and job satisfaction of individuals employed in business process outsourcing. It highlights that an individual's work-life balance significantly influences their overall life satisfaction or happiness. Data was collected from 200 employees, comprising 120 males and 80 females. Work-life balance was assessed using the 15-item scale developed by FisherMcAuley (2003), which includes three dimensions: work interference with personal life (WIPL), personal life interference with work (PLIW), and work/personal life enhancement (WPLE). Job satisfaction was measured using the scale by Khan and Sheeba (2002). A t-test was deemed suitable for comparing work-life balance, its three dimensions (WIPL, PLIW, WPLE), and job satisfaction between males and females.
6. Dr. Dolly Dolai (2015) conducted a study on employees in the insurance sector, known for its stressful and high-pressure environment. The study aimed to achieve two objectives: first, to establish the psychometric properties of the measure used for assessing work-life balance; and second, to determine if there were notable differences in the perception of work-life balance among respondents based on different demographic parameters. Through factor analysis and reliability analysis, the dimensionality of the scale was confirmed, and the correlations between various dimensions of work-life balance and both negative and positive work-life balance were as expected, indicating the scale's validity and reliability. However, the comparative analysis of work-life balance scores across different demographic profiles did not reveal statistically significant differences in their perceptions of work-life balance.

7. Lee, S. & Kim, H. (2018) in their study aimed to evaluate the effectiveness of work-life balance programs on employee productivity in multinational corporations. The study used a case study approach, analysing three multinational corporations that have implemented comprehensive work-life balance programs. Data were collected through employee surveys, productivity reports, and interviews with HR managers. The results indicated that work-life balance programs, such as on-site childcare, flexible working hours, and wellness programs, significantly boosted employee productivity. Employees in companies with these programs reported feeling more supported and motivated, leading to higher productivity levels.

## **OBJECTIVES OF THE STUDY**

1. To Evaluate the existing work-life balance among employees in various MNCs established in Hyderabad
2. To Identify demographic variables like age, gender, marital status, years of experience and status of work that influence work-life balance among employees.
3. To Measure the level of satisfaction among employees concerning their work-life balance

## **Hypotheses**

H0: There is no significant relationship between age groups with work-life balance as well as individual perceived performance.

H0: There is no significant relationship between marital status groups with work-life balance as well as individual perceived performance

## **Research Methodology**

This study utilizes a quantitative research design to explore the relationship between work-life balance and individual perceived performance among employees of multinational corporations (MNCs) in Hyderabad.

- Sources of Data Both primary and secondary data has been considered for the study. Primary Data was gathered through online surveys
- Secondary data was sourced through journals, books, websites
- Sample Size: 200 respondents
- Statistical methods: Averages, percentages, regression, chi square test and correlation analysis were employed

## Data Analysis and interpretation

### Demographic divide

AGE	No. Of Respondents
Less Than 25 Years	82
Between 25-45 Years	70
Above 45 years	48
Total	200

#### Interpretation:

The age distribution of respondents in the survey shows varying participation across different age groups. Out of 200 respondents:

- 82 respondents are aged less than 25 years, making up 41% of the total.
- 70 respondents fall within the age range of 25-45 years, accounting for 35% of the total.
- 48 respondents are aged more than 45 years, comprising 24% of the total.

Tab: Marital Status -Demographic divide

Marital Status	No. of Respondents	Responses(%)
Married	128	64
Unmarried	72	36
Total	200	100%

#### Interpretation:

From the above table it has been found that 64 percent of the respondents are married and remaining 36 percent respondents are married. It indicates that majority of the employees are married

Crosstab: Marital Status and Work-Life Balance

Marital Status	Low WLB	Moderate WLB	High WLB	Total
Married	18	72	38	128
Unmarried	22	34	16	72
Total	40	106	54	200

#### Interpretation

- Married employees have better work life balance with 56 percent respondents are with moderate work life balance, 30 percent respondents with high work life balance and remaining respondents are with 14 percent work life balance.

It indicates that more than half of the respondents are having better work life balance

- Un Married employees have better work life balance with 47 percent respondents are with moderate work life balance, 31 percent respondents with high work life balance and remaining respondents are with 22 percent work life balance. It indicates that nearly half of the respondents are having better work life balance

### **Inferential statistics**

H0: There is no significant relationship between age groups with work-life balance as well as individual perceived performance.

Analysing the relationship between different demographics with Work life balance/ Perceived Performance

Tab chi Square Test between different demographics with  
Work life Balance/perceived performance

Chi-Square Tests			
	Value)	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	121.282a	72	<.001
Likelihood Ratio	132.304	72	<.001
Linear-by-Linear Association	.879	1	.349
N of Valid Cases	200		
a. 106 cells (95.5%) have expected count less than 5. The minimum expected count is .25			

### **Interpretation:**

Pearson Chi-Square and Likelihood Ratio Tests both indicate a significant association between the categorical variables.

Age Group 2 (45 years) reports the highest average work-life balance. Age Group 3 (more than 45 years) reports the highest average perceived productivity.

There is moderate variability in responses for both work-life balance and perceived productivity across all age group. Hence, the null hypothesis is rejected as there is a significant relationship between age groups and work-life balance as well as individual perceived performance.

H0 There is a significant association between marital status and work life balance.

Tab- chi Square Test between different demographics marital status with Work life Balance

Chi-Square Tests			
	Value)	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	7.927	2	0.019
Likelihood Ratio	15.337	2	—
Linear-by-Linear Association	15.337	2	—
N of Valid Cases	200		

**Interpretation:**

Pearson Chi-Square value of 7.927 with a p-value of 0.019 indicates a statistically significant association between marital status and work-life balance. Married individuals inclined to be better balance than unmarried ones. Hence Null hypothesis has been rejected.

H0 There is no significant association between marital status and perceived performance

Tab chi Square Test between different demographics marital status and perceived performance

Chi-Square Tests			
	Value)	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	6.812	2	0.033
Likelihood Ratio	6.947	2	—
Linear-by-Linear Association	—	—	—
N of Valid Cases	200		

**Interpretation:**

The Pearson Chi-Square value of 6.812 with a p-value of 0.033 indicate that there is a significant relationship between marital status and perceived performance. Married respondents are more likely to report higher performance levels. Hence Null hypothesis has been rejected.

## CONCLUSION

1. Nearly balanced gender distribution among respondents, with males slightly outnumbering females (53% vs. 47%). Age distribution highlighted a majority of younger (under 25 years) and middle-aged (25-45 years) individuals.
2. Marital status and education level were influential factors, highlighting the role of professional tenure in shaping work-life balance perceptions.

## Inferential Statistics

Chi-Square Tests were conducted for analyzing the relationship between different demographics with work-life balance/perceived performance

3. With regard to Age: The null hypothesis is rejected as there is a significant relationship between age groups and work-life balance as well as individual perceived performance.
4. With regard to Gender: The Pearson Chi-Square test does not support the hypothesis of a significant relationship between gender and the variables of work-life balance and perceived performance. Overall, while there is some evidence. Therefore, the hypothesis is partially supported, but further investigation would be needed to draw definitive conclusions.

## Implications and outcome of the study purpose

- Newer employees may benefit more from flexible schedules and career development opportunities, while middle-aged employees might give importance to stability and family-oriented policies.
- HR policies should consider these factors when designing employee engagement and wellness programs.
- The partial support for the hypothesis indicates that subtle gender-based differences may still exist, necessitating careful and inclusive policy development
- practical implications for HR strategies in MNCs, especially regarding age-specific interventions and the limited role of gender, which supports the relevance of the study to organizational decision-making

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# **SUSTAINABLE SUPPLY CHAIN MANAGEMENT (SSCM) PRACTICES: A COMPREHENSIVE SYSTEMATIC REVIEW OF INDUSTRIAL PRACTICES**

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## **ABSTRACT**

Profit-boosting strategies that take into account the triple bottom line of sustainability of economic, environmental, and social factors are known as sustainable business practices. Numerous studies have been conducted to examine different facets of supply chain operations. Nonetheless, there is still room for the proposal of a comprehensive framework pertaining to different industries. Environmental degradation, global poverty, lack of human rights, telehealth, and economic regulation have made sustainable supply chain management (SSCM) a priority that allows organizations to focus on reducing environmental problems and delivering economic and social benefits. Sustainable Supply Chain Management (SSCM) practices guide the reporting and flow of SCM activities designed to ensure security throughout the supply chain and play an important role in freezing the sustainability performance of the company. The importance of implementation varies according to the type of strategy and the importance of implementation. Repeated practices are simple practices where ideas for developing new resources are more important. Active practice is dynamic in nature and aims to develop new capabilities. Businesses

can benefit the environment and society by respecting and protecting the rights of stakeholders such as employees, residents and people who use their products. This will help them achieve the Sustainable Development Goals (SDGs). These efforts will also help them improve their results in the medium and long term by maintaining and developing trusting relationships with business partners and other stakeholders. Therefore, proactive practices have a long-term impact and are necessary to achieve better performance. The study design incorporates survey data gathered from businesses as well as focus group interviews with management specialists. The research's goal is to test using quantitative analysis. This study examines the use of SSCM using talent theory as a theoretical framework.

**Keywords:** Sustainable Supply Chain Management, Sustainable Development Goals, Sustainability Performance

### **Introduction:**

As greenhouse gas emissions from businesses, pollution of the environment, and global warming rise, companies need to change the way they do things in order to do better. This results in product performance and adherence to environmental regulations (Hsu and Hu, 2008; Soliman and ElKady, 2020). Additionally, the rise in greenhouse gas emissions and environmental contamination has compelled organisations to reconfigure their supply chains to preserve limited resources. Sustainable supply chain management practices (SSCMP) are regarded as a crucial strategy for organisations to attain corporate objectives and foster business collaboration (Soliman and ElKady, 2020). This can help these businesses and their partners make more money while also lowering the risk and damage they do to the environment (Rao and Holt, 2005; Soliman and ElKady, 2020). It is now a global priority to include environmental concerns in supply chain management. Sustainable business practices are strategies that try to make a business more profitable while also taking into account the three bottom lines: economic, environmental, and social. While many studies have looked into different parts of supply chain operations, there is still a big gap in creating a full framework that works for all industries.

It goes without saying that meeting and satisfying the needs of each individual customer is one of the goals of any business-minded organisation. In other words, a business-oriented organisation cannot survive or continue to exist unless its customers are satisfied. Customers' level of satisfaction will determine their level of loyalty, which will allow for customer retention. Sudhakar et.al. (2024). The increasing concerns about environmental emissions have led to the need to reduce environmental pollution caused by industrial construction through supply chain management (Mumtaz et al., 2018; Soliman and ElKady, 2020). In addition, Montshiwa (2018)

and Soliman and ElKady (2020) confirmed that competitive advantage is or has been achieved through the continuous use of supply chain management practices (SSCM) (green approach). It reassures businesses, tells them not to give up. . . SSCM (green) initiative. The inconsistency in the available evidence suggests that there are some exceptions to the results, as there are inconsistencies in determining how SSCMPs affect the work environment. The identified uncertainties indicate that existing research and studies, together with different datasets of new findings, are currently being examined and estimated in relation to detailed questions.

The consensus in the knowledge is that recent specific studies are influencing future research in this research area in new ways. Determining the nature of SSCMPs and their impact on the operating environment is of critical importance to supply chain management. Previous studies (Green et al., 2012; Luthra et al., 2017; Schmidt et al. (2017), Soliman and ElKady, 2010; Vanalle et al., 2017; Zhu and Sarkis, 2006) have used different methodologies than the literature review and meta-analysis methods used in the current study.

The other significant result is that there are no further developed and more complex methods of data. The conventional qualitative and quantitative data analysis tools are also extensively applied, whereas the use of modern data mining, artificial intelligence, and machine learning has much to offer in terms of sustainable practices and development. There are many mathematical models of the supply chains and sustainable supply chains with less than many models with sustainability as their main aspect. Concisely, continuous supply-chain management is not merely a model, but a crucial business practice to success in the long run. The strategies outlined when properly implemented can make companies more environmentally friendly and lead them to the top of a fast-developing sphere. The fact that such organizations as Patagonia, Unilever, Interface, and IKEA have done well confirms that a sustainable approach to business is not only the correct course of action but also a wise business choice. Natural world establishes value. The success of supply-chain management in the future lies in the ability of the business to adopt environmental and social stewardship. This leaves room to a fresh kind of a good thinking other than the one that is accepted. This is in keeping with the discrepancies in the available studies with no direct effort to study the effect of SSCMPs on environmental performance. This indicates that the study is original and novel and will be directed towards bridging the gap in the area of specialization.

Theoretical gap of the research has been explored and the theoretical models used are Natural Resource-Based View (NRBV), Sustainability and Stakeholder Theory. These frameworks are considered suitable and have proved to be more effective.

valid and relevant than the previous research (e.g., Green et al., 2012; Luthra et al., 2017; Schmidt et al., 2017; Soliman and ElKady, 2017). The discrepancies identified in this research study imply that the research topic is still new and under research, and some groups have a high impact on the results depending on the region, gender, colour, race, age, and morality.

The main goal of this research project is to answer the main research question: What is the effect of SSCM on the work environment? We followed the PRISMA approach when examining the data and responding to the research questions. The method encourages the creation of hypotheses and conceptual models which can be tested and further used later.

The issue of studying the influence of Sustainable Supply Chain Management Practices (SSCMP) on the environmental performance has grown more and more popular among the academic community. The studies in this field have resulted in a high volume of literature on the issue of sustainability and supply chain management. The research is relevant to the other body of literature as it offers an in-depth evaluation of the influence of SSCMPs on the workplace dynamics. It also sets the stage of further studies as it defines gaps and issues that have to be filled.

The paper also demonstrates that SSCMPs can enhance the environmental performance through integration strategies. According to the Natural Resource-Based View (NRBV), Sustainability Theory, and the Stakeholder Theory, the analysis reveals that these theories are very close to sustainable development and emphasize the importance of the involvement of partners into the work of the supply chain. As to how to use reverse logistics (RL) to accomplish something more environmentally friendly and earn more money, there are certain ideas (Fernando, Shaharudin, andAbideen, 2021; Mugoni et al., 2023). Very little research is done to prove the sustainability of contracts in SSCMPs. This study supports the recommendations that Fernando et al. (2021) have presented. Making business models that are good for the environment and focus on recycling and waste. Performance analysis shows that we need to make a product that lasts. This research also presents a conceptual framework that synthesises SSCMP and environmental variables. The research seeks to assist companies in assessing the influence of SSCMP utilisation on environmental performance to establish sustainable systems. Businesses can also use this research to come up with and back up plans for how to run a sustainable business (Mugoni et al., 2023). Martínez et al.'s research shows that

## **OBJECTIVES OF THE STUDY**

- 1) To study the comprehensive picture of SSC practices of various industries.

2) To study the role of various industries in expansion of SSCs.

## **METHODS OF RESEARCH**

A methodical review of the literature using a four-step process. First, a thorough database was taken into consideration in order to choose earlier research. Presenting the descriptive analysis was the next step. A thorough framework was then presented in order to look into the aforementioned questions. At the last step, the extracted materials were assessed. Similar studies pertaining to sustainable supply chains in the literature employ this methodology.

## **RESEARCH BASIC THEORY**

The research is based on three theories: NRBV, security theory, and stakeholder theory. These are directly related to sustainability issues. Engage with stakeholders to achieve high-quality products (financial and environmental). These evaluations support the idea that security increases business stability. Depression (Chang et al., 2020; Seuring and Muller, 2008). This is thought to contribute to the development of a continuous supply chain (Chang et al., 2020; Schmidt, Foerstl, and Schaltenbrand, 2017).

Stakeholder theory: Stakeholder theory has been developed over the last three years to address or at least reconceptualise many issues. For the first time, the following list will be included: Value Creation and Marketing Issues, Business Justice Issues, and Management Thinking Issues. )

Natural Resource Based View (NRBV): This perspective relates environmental practices to SCA. According to Hart (1995), NRBV believes that SCA is achieved by associating the organization's valuable, rare, non-replaceable, and irreplaceable resources with specific resources (such as pollution protection, product maintenance, and sustainable development). Employee participation is required to ensure that environmental issues are central to the organization. Environmental issues can be effectively addressed by integrating sustainability behaviours into employees' daily routines and processes in human resource (HR) policies and practices (Dubois and Dubois, 2012). These attitudes and practices can help organizations achieve SCA by embedding them in the organizational culture (Hart and Sharma, 2004; Michalisin, 2009).

Sustainable theory: Sustainable development received international attention with the 1987 report of the World Commission on Environment and Development. The report gave a clear and helpful summary: "Sustainable development is development that meets the needs of the present without compromising the ability of future generations

to meet their own needs" (WCED, 1987, p43). Critics have also claimed that the definition of sustainability set out in the Brundtland Report, which sees sustainability as development and concerned with human needs and, to quote, excludes other lives, is misplaced. The definition that is used by most organisations and institutions is, however, still the definition. Although the report has received much criticism, it has caused numerous debates on what is meant by sustainability. This definition appears tough since we have individuals who are in favour and those against climate action, free trade, social spending and environment protection. The definition of sustainable development in the Brundtland report addresses the responsibilities and duties of people to the future generations, but it does not mention how such responsibilities and duties impact on the present generation. According to the report, the approach is supposed to attempt to strike a balance between the current and the future liability. In order to identify the appropriate degree of stability, it is essential to divide the answers to the questions into strong and weak ones.

### **BENEFITS OF SUSTAINABLE SUPPLY CHAIN MANAGEMENT COST SAVINGS THROUGH EFFICIENCY:**

- Resource Optimisation: SSCM helps save money in the long run by making the best use of resources and cutting down on waste.
- Efficiency in Operations: Sustainable practices often make processes more efficient and improve operational efficiency.

### **Building Brand Loyalty and Reputation:**

- Consumer Trust: Companies that prioritize sustainability build trust with environmentally conscious consumers, enhancing brand loyalty.
- Positive Public Image: Demonstrating commitment to SSCM creates a positive public image, attracting consumers who align with sustainable values.

### **Meeting Regulatory Requirements:**

- Compliance and Risk Mitigation: SSCM helps businesses follow environmental laws, which lowers the chance of getting in trouble with the law and having to pay fines.
- Access to Markets: To get into certain markets and work with eco-friendly stores, you often have to meet sustainability standards.

### **Attracting and Retaining Talent:**

- Employee Engagement: Employees are more likely to be happy and engaged when they are committed to SSCM, which helps create a positive work environment.

- Attracting Talent: Companies that care about the environment and do good things for society are more likely to attract and keep top talent in a workforce that values corporate social responsibility.

Sustainable Supply Chain Management is not just a trend; it's a big change in how businesses work that recognises how economic success, environmental health, and social well-being are all linked. Companies that use SSCM put themselves in a position to be leaders in a changing business world, which helps make the global economy more stable and long-lasting.

### **THE IMPORTANCE OF SSCM FOR ENVIRONMENTAL RESPONSIBILITY**

The Sustainable Supply Chain Management (SSCM) represents a holistic approach of managing the supply chain that extends beyond the past practices by incorporating the ideas of environmental and social responsibility into all aspects of the supply chain life cycle. This is committed up to the point of acquisition of raw materials up to manufacture, distribution and eventual disposal or recycling of products in a sustainable manner. This is basically the basis of the SSCM when it comes to placing long-term sustainability of the planet and its citizens over short-term profitability.

**Acquiring Raw Materials:** The least important part of SSCM is the selection of raw materials among suppliers who are good in business practices and morals. This involves taking a close examination of the impact of the procurement of raw materials into the environment to ensure that responsible practices are realised and lobbying towards fair labour practices. Looking at the entire supply chain, companies can contribute to preserving ecosystems and biodiversity and reducing the evil impact of resource extraction.

**Production practices:** SSCM emphasizes environmentally friendly modes of creating products that reduce wastages, energy consumption and pollution in the process of production. Firms that belong to SSCM invest in technologies that utilize the resources better, consume less water, and ensure that the pollutants do not enter nature. This is the application of greener methods of conducting business to produce products with less environmental impact.

**Distribution:** SSCM involves the possession of an efficient and durable transportation. It involves such issues as determining how goods can be moved in the most effective way to reduce the carbon footprint of distribution, making use of transportation with less energy consumption, and investigating alternative delivery paths. To promote green agriculture and reduce the environmental impact of transportation, companies can ensure that safety is a priority in distribution.

**Disposal and Recycling:** When you use a product, there is no end to it as it goes on when you get rid of it or when you recycle it. SSCM promotes sensible end-of-life practices, recycling, and production of materials to be recycled. By participating in projects related to the circular economy, businesses can make the economy more closed and reduce the number of trash that ends up in landfills.

**Long-term environmental and societal wellbeing:** The primary aim of SSCM is to ensure that not only the communities but also the planet are well and happy in the long term. This includes anticipating and managing the impacts on people and the environment on each of the supply chain levels. SSCM appreciates the fact that the health of the environment is directly connected to the success of the society and that there should be a way of achieving a balance that will help the society in the long-run.

In essence, good supply chain management is dynamic and is future-focused, considering the way in which business, the environment and the society influence one another. Not only can companies fulfill their moral responsibilities with the help of SSCM, but they also can perform well in the world where rapid changes take place, and customers and stakeholders attach more importance to the knowledge of environment and interrelations. Overview of the key issues and advantages of SSCM: There are some issues, such as the lack of handling of complex global supply chains and making the stakeholders apply the same costly techniques. However, there are too many strong points, such as saving finances by covering regulatory demands and simplifying the creation of brand loyalty.

### **KEY ISSUES IN SUSTAINABLE SUPPLY CHAIN MANAGEMENT (SSCM)**

- Complexity of market research globally: Global markets have numerous individuals, regulations and norms of conduct. The solution to this problem requires devices to collaborate and communicate with one another very keenly. You must have effective methods of exchanging information in order to maintain an eye on environmental and cultural practices among all suppliers, in particular, within an operation that crosses several countries.
- Getting Stakeholders to Use Sustainable Methods Resistance to Change: It can be tough to get stakeholders (such as suppliers, partners and even your own teams) to adopt new sustainable methods. Traditional practices must be trained and educated to know and discuss the advantages of sustainability.
- Balancing interests: It may be difficult to find a solution between the needs of the stakeholders who have numerous different priorities. In order to strike a compromise between economic, environmental and social factors, individuals

must communicate and compromise.

- Extra Costs Upfront Investment: In order to adopt sustainable practices, you typically need to incur expenses up front in technology, certification and training. These start-up costs may be prohibitive to the extent that small companies with limited resources may be unable to meet the costs. It is always difficult to strike the right balance between environmental friendliness and money saving.

## **KEY BENEFITS OF SUSTAINABLE SUPPLY CHAIN MANAGEMENT (SSCM)**

1. Saving money by being more efficient: Using sustainable practices often makes better use of resources, cuts down on waste, and lowers the costs of raw materials, energy, and water use. A safe distribution system can make things run more smoothly and save money in the long run.
2. Build a Good Brand and Reputation: People like businesses that follow eco-friendly rules. Using SSCM can help build trust by showing that you care about the environment and are responsible. This helps you get more customers and build your reputation.
3. Following the rules: Using sustainable methods helps businesses deal with changes in the environment. Taking care of legal problems before they happen lowers the chance of getting in trouble with the law or losing money.
4. Attract and keep good workers: Being committed to sustainability boosts employee morale and engagement and helps build leadership skills. Being polite at work. More and more businesses are focussing on getting involved in their communities. Top talent can be recruited and retained in businesses that are well-endowed with talent and also companies that are interested in long term development.

Concisely, supply chain management continues to pose issues, but its advantages extend further than the economy, the environment, and society. The solution is planning ahead, collaboration and commitment to long term success to overcome these issues. It is not just because it is the right thing that businesses should do to change their management to SSCM, but it is also a smart investment according to the evolving business needs and the goals of international security. This paper gives the opportunity to review the latest developments, as well as assess the situation in different industries of different countries. Besides the statistical analysis, the study identified gaps that already exist and proposed a possibility of the future research plan. The findings will prove helpful to the researchers and professionals as it will be easier to compare and evaluate the ways of sustainable practices in various areas. The new classification system also considers the sectors that had hitherto not been taken into consideration and reveals the defect in new practices. This framework can

be used in future studies to evaluate the present state of Sustainable Supply Chains (SSCs), in regard to the performance results and prevailing challenges.

## **CONCLUSION**

An additional noteworthy discovery is the lack of more sophisticated and intricate data techniques. Modern data mining techniques, artificial intelligence, and machine learning approaches have a lot of potential to apply sustainable practices and create positive changes, even though traditional qualitative and quantitative data analysis techniques are still widely used. Even though there are a lot of excellent mathematical models about supply chains and sustainable supply chains, there aren't many that make sustainable practices their primary component. In summary, continuous supply chain management is not just a model; it is a necessity for businesses to be successful in the long term. The strategies outlined, when implemented effectively, not only help to be environmentally responsible, but also enable companies to become leaders in a rapidly growing industry. When we witness the success of companies such as Patagonia, Unilever, Interface and IKEA, it is clear that a commitment to sustainability is not only ethical, but also financially sound. Nature makes money. The future of supply chain management lies in the ability to integrate business with environmental and social management.

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## **UNLOCKING DIGITAL FINANCE: THE CHALLENGES AND PROSPECTS OF FINTECH ADOPTION INTENTIONS**

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### **ABSTRACT**

#### **Purpose:**

The study titled “Unlocking Digital Finance: The Challenges and Prospects of FinTech Adoption Intentions” aims to examine user intentions toward adopting FinTech services and to identify the associated challenges and opportunities. It focuses on understanding how perceived ease of use, trust, and usefulness influence adoption behavior in digital finance. The research further explores the factors that drive or hinder the usage of mobile-based FinTech applications such as GPay, PhonePe, and PayTM.

**Keywords:** Adoption of Technology, Brand Image, Ease of Use, Efficiency, Fintech, Tam, And Trust

### **INTRODUCTION**

Over the years, technological advancements have played a crucial role in shaping the digital economy, enabling financial institutions in India to embrace innovative business models and advanced technical solutions. Despite this progress, the pace of technological transformation within financial services has not been as rapid as expected, leaving certain gaps in market adoption. This study explores how consumer perceptions and behavioural patterns influence the acceptance of FinTech services, employing the Technology Acceptance Model (TAM) as a theoretical framework for analysis.

While most existing literature focuses on the role of FinTech in improving the efficiency and customer engagement of traditional banking systems, limited research examines consumer adoption from a holistic perspective. Prior studies often highlight specific FinTech applications—such as mobile banking or online payments—rather than assessing broader behavioural determinants influencing FinTech usage. This research extends traditional TAM frameworks by integrating additional variables to provide a more comprehensive understanding of consumer adoption dynamics.

The outcomes of this study offer valuable insights for banks and financial service providers to refine their marketing strategies and align them with evolving consumer preferences. Understanding how customers modify their behavioural intentions in response to technological and financial innovations is vital for the sustainable growth and competitiveness of modern financial institutions.

## **REVIEW OF LITERATURE**

Arner, Barberis and Buckley (2015): This research has provided an overview of the history of FinTech and is being used to compare and contrast the regulatory approaches of the U.K. and China. The U.K. is changing from a product-based approach to a philosophical one, with a focus on banking regulations and consumer protection. In small-to-medium-sized transactions handled by online finance providers, China has maintained product-based requirements. Major operations are likewise governed by country enterprises. Authorities must be more proactive in all cases. They support a global approach for FinTech regulation.

Kim et al., (2016): The research focused on the policymakers will benefit from an understanding of what can be learned from active and failed attempts. Furthermore, there is little agreement among academics about the best methodology for this form of research. A basis for future work in this field will be research into various theoretical and analytical frameworks. There are applied engineering studies that look at why consumers use a FinTech service, as suggested.

Irina Kuzmina and Svetlana Kuzmina (2017): The study analyses fintech businesses that provide financial services using new technology, compares the benefits and drawbacks of these services to those offered by conventional financial sector organisations, and examines consumer readiness to embrace fintech services. This article presents the findings of a survey aimed at determining how well-informed Latvian clients are about fintech services, their convenience, speed, and security, as well as their existing satisfaction with financial services.

David Varga (2017): The goal of this study is to fill the gap in the existing academic literature on the emergence of financial technology (fintech) companies based on innovation. The report provides a conceptual overview of the primary value drivers that are propelling fintech, including resource-based theories, business practices, living thing design, and innovation processes. The essay addresses how fintechs may assist the traditional financial sector in innovating while also improving the “Triple Bottom Line” by solving challenges for individuals at the “Bottom of the Pyramid”.

Van Alstyne, Parker and Choudary (2017): They argue that success needs a change

from pipeline to portal, from internal optimization to external interaction, and from customer value to ecosystem value. According to the paper, network effects are the guiding force behind any successful platform. Finally, they discuss how networks develop as a result of forces such as ecosystems, business orientation, governance and spillover management, among others.

Anil Savio Kavuri (2018): The author describes FinTech (financial technology) has an exploded around the world. As a result, there has been a substantial increase in FinTech academic literature over the last five years. Study is frequently disjointed and lacks a coherent research agenda. Major study holes and important questions remain to be addressed. This article provides a series of logical research topics drawn from focus group discussions with policymakers and academics, as well as a literature assessment. Seven key research gaps are identified, as well as topics that might serve as the foundation for academic study. If these issues were overcome, this field would be more likely to become a recognised academic subject.

C. Vijai(2019): The primary goal of this study is to investigate the potential and problems in the Fin-tech business. It discusses both the development of the fintech industry and present financial innovation in the Indian finance sector. Fintech makes purchases safer for customers by digitising them. Fintech systems have the advantage of lower operating costs and more user-friendly interfaces. The paper found that Fintech services will change the customs and actions of the Indian financial sector.

MeylianaMeyliana, Erick Fernando, SurjandySurjandy (2019) If the individual wishes to continue to be used, the level of service must be considered. The adoption of financial technology (FinTech) services in terms of trust and risk is the subject of this report. The findings show that the perceived utility of FinTech services is influenced by the consumer confidence factor. The risk factor, on the other hand, has no bearing on the use of FinTech services and therefore has no bearing on the attitudes of users. The thesis contributes to the study of the adoption of FinTech by offering a view on users' plans to use FinTech services in Indonesia.

Sanjiv R. Das (2019) This study delves into the rapidly expanding topic of financial technology (fintech), as well as the numerous financial concepts and tools that enable it. Fintech is largely a force of disintermediation propelled by disruptive technologies. This system includes a taxonomy that categorises ten key areas of fintech. It also suggests a pedagogical structure based on field studies. Fintech pitfalls are also being studied. Overall, researchers have made a lot of progress in areas like information systems, arithmetic, statics, psychology, econometrics, linguistics,

cryptography, big data, and computer interfaces. As a result of this convergence, Fintechs also flourished.

Chua Chang Jin, "Lim Chee Seong, Aye Aye Khin (2019)"The purpose of this research is to investigate the elements that impact customer awareness and adoption of FinTech goods and services in Malaysia. The projected research findings might assist FinTech firms in making the best judgements possible when it comes to advertising their goods and services in the area. The findings of this research will assist them in developing more customised goods and services for Malaysian clients.

Subhashini Sailesh Bhaskaran (2021): "This research project looks at the effect of these factors on FinTech adoption." "As a result, it was discovered that there is a positive relationship between ease of use and FinTech adoption, as well as a positive relationship between FinTech adoption and crowdfunding investment decisions and the level of risk when adjusting to FinTech." "FinTech, or financial technology, is a term that refers to the use of technology to provide financial assistance. The findings state that FinTech has evolved immensely since its inception, considering its positive and negative aspects."

Jugurnath, B., Hemshika, P., & Straupaité, S. (2023),The study aimed to analyze consumer adoption attitudes toward FinTech services in Mauritius, emphasizing awareness, usage, and influencing factors. Using an Extended Technology Acceptance Model (TAM), a structured questionnaire was distributed to 176 respondents, and data were analyzed through SPSS using multiple regression analysis. The findings revealed that subjective norms, perceived usefulness, perceived ease of use, and trust positively affected adoption attitudes, while perceived risk showed no significant impact. The study concluded that understanding behavioral variables can guide FinTech firms and banks in personalizing services and enhancing consumer adoption.

Dong, H., & Blankson, C. (2025),This research sought to introduce a new "Financial and Technology (Fin + Tech)" framework integrating dual processing theory into FinTech product marketing, focusing on cryptocurrency investment behavior. Data were collected through multiple surveys involving over 1,300 participants, including college students and public respondents, and analyzed using quantitative techniques. Results indicated that both science literacy and perceived investment security influence cryptocurrency investment intentions, though excessive technological understanding may reduce interest among younger users. The study concluded that FinTech marketers should simplify technological communication and highlight

financial benefits to effectively engage diverse consumer segments.

Mhlanga, D. (2022), The study examined the challenges and opportunities related to digital financial inclusion, with particular focus on enterprises and women in developing economies. A qualitative analysis was conducted to identify barriers such as poor infrastructure, lack of venture capital, low digital literacy, and gender-based discrimination in financial access. Findings highlighted that limited resources, regulatory restrictions, and socio-economic inequalities hinder women's and small firms' participation in digital finance. The study concluded that promoting digital literacy, reducing service costs, and applying AI-based solutions are essential measures to achieve inclusive digital financial ecosystems.

## RESEARCH GAP

Existing research has largely concentrated on the evolution, adoption factors, and technological transformation of FinTech services, with a strong emphasis on mobile payment systems, financial innovations, and regulatory developments. Many studies have explored dimensions such as trust, perceived risk, and institutional readiness in driving FinTech adoption across markets. However, most of these works are centered on institutional or macro-level analyses, offering limited insights into individual users' adoption intentions and practical challenges. Additionally, there is a lack of studies that integrate both technological acceptance and the analysis of challenges and opportunities within a single framework. Therefore, the present study "Unlocking Digital Finance: The Challenges and Prospects of FinTech Adoption Intentions" fills this research gap by examining user behavior through the Technology Acceptance Model while identifying the critical factors influencing FinTech usability in the Indian context.

## OBJECTIVES OF THE STUDY"

1. "To examine the adoption intention of Fintech services Usability by the customers"
2. To device the challenges and opportunities in usage of Fintech services

## SCOPE OF THE STUDY"

The study has focused on the Fintech services offered the banks to customers. The study has considered the Technology Acceptance Model (TAM) Priem et al (2012), and examined the adoption intension of Fintech services and elicit the challenges and opportunities in usage of Fintech services.

## RESEARCH METHODOLOGY

The study focused on the Fintech services adoption intention and devising the challenges and opportunities. The current work used descriptive study utilising raw data and a questionnaire that was created.

The primary data were collected directly from the customers who are using the fintech services such as Gpay, Phonepe, PayTM and other mobile apps which are related to Fintech Services. "The opinions were collected through a well-devised interview schedule. Incomplete and inaccurate schedules were dropped and only fully completed schedules were taken up for analysis."

### **"Sampling Design"**

"The study is confined to Hyderabad region. Since, the size of universe is relatively large, the sample size was limited to 120 respondents." "The study applied the convenient sampling method for the collection of primary data."

"Questionnaire structure: The study framed the 5 pointlikertscale oriented questionnaire relating to the adoption intention of Fintech services and challenges and opportunities in usage of fintech services."

### **"Statistical tools"**

"The SPSS software suite was used to process, categorise, tabulate, analyse, and interpret the data. The following statistical approaches were utilised depending on the kind of data obtained from respondents." In order of how well they suit the task, the following statistical methods were utilised to analyse the data obtained throughout the investigation: Exploratory Factor Analysis with Neural Networks

Neural Network: The study has considered the neural network model to prioritize the adoption intention of Fintech services usability by the customers. The Neural network will identify the higher important factor, which is leading to adoption of Fintech services.

Exploratory Factor Analysis: "The exploratory factor analysis was used in the research to extract the highest and lowest weighting variables among the specified criteria within the Challenges and Opportunities."

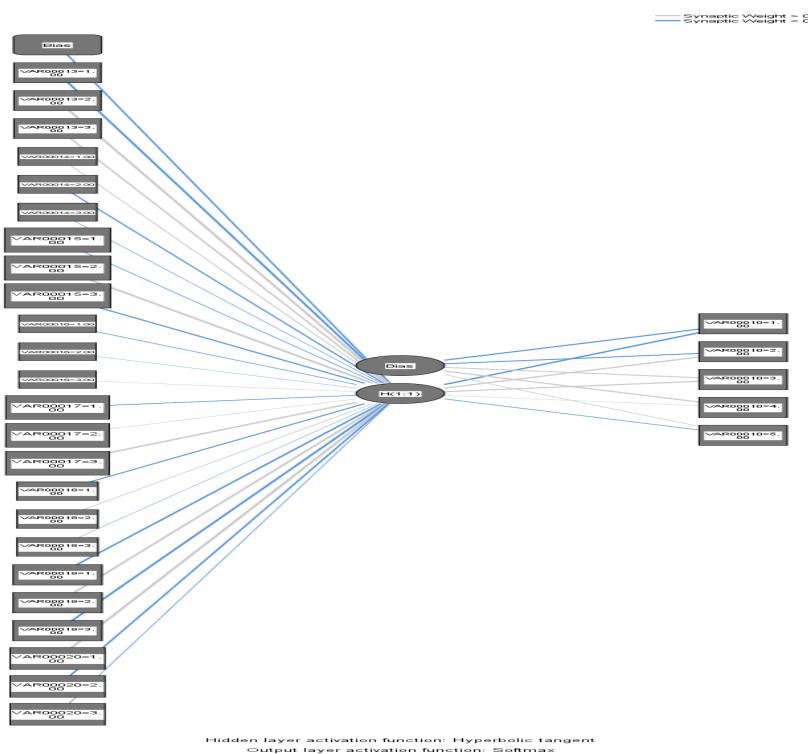
### **"TABULATION OF DATA ANALYSIS"**

"Objective 1: To examine the adoption intention of Fintech services Usability by the customers"

The first objective of the study focuses on examining customers' adoption intention

of FinTech service usability. To achieve this, the study employed a Multivariate Neural Network methodology using the Multilayer Perceptron (MLP) algorithm, which is widely applied across industries such as banking, finance, and marketing for predictive analysis. The model analyzed how various factors—perceived usefulness, perceived ease of use, trust, brand image, perceived risk, and government support— influence the innovative use of data for marketing and risk management. This approach enabled the study to identify key determinants that enhance FinTech adoption and guide service providers in improving operational efficiency and user experience.

Figure – 1: “Neural Network of adoption intention of Fintech services Usability by the customers



“Source: Primary data”

The network structure displayed in the graph illustrates the layered configuration of the model. Each input layer is connected to a hidden layer, which processes the data and generates the output layer utilized for marketing and risk management analysis. In this model, the output layer was developed through a single hidden layer consisting of two hidden units, enabling effective pattern recognition and predictive insights.

“Table – 1: Independent Variable Importance of adoption intention of Fintech services Usability by the customers

	“Importance”	“Normalized Importance”
Perceived Usefulness	.145	44.4%
Perceived ease of Use	.327	100.0%
Trust	.180	55.1%
Brand Image	.107	32.6%
Perceived Risk	.101	31.0%
Government Support	.139	42.5%

Source: Primary data”

The results presented in Table 1 and the corresponding graph highlight the relative importance of various factors influencing customers' adoption intention toward FinTech service usability. Among all the Technology Acceptance Model (TAM) dimensions, perceived ease of use emerged as the most significant variable, receiving a normalized importance score of 100%. This indicates that customers value user-friendly and easily navigable platforms, which enhance their willingness to engage with FinTech services. Trust ranked second with 55.1%, emphasizing its critical role in influencing user confidence due to the extensive and sensitive data handled in FinTech operations. Similarly, perceived usefulness scored 44.4%, suggesting that when customers recognize the efficiency and performance benefits of FinTech, their likelihood of adoption increases.

Other factors such as government support, brand image, and perceived risk also contributed notably to adoption intentions. Government assistance, with 42.5%, signifies its influence in establishing credibility and ensuring regulatory reliability within digital finance. Brand image, though relatively low at 32.6%, remains vital for enhancing trust and long-term engagement between service providers and customers. Conversely, perceived risk scored the lowest (31%), indicating that security concerns and data vulnerability still discourage many users from adopting FinTech services. Overall, the findings suggest that improving usability, strengthening trust, and reinforcing brand reputation are key to increasing user confidence and promoting broader FinTech adoption.

Objective 2: To device the challenges and opportunities in usage of Fintech services

The second objective of the study aims to identify the key challenges and opportunities associated with the use of FinTech services. To achieve this, Exploratory Factor Analysis (EFA) was employed as a statistical technique to uncover the underlying factors influencing users' experiences and perceptions in utilizing FinTech solutions.

KMO test: "The Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity were applied to assess data adequacy and suitability for factor analysis.

"Table-2: "KMO and Bartlett's Testwith respect to challenges and opportunities in usage of Fintech services"

"Kaiser-Meyer-Olkin Measure of Sampling Adequacy."	.824	
"Bartlett's Test of Sphericity"	"Approx. Chi-Square"	568.916
	"df"	"66"
	"Sig."	".000"

Source: Primary Data

The computed KMO value of 0.824 exceeds the recommended threshold of 0.70, confirming that the dataset is suitable for factor analysis. Additionally, the Bartlett's Test of Sphericity produced a significant chi-square value of 568.916 ( $p < 0.001$ ), demonstrating strong correlations among variables. These results validate the adequacy and relevance of the data for identifying the key challenges and opportunities in the usage of FinTech services.

Table-3: Challenges and opportunities in usage of Fintech services

Factors	Component	
	1	2
"Strategic and profitability risks"	.606	Challenges
"Increased interconnectedness between financial parties"	.643	
"High operational risk – systemic"	.689	
"High operational risk – idiosyncratic"	.652	
"Third-party/vendor management risk"	.470	
"Compliance risk including failure to protect consumers and data protection regulation"	.776	
"Money laundering – terrorism financing risk"	.407	

“Liquidity risk and volatility of bank funding sources”	.738	
“Improved and more efficient banking processes”	Opportunities	.628
“Innovative use of data for marketing and risk management purposes”		.600
“Potential positive impact on financial stability due to increased competition”		.681
“Regulation Technology (Reg Tech)”		.612

“Source: Primary Data”

The results of the principal component analysis highlight the major factors influencing both the challenges and opportunities in adopting FinTech services. Component 1, representing the challenges, reveals that political risk—including inadequate consumer protection, weak information security regulations, capital adequacy issues, and fluctuations in bank funding sources—holds the highest factor loadings (0.77 and 0.73). Other significant challenges identified include high operational risks (systemic and idiosyncratic), increased interconnectedness among financial institutions, and strategic and profitability risks, with loadings ranging from 0.689 to 0.606. These findings suggest that users perceive high operational, liquidity, and profitability risks as key barriers to FinTech adoption. In contrast, third-party/vendor management risk (0.470) and money laundering or terrorism financing risk (0.407) were rated as comparatively less critical concerns.

Component 2, categorized as opportunities, outlines the positive prospects associated with FinTech usage. The most influential opportunity factors include enhanced and efficient banking operations (0.628), innovative data utilization for marketing and risk management (0.600), positive effects on financial stability due to increased competition (0.681), and the rise of regulatory technology (RegTech) (0.612). These findings emphasize that technological advancement, improved efficiency, and innovative data applications are key drivers of FinTech’s growth potential and create meaningful opportunities for both financial institutions and consumers.

## **FINDINGS OF THE STUDY**

The following are the findings have been derived with the framed objectives.

1. The findings reveal that perceived ease of use emerged as the most dominant factor influencing FinTech adoption, with a normalized importance score of 100%, emphasizing the need for intuitive and user-friendly digital interfaces.
2. The study found that trust ranked as the second most influential component with a score of 55.1%, underscoring its vital role in shaping user confidence,

especially in handling sensitive financial data securely.

3. The analysis indicates that perceived usefulness attained a score of 44.4%, highlighting that customers are more inclined to adopt FinTech services when they experience tangible efficiency and performance benefits.
4. It was observed that government support scored 42.5%, demonstrating that effective regulatory frameworks and institutional backing enhance user assurance and drive FinTech credibility in digital finance ecosystems.
5. The findings confirm that the computed KMO value of 0.824 exceeds the acceptable threshold of 0.70, indicating strong sampling adequacy and suitability of the data for factor analysis.
6. The study found that Bartlett's Test of Sphericity produced a significant chi-square value of 568.916 ( $p < 0.001$ ), confirming sufficient inter-variable correlations for meaningful factor extraction.
7. The analysis revealed that Component 1, representing challenges, identified political and compliance risks—including weak consumer protection and poor data security regulations—as the most critical factors with loadings of 0.776 and 0.738, respectively.
8. It was observed that high operational risks, both systemic (0.689) and idiosyncratic (0.652), significantly influence users' reluctance toward FinTech adoption due to uncertainty in process reliability.
9. The results indicate that increased interconnectedness among financial institutions (0.643) and strategic or profitability risks (0.606) contribute notably to perceived vulnerabilities within the FinTech ecosystem.
10. The study also found that Component 2, representing opportunities, highlights positive financial stability through enhanced competition (0.681) and improved banking efficiency (0.628) as key growth enablers.
11. Finally, the findings suggest that innovative data utilization for marketing and risk management (0.600) and the rise of Regulatory Technology (0.612) serve as transformative opportunities driving FinTech's sustainable development.

## **CONCLUSION OF THE STUDY”**

The present study comprehensively explored users' intentions toward adopting FinTech services, emphasizing their experiences, challenges, and perceived opportunities. Employing a qualitative research approach, primary data were collected from active users of GPay, PhonePe, and PayTM to understand behavioral and technological influences. The neural network analysis revealed that perceived ease of use and

trust in service efficiency are the strongest predictors of FinTech adoption. Further, through exploratory factor analysis, the study identified critical challenges such as operational, liquidity, and compliance risks that hinder user confidence. Conversely, opportunities such as enhanced banking efficiency, innovative data utilization, and regulatory technology were found to promote growth and user engagement. The findings highlight that user-centric design, strong data protection, and regulatory assurance are essential to strengthening adoption intentions. Overall, the study concludes that sustained trust-building and continuous technological innovation are pivotal to expanding FinTech adoption in India's digital economy.

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## **A STUDY ON INFLUENCING FACTORS FOR GIG WORKFORCE IN HYDERABAD JOB MARKET**

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### **ABSTRACT**

Gig work allows individuals to set their own hours and choose their projects, which is attractive for those seeking better work-life balance, including students and stay-at-home parents. The gig workforce, characterized by short-term and freelance work facilitated by digital platforms, has emerged as a prominent feature of contemporary labor markets. While offering opportunities for autonomy and flexibility, gig work also presents challenges such as income volatility, lack of benefits, and precarious employment conditions. By diversifying income streams and reducing reliance on traditional employment models, gig work has the potential to enhance economic adaptability in the face of uncertainty. However, concerns persist regarding the gig workers contribution to income inequality, social protections, and labor market stability. Drawing on empirical evidence and theoretical frameworks, this review critically evaluates the implications of the gig economy for workforce dynamics and economic resilience. It underscores the need for nuanced policy responses that balance the benefits of flexibility with the imperative of ensuring worker well-being and economic stability. The gig economy also poses challenges to economic resilience by exacerbating income inequality, undermining labor standards, and eroding social protections. By shedding light on these issues, this paper contributes to understand provoking factors for Hyderabad gig workers and evolving nature of work and its ramifications for individuals, businesses, and societies in an increasingly digitized and globalized world. This study highlights the critical need for India to take a more proactive and balanced regulatory approach that recognizes both the economic promise and creating of relevant job market.

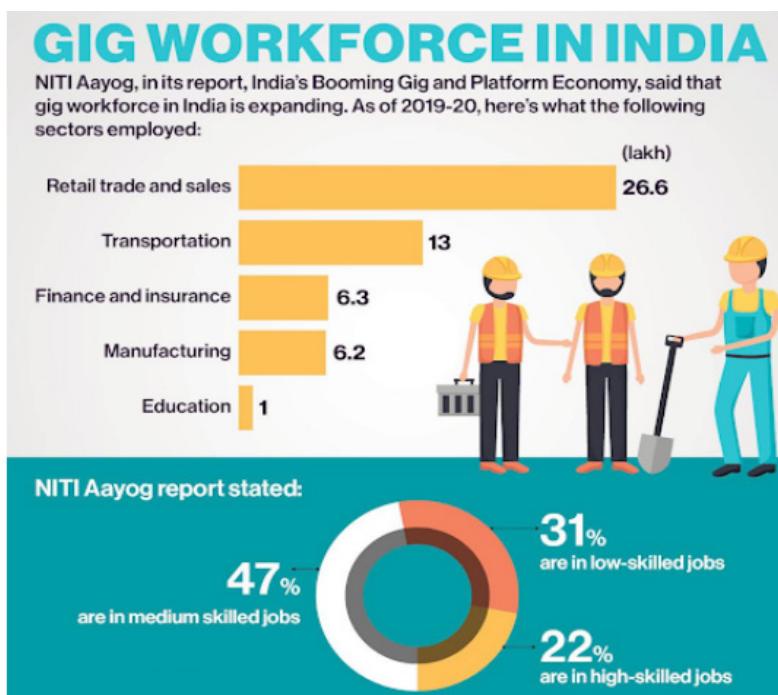
**Keywords:** Job Market, Technology, Stable Income, Flexi working

### **INTRODUCTION:**

Gig workers – those engaged in livelihoods outside the traditional employer-employee arrangement – can be broadly classified into platform and non-platform-based workers. Platform workers are those whose work is based on online software apps

or digital platforms. Non-platform gig workers are generally casual wage workers and ownaccount workers in the conventional sectors, working part-time or full time. Delving deeper into the variance between gig and conventional workers, this study uses the characteristics such as location (in urban areas), age group (18-45 years), education levels (ranging between secondary school and graduation), income level (workers whose household consumption expenditure is below the 75th percentile of monthly per capita consumption expenditure), ownership of mobile phones and access to a bank account for estimating gig and platform workers.

In recent years, the advent of the gig economy has ushered in a paradigm shift in the traditional employment landscape, altering the dynamics of the workforce and challenging conventional notions of labor relations. The proliferation of digital platforms and technological advancements



Source: NITI Ayog- 2022 Gig Workforce Report

has facilitated the rise of gig work, enabling individuals to engage in short-term, flexible employment arrangements. This transformation has sparked intense debate regarding its implications for both workers and economies worldwide. This review paper aims to provide a comprehensive analysis of the gig economy's impact on

workforce dynamics and economic resilience. By synthesizing existing literature and empirical studies, this paper endeavors to elucidate the multifaceted effects of gig work on various stakeholders, including workers, businesses, and policymakers.

Moreover, the emergence of the gig economy has prompted policymakers to reassess existing regulatory frameworks governing labor markets. Questions regarding worker classification, benefits eligibility, and labor rights have become increasingly salient in the policy discourse, as governments seek to strike a balance between fostering innovation and ensuring social protection. In light of these complexities, this review paper aims to provide insights into the gig economy's implications for workforce dynamics and economic resilience, offering valuable perspectives for researchers, policymakers, and stakeholders alike. By critically examining existing literature and identifying key research gaps, this paper seeks to contribute to a deeper understanding of this transformative phenomenon and its implications for the future of work.

### **Literature:**

The gig economy has had a profound impact on global labor markets and economic institutions (Baber, 2024). This literature review looks at recent research that have investigated the gig economy's influence on job prospects, economic growth, and associated difficulties.

Over the last decade, the gig economy has expanded dramatically, with more people choosing flexible employment arrangements (Malik et al., 2021). The gig economy is expanding rapidly throughout the world, with a market of \$1.847 trillion projected by 2032 (Charlton, 2024). This expansion is being driven by increased digitalisation, advances in communication technologies, and the use of platforms that link freelancers with customers. The gig economy serves a variety of sectors, including e-commerce, transportation, and delivery services, and is expected to create 90 million jobs and contribute 1.25 % of India's GDP by 2030. The Gig Economy Market, which was valued at USD 556.7 billion in 2024, is expected to grow to USD 646.77 billion in 2025 and reach USD 2146.87 billion by 2033, with a CAGR of 16.18 % from 2025 to 2033 (Business Research Insights, 2025). Similarly, India's gig economy is expected to expand significantly, with a compounded annual growth rate (CAGR) of 17 % (Business Standard, 2024). This expansion is likely to result in a major increase in the number of gig workers and a significant contribution to the country's GDP. According to an NITI Aayog estimate, the gig labor is expected to grow to 23.5 million by 2029–30, up from 7.7 million now (NITI Aayog, 2022).

The gig economy is critical to economic progress because it promotes innovation,

boosts productivity, and increases digital labor force participation (Graham et al., 2017). It enables firms, particularly startups and small businesses, to tap into a diversified talent pool without the limits of traditional employment contracts (Pan et al., 2022). Additionally, algorithm-driven task allocation has raised issues about fair compensation and worker exploitation (Zhao et al., 2025). Governments throughout the world are dealing with how to govern gig employment while maintaining economic dynamism and worker protection (Inversi et al., 2023). In the United Kingdom, the Taylor Review on Modern Working Practices (2017) proposed that gig workers be classified as “dependent contractors” to offer better protection (Montgomery and Baglioni, 2023). Similarly, California’s AB5 bill sought to reclassify gig workers as employees rather than independent contractors, but it received strong opposition from companies. Putting gig workers under official labor regulations, emphasising the importance of a balanced approach that promotes both flexibility and security (Warren, 2021).

As the gig economy grows, the influence on employment and economic growth will remain an important field of study. While it provides unprecedented prospects for revenue creation and economic diversification, tackling its problems is critical to ensuring long-term and fair growth (Chen et al., 2023; Adekoya et al., 2025). This study investigates the complex link between the gig economy and economic development, focussing on job prospects, workplace issues, and policy consequences in the age of convenience. This study is further segmented into review of literature, research methodology, results and analysis, discussion, implications, limitations and scopes the future research.

## **Objectives**

- 1) To study gig workers challenges in job market.
- 2) To identify various factors provoking them to opt as gig working scheme.
- 3) To know the impact on job market and related dynamics in this regard.

## **Hypothesis**

H01: There is no association between impact of bossism in traditional jobs leads to opt gig work option.

H02: There is no significant relation between flexi work culture issues provoking us to choose gig work option.

H03: There is no relation between not finding relevant jobs leading them to opt gig workforce career.

## RESEARCH METHODOLOGY:

### Sample & Sample Size

The educated Gig employees like delivery boys, Part time jobbers and temporary work associates and trainees who are working in Service / Production sector in Hyderabad. A sample of 150 such respondents opinion was collected with the help of structured questionnaire.

### Data Analysis:

The data analysis was done with the help of SPSS 20.0 statistical software.

### Statistical Analysis:

#### Factor Analysis ( Job Dynamics)

Table 1.1: KMO and Bartlett's values of Job Factors		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.769
Bartlett's Test of Sphericity	Approx. Chi-Square	7853.603
	df	21
	Sig.	.003

First the researcher tested the eligibility of the data to perform factor analysis by checking KMO- Bartlett's test which is a measure of sampling adequacy. The KMO value is  $0.769 > 0.7$ . Bartlett's Test of Sphericity indicates a measure of the multivariate normality of set of variables (Sig. value is less than 0.05 indicates multivariate normal and acceptable for factor analysis). Both the sampling adequacy and Bartlett's values are statistically valid.

Table 1.2 :Total Variance table of Job Factors

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.431	82.570	82.570	7.431	82.570	82.570
2	1.008	11.195	93.765	1.008	11.195	93.765
3	.223	2.479	96.244			
4	.155	1.719	97.963			
5	.056	.624	98.587			
6	.051	.563	99.150			
7	.017	.185	100.000			

Extraction Method: Principal Component Analysis.

The below scree plot indicates, pictorial manner of filtered factors with more than 1 Eigen value i.e Two factors in above case.

Table 1.3 : Rotated components matrix of Job Factors

Factor	Component	
	1	2
Flexible work Culture	.459	.811
Not finding relevant job	.361	.115
Temporary Survival	.486	.078
Supplementary Income	.968	-.023
Stress Free duties	.167	-.012
Fewer Bossism	.668	-.016
Self Sustain Issues	-.773	.309

Extraction Method: Principal Component Analysis.

As per above Rotated Component matrix analysis , it is found that correlated values more than 0.6 are considered as influenced factors and the same factor is treated for naming of concern factor.

Table 1.4: Naming of Factors for Job Dynamics

Factor No.	Factors Name	Explanation
1	Supplementary Income	It can offer opportunities for supplemental income and flexible work arrangements, though it can also be volatile and lack the security of traditional employment
2	Flexible work Culture	Gig workers have the autonomy to choose when, where, and how they work. They have more control over their career path compared to traditional employment.

H01: There is no association between impacts of bossism in traditional jobs leads to opt gig work option.

Table 2 : Chi square values of impacts of bossism

	Value	df	Asymp. (2-sided)	Sig.
Pearson Chi-Square	1242.141a	12	.930	
Likelihood Ratio	1115.077	12	.000	
Linear-by-Linear Association	446.956	1	.000	
N of Valid Cases	509			
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.12.				

From the above table chi- square is not significant (sig. value is  $> 0.05$ ), Accept the Hypothesis. i.e ,the bossism has no such impact on opting gig employee position in Hyderabad job market. Other factors like survival issues, temporary income factors are influencing thisa.

H02: There is no significant relation between flexi work culture issues provoking us to choose gig work option.

Table 3 : Chi square values of flexi work culture

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	964.062a	12	.000
Likelihood Ratio	1011.168	12	.000
Linear-by-Linear Association	443.086	1	.000
N of Valid Cases	509		
a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 3.29.			

From the above chi square table, the significant value (sig. value is  $< 0.05$ ), Hence, Reject null hypothesis. i.e , the flexi work culture pattern attracting the people to choosing gig working mechanism in Hyderabad job market.

H03: There is no relation between not finding relevant jobs leading them to opt gig workforce career.

Table 4 : Chi square values of not finding relevant jobs			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1223.750a	12	.003
Likelihood Ratio	1075.790	12	.000
Linear-by-Linear Association	457.920	1	.000
N of Valid Cases	509		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.48.

From the above chi square table, the significant value (sig. value is < 0.05), Hence, Reject null hypothesis. i.e , no jobs in some areas due to dynamic changes in technology and evolution of advanced computer software's leading to fewer opportunities in core job market.

### **Discussion of Results:**

Hyderabad's urban population has a high demand for fast, on-demand services (food, grocery, transport, home services), which fuels a constant need for a large, readily available gig workforce. Companies, especially startups in Hyderabad's booming e-commerce and services sectors, leverage the gig model to scale their workforce on demand without the fixed overhead costs (like health insurance or pensions) associated with permanent employees.

Various gig platforms, along with recruitment agencies in Hyderabad, like Training & Acquisition Solutions, which is a rising player in placement services in Hyderabad, significantly simplify hiring processes. Without going through the pain-stacking process of hiring, training, and dedicating office space, companies and job consultants in Hyderabad can easily identify, vet, and engage talent based on specific project needs. In the traditional HR environment, payroll complications and benefits administration would be severely minimized or taken off the hands of organizational teams by these platforms so that internal teams can focus on actual human capital strategic development. The process is streamlined and made far more efficient in talent acquisition. The gig workers, companies get the advantage of substantial cost reduction for businesses. These costs include provident fund contributions, health insurance, paid leave, training, and even the need for extensive office space. Financial flexibility is well appreciated by businesses that are trying to manage their budget effectively while seeking professional aid.

The enhanced flexibility it offers for organizations is one of the key advantages of the

gig economy for staffing solutions. With the gig economy, businesses can quickly and easily fill short-term or project-based roles without having to worry about long-term contracts or commitments. This lets companies hire more or less workers as needed and respond faster to changing market conditions. The increased accessibility to specialized talents and experience is another advantage of the gig economy for staffing solutions.

Employers in the gig economy face several challenges, including managing a geographically dispersed workforce, ensuring compliance with labour laws and regulations, and providing benefits to gig workers. It can also be hard to keep quality control and make sure that all workers are doing the same thing.

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## **A STUDY ON PERFORMANCE EVALUATION OF SELECT BALANCED MUTUAL FUNDS**

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### **ABSTRACT**

Present Financial experts have always advised investors to own a diversified portfolio that has investments across various asset classes and securities. Balanced funds, also known as hybrid funds, are a class of mutual funds that contain a bond (debt) component and a stock (equity) component in a specific ratio in a single portfolio. Balanced mutual funds are designed to create a stream of income for investors, alongside reducing volatility within an investment portfolio. As balanced mutual funds split the allocation of investment across two or more asset classes, the risk of losing money overall is significantly lower than an investment purely in equities. The mutual fund schemes selected in this study are the 3 balanced mutual funds whose Assets under Management (AUM) above 5000 crores in rupees and based on their performance in past five years from [mutualfundindia.com](http://mutualfundindia.com). The list of mutual funds are i..SBI Balanced Advantage Fund. ii. HDFC Balanced Advantage Fund. iii. ICICI Prudential Balanced Advantage Fund. The analysis of the above three funds indicates that HDFC Balanced Advantage Fund is performing very well for the select period and also though lost during the year 2022 it regained back its position by adjusting itself to the current market trends and scenario and proved itself in the year 2025. When investor choosing a balanced fund, consider factors like investment objectives, risk tolerance, and the fund's specific asset allocation strategy.

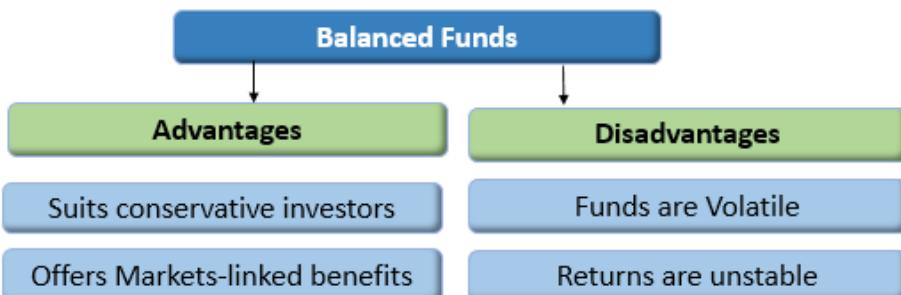
**Keywords:** Investment, Market Rally, Risk Factor, Return Rate

### **INTRODUCTION:**

Top Balanced Fund are Mutual Funds that invest more than 65% of their assets in equities and the remaining assets in debt instruments to yield good overall returns. Balanced Mutual Funds are beneficial for investors who are willing to take a Market risk while looking for some fixed returns as well. The assets invested in equities and stocks offer market-linked returns while the assets invested in debt instruments offer fixed returns. Being a combination of both Equity and Debt, investors should

be very careful when Investing in these funds. The investors are advised to look for top Balanced Funds before investing in Balanced Mutual Funds. We have listed top balanced mutual funds below.

Financial institutions, financial services, financial instruments, and financial markets make up the Indian financial system (Bhatia & Batra, 2008). All four aspects are intertwined and function in harmony with one another. They play an important role in the mobilization and distribution of finances. The Indian financial system aspires to create a vibrant capital market. Since the first generation reform began in 1991 with the introduction of LPG (Liberalization, Privatization, and Globalization), the Indian capital market has grown tremendously since then.



The second generation of reforms, which began in 1997 with a package of financial sector reforms, fiscal policy reforms, industrial policy reforms, public sector policy reforms, foreign investment policy reforms, and other measures, has accelerated the development of the Indian financial sector and capital market. The capital market is the marketplace that facilitates market intermediaries to trade in financial securities, such as stocks. An investor needs to be careful while selecting a portfolio because the capital market is an investment platform that entails high risk (Sudiyatno and Irsad, 2011). Investing in stock or a portfolio of stock does not always generate profits due to a high degree of volatility which makes it difficult to predict the return, specifically for an ordinary investor who does not have the expertise and knowledge to invest in the stock market and may lose their hard- earned money due to incorrect selection of equity or bonds.

#### **Literature:**

Rajput and Singh (2024) attempt to evaluate the performance of major fund investments in terms of risks and returns, and to evaluate the impact of stock market volatility from April 2012 to March 2013. A total of 120 open-ended mutual fund schemes from public sector financial institutions, banks, private sector

organizations, and Indian unit trusts are included in the sample. The performance of the schemes in the market has been measured using the BSE national index, which is based on 100shares. The research found that tax-saving funds performed well in the market, despite high risk and return variations. In tax saving and equity schemes, systematic risk and variability were higher, whereas risk was moderate in balanced and low in income schemes. When compared with market benchmark, the tax saving fund outperformed the balanced and equity funds.

Ayaluru, M.P. (2021) has evaluated the performance of Reliance Mutual Fund's eleven open ended equity schemes. The research was conducted between August 2009 and July 2014. According to the research, all of the chosen funds outperformed the market return. Furthermore, Jensen predicted that all of the chosen schemes would have a positive alpha. Only four schemes out of ten exhibited a substantial risk, according to beta values. The highest Sharpe & Treynor ratio was showed by the Reliance PharmaFund, while the lowest was found in the Reliance Diversified Power sector.

Mohanasundari, Vetrival&Levanya (2020) the analysis discovered that the funds prior performance is not replicated in the future. Investors can save money on taxes by investing in tax-advantaged mutual funds. The analysis also reveals that while all tax-saving mutual funds experience volatility, not all of the schemes have volatility lower than the benchmark S&P CNX nifty. Furthermore, it was discovered that during period of their more than 20-year existence, ELSS funds have not been extremely popular with individual investors as a tax-saving investing alternative. It was decided that the mutual fund business is in its early stages of development and has a lot of potential for expansion. The lack of mutual fund awareness and trust in mutual fund companies and policymakers are the important factors for the industry's slow growth in India. Economic changes and global financial market instability have strengthened competition and put enormous pressure on the mutual fund industry to prosper.

Aashish Jain (2017) analysed the performance of selected private sector Growth schemes based on their returns and Net Asset Value over a three-year period beginning on April 1, 2014, and ending on March 31, 2017. For examining the performance of chosen schemes such as Reliance tax saver, Kotak tax saver, Axis long term equity fund, Dsp-br tax fund, and Franklin India tax shield, the study employed Treynor's ratio, Sharpe ratio, and Jensen ratios. According to the findings, Reliance tax saver provided the highest return, while Dsp-br tax saver fund provided an excess return relative to the overall portfolio and was also the least risky of the evaluated schemes. Overall, the Dsp-br tax saver fund was the most effective tax-saving mutual fund plan.

## OBJECTIVES OF THE STUDY:

1. To measure the risk of select mutual funds from the calculated returns.
2. To measure the performance evaluation using Sharpe and Treynor 's measure.
3. To evaluate the performance index from the calculated measure using Sharpe and Treynor 's measure.

### Hypothesis:

H01: There is no significant association between income of the respondents and their opinions on Risk & Return considered of particular balanced fund.

H02: There is no significant association between income and their opinions on balanced fund investment.

### Data Collection

#### Primary Data:

The Primary data will be collected form 100 investors in Hyderabad with a structured questionnaire to know their opinion with reference to Balanced Mutual Funds investment preferences.

#### Secondary Data:

The data primarily includes reports that are disclosed by SEBI website.

The secondary data is collected using the popular websites like "The Economic Times" and "Money Control".

### Sampling Techniques

The sampling techniques involved for selecting the fund is simple random sampling (SRS) that fall under the criteria of maintaining AUM greater than Rs.5000 crores.

#### Data Analysis:

Table 1: HDFC Balanced Advantage Fund.  
RETURNS AND RISK CALCULATION

	Returns	standard deviation	market return	market return	covariance	Beta
2021 to 2022	0.096	0.0083	0.0432	0.0432	0.007911	0.953092
2022 to 2023	0.072	0.0071	0.2412	0.2412	-0.00751	-1.05822
2023 to 2024	0.324	0.0049	0.1942	0.1942	0.005547	1.131973
Average	0.164			0.159533		

#### Interpretation:

The return is calculated using the average of the NAV for each year and the calculation of Standard Deviation follows.. From the above table it may be concluded that for the

year 2023 to 2024 return is the highest with a value of 0.324, risk being low with a value of 0.0049. But for the same year the systematic risk is very high.

From the above table it may be concluded that for the year 2022 to 2023 return is the highest with a value of 0.072, risk being low with a value of 0.0074. But for the same year the systematic risk is negative.

From the above table it may be concluded that for the year 2021 to 2022 return is the highest with a value of 0.096, risk being low with a value of 0.0083. But for the same year the systematic risk is 0.9531.

#### 4.2 CALCULATION OF SHARPE INDEX

Table 2 : HDFC Balanced Fund

YEAR	PREMIUM RETURN	STANDARD DEVIATION	SHARPE INDEX
2021 to 2022	0.0455	0.0083	5.481928
2022 to 2023	0.0145	0.0071	2.042254
2023 to 2024	0.254	0.0049	51.83673

**Interpretation:**

From the above table it may be concluded that the Sharpe index is the highest for the year 2023 to 2024, followed by 202 to 2022 and 2022 to 2023. This indicates that the index moved towards improving its number by the end of year 2023 to 2024.

#### CALCULATION OF SHARPE INDEX- SBI

Table 3 : SBI Balanced Fund

YEAR	PREMIUM RETURN	STANDARD DEVIATION	SHARPE INDEX
2021 to 2022	-0.0073	0.00295	-2.47458
2022 to 2023	0.1837	0.0042	43.7381
2023 to 2024	0.1242	0.00289	42.97578

**Interpretation:**

From the above table it may be concluded that the Sharpe index is the highest for the year 2022 to 2023, followed by 2023 to 2024 and 2021 to 2022 which almost a negative index. This indicates that the index moved towards improving its number by the end of year 2023 to 2024 almost moving from a negative index to a positive value. H01: There is no significant association between income of the respondents and their investment opinions on Risk & Return is considered of particular balanced fund.

Table 4 : Cross Tab Values of Income and Perception

		Risk & Return Factors					
income:		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
4.1 Lakh to 8 Lakh	Count	5	9	2	2	1	19
	% within income:	26.3%	47.4%	10.5%	10.5%	5.3%	100.0%
8.1 Lakh to 12 Lakh	Count	26	21	3	2	3	55
	% within income:	47.3%	38.2%	5.5%	3.6%	5.5%	100.0%
Above Rs. 12 Lakh	Count	10	14	5	0	1	30
	% within income:	33.3%	46.7%	16.7%	0.0%	3.3%	100.0%
Total	Count	41	44	10	4	5	104
	% within income:	39.4%	42.3%	9.6%	3.8%	4.8%	100.0%

The above cross tab of respondent's income wise data testing with risk & return impact indicating that, most of the respondents agreed (42.3%) and strongly agreed (39.4%) that the risk & return is a deciding factor to invest in balanced mutual funds.

Table 4.1 : Chi square Values of Income and Perception			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.555a	8	.381
Likelihood Ratio	8.984	8	.344
Linear-by-Linear Association	.513	1	.474
N of Valid Cases	104		
a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .73.			

From the above table chi square is not significant (sig. value is 0.381 > 0.05), no evidence to reject null hypothesis. It means that there is no significant association between income and their opinions on perception of investors on variables related to mutual funds.

H02: There is no significant association between income and their opinions on balanced fund investment.

			Balanced Fund Investment					Total	
			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
income:	4.1 Lakh to 8 Lakh	Count	2	8	4	3	2	19	
		% within income:	10.5%	42.1%	21.1%	15.8%	10.5%	100.0%	
	8.1 Lakh to 12 Lakh	Count	10	23	16	3	3	55	
		% within income:	18.2%	41.8%	29.1%	5.5%	5.5%	100.0%	
	Above Rs. 12 Lakh	Count	4	12	11	2	1	30	
		% within income:	13.3%	40.0%	36.7%	6.7%	3.3%	100.0%	
Total		Count	16	43	31	8	6	104	
		% within income:	15.4%	41.3%	29.8%	7.7%	5.8%	100.0%	

The above cross tab of income and balanced fund investment indicating that, most of the respondents agreed (41.3%) and strongly agreed (15.4%) that income and balanced funds are much correlated with each other.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.725a	8	.786
Likelihood Ratio	4.344	8	.825
Linear-by-Linear Association	.526	1	.468
N of Valid Cases	104		
a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is 1.10.			

From the above table chi square is not significant (sig. value is 0.786 > 0.05), no evidence to reject null hypothesis. It means that there is no significant association between occupation and their opinions on balanced fund investment.

## **SUGGESTIONS:**

1. From the analyses carried for the three select mutual funds it may be concluded that HDFC Balanced Advantage Fund outperformed over the other two select funds for the year 2021.
2. For the year 2022 it may be concluded that ICICI Prudential Balanced Advantage Fund outperformed over the other two select funds for the year 2022. This indicates the previous year's performance of HDFC Balanced Advantage Fund is taken away by ICICI Prudential Balanced Advantage Fund.
3. For the year 2023 it may be concluded that HDFC Balanced Advantage Fund outperformed over the other two select funds for the year 2023. This indicates that, the fund has taken back its position as was depicted in the year 2021. Thus, the other two funds are still to progress in their performance levels.

## **CONCLUSIONS:**

The present research study helped to bring out the various factors, such as risk perception of investors, investment specific perception of investors, characteristics of balanced mutual funds and attributes of fund management, influencing investors' perception towards mutual funds in Hyderabad. From the research study, it can be observed that there was professional requirement, for the mutual fund companies in India, to have a detailed understanding about most influencing factors, which should be given main priority at the time of mutual fund product design and in development of diversified schemes in mutual fund investments. The Asset Management Companies of mutual funds should come out with wide range of innovative products, that cater to the needs and requirements of individual investors, in inclusive areas and to promote mutual fund products in other semi urban and rural areas of GHMC region and should take necessary steps to create awareness about small savings of investments available in balanced mutual funds to attract more mutual fund investors. It is the responsibility of SEBI, AMCs and Sponsoring Firms, to develop mutual fund schemes, with low cost and make it as simple, more transparent and profitable. It will gain the investors' trust on mutual funds and it will be the most preferred investment avenue in financial markets as it is in developed nations. Thus the growth of balanced mutual fund industry, in inclusive areas, will help to enhance the balanced investment patterns in socio-economic environment of a nation.

When investor choosing a balanced fund, consider factors like investment objectives, risk tolerance, and the fund's specific asset allocation strategy. Balanced mutual funds present a practical investment solution for those seeking a mix of growth and stability. They are particularly suitable for investors who prefer a hands-off approach but desire a diversified portfolio. As with any investment, it is crucial to consider

individual financial goals, risk tolerance, and the market environment.

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# **BRAND PREFERENCE IMPACT ON CONSUMER BUYING BEHAVIOUR IN HYDERABAD RETAIL MALLS**

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## **ABSTRACT**

Brand preference for car buying is driven by factors like trust in established brands, perceived quality, and prior positive experiences, which influence consumer choices and can lead to loyalty. In retail malls, while brand preference exists, the consumer's overall buying behavior is also shaped by personal characteristics, social/cultural factors, and how the retail environment (layout, displays, promotions) influences their decisions. The next few years are likely to witness rapid growth in the organized retailing sector with several leading international players establishing their presence in India by adjusting their formats to suit local tastes and buying behaviour while regional players have stepped up their defences and are striving to gain edge over global players by using their knowledge of local markets. Clearly the next wave of the retail boom is upon us. Retailing is the largest private industry in India and second largest employer after agriculture. Past positive experiences with a brand can lead to brand loyalty, where a consumer repeatedly purchases from the same brand to satisfy their needs and because they have gained trust in that brand name. The present paper focus on Branding impact on consumer buying behaviour in Hyderabad retail malls.

**Keywords:** Purchase Parity, Loyal Brands, Price, Location

## **INTRODUCTION:**

Brand perception is the total of a consumer's thoughts, feelings, and experiences about a service or a product. In other words, brand perception is the sum of consumer behavior which tells how they wish to purchase a product or use a service. It is what people believe that a brand represents. While brand impression is a mental association, it is critical when attempting to connect emotionally with consumers. When deciding between competing products, people examine their attitudes towards brands. They browse reviews, talk to customer service representatives, discuss their options with friends, or join up for a free trial. All of these touch points influence brand

perception and, hence, a company's success. Remember, when customers value a brand, they become more loyal to it. Retailing involves a direct interface with the customer and the coordination of business activities from end to end- right from the concept or design stage of a product or offering, to its delivery and post-delivery service to the customer.

Retailing forms an integral part of the Marketing Mix. In this marketing mix "Place" refers to the distribution and availability of the products at the various locations. Customers were first introduced to the product through the retail stores. Organizations would sell their products and services through these stores and also simultaneously get a feedback on the performance of the product and the customer's expectations of the product. Retail stores would also serve as the communication hub of the customer. At the point of sale or the point of purchase, the customer would transmit information to the Marketing Manager through the retailer. Retail was the final stage of any economic activity. By virtue of this fact, retail occupied an important place in the world of economy.



#### **Literature:**

(Chaudhary & Thiebaut, 2025) The study explores how German Indian supermarkets are leveraging digital transformation strategies to enhance operational efficiency, customer engagement, and inventory management, emphasizing the significance of digital agility in the multicultural retail sector.

Rothman, Kim, & Moody, (2025) The study explores Generation Z's luxury consumption habits, revealing self-expression, social status signaling, brand prestige, sustainability, ethical production, and brand values as key drivers.

Rathod & Nagdev, (2025) A survey on Indian FMCG consumers reveals product quality, brand trust, promotional offers, customer satisfaction, emotional connection, consistent product performance, effective relationship management, and frequent consumer engagement are key factors in brand loyalty.

Karthikeyan & Prashanth, (2025) The study examines consumer behavior in XR and metaverse, highlighting immersion, interactivity, personalization, and enjoyment as key factors influencing acceptance and suggests prioritizing user-centered designs and privacy assurances.

Meena, (2022) The study examines trip generation rates of shopping malls in developing cities, focusing on transportation and mobility implications. It reveals larger malls and high-density urban areas generate higher trips, emphasizing the need for integrated transport planning and policy interventions.

Man & Qiu, (2021) The study explores factors influencing consumer purchasing behaviors in shopping malls, revealing mall ambiance, promotional strategies, accessibility, and product variety as key influences. Emotional engagement and strategic layout are suggested for improved customer conversion rates.

Han, Sahito, Nguyen, Hwang, & Asif, (2019) The study explores the impact of sustainable urban design features on consumer behavior towards shopping malls, highlighting accessibility, green infrastructure, public transport availability, and pedestrian-friendly designs as key factors. It advocates for eco-friendly urban planning in commercial infrastructure development.

### **Objectives:**

- 1 ) To study branding awareness among buyers in retail malls.
- 2 ) To know various Brand related factors Impact on consumer buying behaviour in retail outlets.
- 3 ) To identify various branding parameters influence on buyer behaviour in retail malls.

### **Hypothesis:**

H01: There is no significant association between Education and their opinions love to recommend the brand to their friends.

H02: There is no significant association between Occupation and their opinions on availability of foreign brands.

H03: There is no significant association between Income and their opinions on brand has created a distinct image in my mind.

H04: There is no significant association between family size and their opinions on buy the brand even its price increased.

## **METHODOLOGY:**

### **Sample:**

#### **Population of the Study**

A sample in any research study is drawn from a population (sometimes called a universe). For example, when conducting political polls, our population is the people that who can vote in the next election. When conducting studies of fast moving consumer goods (e.g., breakfast cereal, laundry detergent), our population is grocery buyers. The population for the present study contains the frequent buyers /visitors of retail outlets and shopping malls in Hyderabad city.

#### **Sample Frame**

A sampling frame includes a numerical identifier for each individual, plus other identifying information about characteristics of the individuals, to aid in analysis and allow for division into further frames for more in-depth analysis. The present study frame can be defined as the retail consumers in Hyderabad and Secunderabad of Telangana state, who are frequent buyers of different items preferably once in a month from their nearest shopping malls in study zone.

#### **Sampling Technique**

Simple Random Sampling (SRS) technique was adopted for the proposed study. SRS is subset of a statistical population in which each member of the subset has an equal probability of being chosen. A simple random sample is meant to be an unbiased representation of a group. Each 110 sample was collected from total four defined zones. A total 900 respondents opinion was considered to conduct the survey.

#### **Data Analysis:**

Table 1 : Frequency table of Income

Monthly Household Income				
Valid	Frequency	Percent	Valid Percent	Cumulative Percent
< 30000	372	41.3	41.3	41.3
30000-40000	194	21.6	21.6	62.9
40000-50000	124	13.8	13.8	76.7
> 50000	210	23.3	23.3	100.0
Total	900	100.0	100.0	

The monthly income level of respondents revealed that, 41.3 % are getting below 30,000 incomes and 23.3 % are high income group people with more than 50,000 /- followed by 21 % are getting 30,000-40,000 and finally 13.8 % are in between 40,000-50,000 income.

#### Factor Analysis (Factors influencing Consumer buying behaviour in mall)

Table 2: KMO & Bartlett value of Consumer buying Behavior factors

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.850
Bartlett's Test of Sphericity	Approx. Chi-Square	2302.373
	df	55
	Sig.	.000

Before we proceed for factor analysis first the researcher tested the eligibility of the data by checking KMO- Bartlett's test which is a measure of sampling adequacy. The KMO value is 0.938 >0.5(indicates meritorious).

Bartlett's Test of Sphericity indicates a measure of the multivariate normality of set of variables (Sig. value is less than 0.05 indicates multivariate normal and acceptable for factor analysis).

Table 2.1: Total variance table of Consumer buying Behavior factors

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.998	36.343	36.343	3.998	36.343	36.343	3.057	27.786	27.786
2	1.378	12.524	48.868	1.378	12.524	48.868	2.319	21.081	48.868
3	.965	8.769	57.637						
4	.804	7.305	64.942						
5	.760	6.911	71.853						
6	.661	6.011	77.864						
7	.597	5.430	83.294						
8	.553	5.030	88.324						
9	.473	4.296	92.620						
10	.421	3.826	96.446						
11	.391	3.554	100.000						
Extraction Method: Principal Component Analysis.									

Table 2.2: Rotated Component matrix of Consumer buying Behaviour factors

Rotated Component Matrixa		
	Component	
	1	2
11 . Discounts offered at outlet	.654	.778
12. Availability of Parking Facility	.558	
13.store ambience	.581	
14. Cleanliness/Hygiene	.699	
15. Freshness of the merchandise	.779	
16. Credit card acceptability		.500
17. Behaviour of salespeople	.640	
18. Adequate ventilation	.585	
19. Home delivery Facility		.693
20. Amusement/Games to children`s		.621
21. Advertisements or POP displays in the store		.775
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

The test conducted to test the freshness of the merchandise. Factor loading Values of 0.779. This is the highest in the first column. The first factor represents freshness of the merchandise.

The second factor is heavily loaded with Amusement/Games to children`s (0.821) and thus these two factors can be interpreted based on their factor loading values. The final list of 02 factors which collectively account for 48.86 % of the variance in the data is shown below.

Table 2.3: Filtered factors of Consumer buying Behavior factors

S.NO	FACTOR NAME	FACTOR LOADING VALUE
1	Freshness of the Merchandise	0.779
2	Discounts offers at Outlets	0.778

H01: There is no significant association between Education and their opinions love to recommend the brand to their friends.

Table 3: Chi square values of Education and intended to recommend brands

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.746a	12	.002
Likelihood Ratio	30.448	12	.002
Linear-by-Linear Association	2.845	1	.092
N of Valid Cases	862		
a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 2.71.			

From the above table chi square is significant (sig. value is < 0.05), reject null hypothesis. It means that there is a significant association between education and their opinions on love to recommend the brand to their friends. It means opinions on love to recommend the brand to their friends are dependent on education.

H02: There is no significant association between Occupation and their opinions on availability of foreign brands.

Table 4: Chi square values of Occupation and opinion on foreign brands

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.915a	12	.001
Likelihood Ratio	35.402	12	.000
Linear-by-Linear Association	.388	1	.534
N of Valid Cases	862		
a. 1 cells (5.0%) have expected count less than 5. The minimum expected count is 4.04.			

From the above table chi square is significant (sig. value is < 0.05), reject null hypothesis. It means that there is a significant association between occupation and their opinions on availability of foreign brands. It means opinions on availability of foreign brands are dependent on occupation.

H03: There is no significant association between Income and their opinions on brand has created a distinct image in my mind.

Table 5: Chi square values of Occupation and opinion on Brand impact

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.913a	12	.000
Likelihood Ratio	41.457	12	.000
Linear-by-Linear Association	.669	1	.414
N of Valid Cases	862		
a. 1 cells (5.0%) have expected count less than 5. The minimum expected count is 3.40.			

From the above table chi square is significant (sig. value is  $> 0.05$ ), no evidence to reject null hypothesis. It means that there is no significant association between income and their opinions on brand has created a distinct image in my mind. It means that opinions on brand has created a distinct image in my mind is independent on income level.

H04: There is no significant association between family size and their opinions on buy the brand even its price increased.

Table 6: Chi square values of Family size and Buying same brand

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.328a	8	.000
Likelihood Ratio	31.295	8	.000
Linear-by-Linear Association	1.319	1	.251
N of Valid Cases	864		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 14.26.			

From the above table chi square is significant (sig. value is  $< 0.05$ ), reject null hypothesis. It means that there is a significant association between family size and their opinions on buy the brand even its price increased. It means opinion on buy the brand even its price increased is dependent on family size.

### **Discussion of Results:**

The literature review as well as the present study have yielded insight into a number of important aspects of retailing, i.e., emerging retail formats, consumers' demography, product and store attributes influencing consumers' choice, shopping

and convenience goods purchased from different retail formats and important marketing strategies of retailers. Based on the literature review, data was collected through two questionnaires to get responses from 900 potential consumers in Hyderabad and Secundrabad.

Branding is critical to the success of any company. Aspects such as rapid recognition can genuinely sway a consumer's judgment in favor of a product. This is a complicated subject that combines parts of consumer psychology with marketing principles. Here are some ways in which brand management impacts consumer choices on buying or using a product/service. When a person is having some problem with a particular product, they would either make a decision to replace it with a new item or want the issue to be resolved. And this is when brand management impacts consumer choices.

### **Brand Preference.**

The response with reference to Brand, most of the respondents ( 78%) are making trails of different brands available in the malls but surprisingly most of them sticking to their old brands rather than new one. This may be the psychological feeling of that particular customer that she/he will suit for only those brands. Youth and college going people prefer fashionable styling cloths, especially films and cricket stars advertised products. The celebrities are playing vital role in attracting people in brand building but fail to sustain in the market of that particular brand. This is may be short run impact on people. The respondents are getting more awareness about new products in the market through media but which have least impact on sales in Hyderabad city.

### **Brand Image:**

The Brand characteristics are most influencing factors like color, comfort and durability which will have impact on purchase of particular product in the market. The same revealed in the study area also. Because of high media impact even small kids also easily identify various products in the malls and those items recording good sales in malls. Most of the respondents are very loyal customers of some products where, they can wait still the stock arrival into malls otherwise simply shifting to alternative malls for certain brands. Those brands with high quality and durability are highly preferred by consumers and also ready to pay some more amount rather than planned amount of such brands in the malls.

### **Brand Loyalty:**

Based on Brand loyalty only, some of the malls are sustaining in Hyderabad.

Especially Hyderabad Central and In orbit mall etc. are known for brand address for maintain of such reputed brands in the city. The same resembled in the respondents mind that malls are making youth as brand slaves. The people visiting frequently and some are impulse buyers for the name of some brands. The respondents are recommending and loving most of the world class brands. In this journey nobody is care about price fluctuations. As per ranking of various facilities by shopping malls most of them (77%) rated variety of brands followed by (59%) comfortableness and third (51%) near to house. And other preferences like store reputation, all product availability, nearest to shop etc..

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# **EMOTIONAL BALANCE DURING WORK FROM HOME AMONG "IT" PROFESSIONALS**

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## **ABSTRACT**

The IT sector has experienced substantial growth and has a prominent position in the nation's economy. The WLB has been prevalent in IT professionals over the years. This paper summarizes the recent status of research by emphasizing important discoveries from the body of extant literature and identifying significant remaining gaps using the PRISMA model. Using the databases PubMed, Google Scholar, Web of Science, Emerald, and Sage, this systematic review aims to analyze all the research conducted between 2011 and 2023 on work-life balance among Indian IT employees. This review finds various factors affecting WLB in IT employees including organizational policies, gender specific issues, techno stress, burnout, social support, and flexible work options. Software specialists perform a lot of long, gruelling hours to finish projects in front of systems with a high contribution of mental applications while also being continually under pressure. WLB is all about having a balanced life through enhancing personal and professional livelihood. The rapid growth of information technology has been an emerging sector that contributes to the national economy of India in making a profit and providing job opportunities to individuals.

**Keywords:** Remote Working, Stress, Coordination, Team Decision

## **INTRODUCTION:**

The WLB is linked to the organization's policy that requires employers to consistently assess the welfare of their employees and make appropriate modifications to provide a harmonious equilibrium between professional and individual life. Organizations can take the initiative to help their employees manage their lives and work more effectively by fostering a healthy work environment, offering flexible scheduling, reducing workloads, and training staff managers on work-life balance. Employees with WLB are more productive and dedicated, which might help the business achieve its goals more quickly and effectively. Hence, it is believed that companies

with WLB-supporting policies that acknowledge the demands of their workers are more preferred and respected by the general public (Hall, 2022). This study employs a systematic review methodology using the PRISMA model to examine the body of research on work-life balance (WLB) among Indian IT employees from 2011 to 2023.



A kind of outsourced service known as information technology enabled services (ITES) has evolved as a result of the use of IT in a number of industries, includes, among others, banking, finance, communications, and insurance. Just a few ITES examples include medical transcription, back-office bookkeeping, processing insurance claims, handling credit card transactions, and many more.

It might be challenging to define the word “technology.” It has both general and particular connections. Technology, at its most fundamental level, is society’s use of scientific knowledge to address real-world issues in business or industry. The use of technology or technological innovation may take many different forms and often

entails the collaboration of experts from several fields and industrial sectors.

Every component of the technological framework has been crucial to societal progress and economic development. Information Technology, however, is the area that has perhaps had the most influence on companies and customers globally during the last 15 years (IT).

Information technology (IT) is the use of hardware, services, and infrastructure to generate, store, share, and use information in all of its forms in order to achieve a variety of business goals. The phrase also refers to the individuals who directly or indirectly design, implement, maintain, and use information technology.

Examples of the IT Definition's Key Elements Computers, tablets, smartphones, printers, servers, etc. are examples of IT hardware. Software includes network applications, security apps, and productivity applications. IT services include application creation, management, maintenance, and repair. IT infrastructure includes things like data centres, fibre optic networks, and the Internet backbone. data, documents, audio recordings, video, and photos, etc. Business goals include teamwork, intelligence, efficiency, production, and commerce.

In a survey conducted in 2021 by the Kaiser Family Foundation, a health policy research group, 53% of American people said that stress related to the pandemic had a detrimental influence on their mental health. According to the Centre for Mental Health in the UK, the corona virus will cause 500,000 more individuals to have poor mental health than they would in a typical year. We have felt alienated and hopeless as a result of intermittent travel and social life constraints; those who work from home have experienced additional pressures; and for critical employees, the worry of contracting the virus exacerbates anxiety.

In the next years, addressing these mental health concerns will be a crucial task for businesses to overcome since many employers anticipate a long-term move to remote working practises.

The rapid shift to a remote work environment, according to Dr. Dominique Steiler, professor of people, organisations, and society at Grenoble School of Business, was profoundly upsetting for many employees. The organisation for workplace health, economic harmony, and mindfulness is chaired by Dominique. His duties include supporting business leaders as they roll out mindfulness and mental health initiatives at work.

He saw a rise in workplace anxiety and despair when the epidemic started. Three factors contribute to the harm done to our mental health by working from home. First of all, Dominique claims that without the required assistance, individuals seem to feel more alone. Because of the sudden end to the physical connection, workers may feel as if they have nowhere to turn when under pressure or anxious.

**Literature:**

Different research investigates the relationships between work-life balance and remote employment, with migrating employees' social support serving as a moderator. The findings suggest that there are statistically significant differences across gender groups in terms of distant employment, work-life balance, and social support. Correspondingly, it also reveals statistically substantial gender disparities in the workplace (Vaidya et.al, 2023). Another research focuses on the relationship between employee health, perceived job insecurity, and working hours. The results of the study point out the positive relationship between "work-life conflict", health obstacles, and job instabilities. Furthermore, it discloses that there has been an inverse relationship between employment insecurity and job performance. The results of the regression analysis have shown how work time, work demand, family time, and family demand have mediated the relationship between job insecurity and problems related to well-being, job effectiveness, and "work-life conflict" (Begum et.al, 2022).

Han and Johnson (2012) performed a research in an educational context to look at the connections between students' social interactions, emotional intelligence, and emotional intelligence in an online master's degree. The three factors were shown to be correlated statistically. "The findings showed that the quantity of text and voice messages exchanged during synchronous engagement was adversely associated to the capacity of students to discern emotions via facial expressions" (p.78). Another finding showed a favourable correlation between pupils' capacity to sense emotions and peer bonding.

According to Chin, Anantharaman, and Tong (2015), study was done to determine how emotional intelligence affects an organization's performance. Respondents from the Malaysian manufacturing industry made up the participants in this study. The "Genos Emotional Intelligence" framework was used to assess emotional intelligence levels. There are five elements to the Genos Emotional Intelligence model: emotional awareness and expression, emotional understanding of others, emotional direct cognition, emotional management, and emotional control (Chin et al., 2015).

On the other side, Sony and Mekoth (2016) looked at the connections between emotional intelligence, front-line workers' capacity for adaptation, and the outcomes of their job, as determined by satisfaction and performance. Emotional intelligence and first-line employees' capacity for adaptation were shown to have a favourable association in this cross-sectional research of 517 workers.

If they have a high emotional intelligence, individuals in the software business may be able to combine their roles with organisational requirements to reduce work conflicts (Radha & Shree, 2017).

**Objectives:**

- 1 ) To know the correlation between work from home and mental health among IT professionals in Hyderabad
- 2 ) To study various stress causing factors to employees due to remote working condition.
- 3) To asses mental health condition of employees in work from home environment.

**Hypothesis:**

H01: There is no significance relation between honouring of individual member emotions and work allotments in team.

H02: There is no association between group decision making and concern for individual opinion while making decision.

H03: There is no significance relation between workfrom home conflicts and its impact on mental health.

## **METHODOLOGY**

**Sample:**

The sample is made up of software professionals with at least five years of relevant experience, and it includes people with titles like software programmers, software testing analysts, system administrators, and team leaders.

**Sample Unit:**

All software professional who are with more than 5 years of experience (company listed in NSE) in Cyberabad/ GHMC region which is also treated as one of the biggest IT hub in India.

**Sample Size**

A sample of 50 software professionals with above profile will be considered for data collection to get valid input for the proposed study.

**DATA ANALYSIS:**

H01: There is no significance relation between honouring of individual member emotions and work allotments in team.

Designation		Strongly Disagree	Disagree	Neutral	Agree	Total
Team Leader	Count	1	3	3	1	8
		12.5%	37.5%	37.5%	12.5%	100.0%
System Analyst	Count	5	6	5	1	17
		29.4%	35.3%	29.4%	5.9%	100.0%
DBA	Count	4	7	5	1	17
		23.5%	41.2%	29.4%	5.9%	100.0%
V.P-Operations	Count	0	4	3	1	8
	% within Age	0.0%	50.0%	37.5%	12.5%	100.0%
Total	Count	10	20	16	4	50
	% within Age	20.0%	40.0%	32.0%	8.0%	100.0%

The above cross tab table reflecting that most of the employees are strongly disagreed with the above comment and said that there is a relation while allotting various duties to employees based on their emotions.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.814a	9	.023
Likelihood Ratio	5.290	9	.808
Linear-by-Linear Association	.116	1	.734
N of Valid Cases	50		

Twelve cells (75.0%) have an anticipated count of less than five. The predicted count must be at least.64.

Inference: The above chi square table value indicating that, the sig. value is 0.023 (Less than 0.05) Reject the null hypothesis. i.e the. team leaders are caring and concern about various emotional imbalance among employees and accordingly allotting work duties to take care of their well being in IT sector.

H02: There is no association between decision making process and concern for individual opinion while making decision.

Gender		Strongly Disagree	Disagree	Neutral	Agree	Total
Male	Count	5	8	10	7	30
	% within Gender	16.7%	26.7%	33.3%	23.3%	100.0%
Female	Count	3	8	4	5	20
	% within Gender	15.0%	40.0%	20.0%	25.0%	100.0%
Total	Count	8	16	14	12	50
	% within Gender	16.0%	32.0%	28.0%	24.0%	100.0%

The above cross tab values indicating that, most of the employees are opined that, there is a Gender discrimination in decision making process and only one particular gender opinions are considering.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.463a	3	.691
Likelihood Ratio	1.483	3	.686
Linear-by-Linear Association	.079	1	.779
N of Valid Cases	50		
3 (37.5%) cells have anticipated counts that are fewer than 5. 3.20 is the bare minimum anticipated count.			

Inference: The above chi square table value indicating that, the sig. value is 0.691 (Greater than 0.05) Accept the null hypothesis. i.e the gender based opinion considered practice is happening in IT sector where only one particular gender dominating decision making procedure and it leads to mental disturbance in work from home environment.

H03: There is no significance relation between work from home conflicts and its impact on mental health.

Age in Years		Strongly Agree	Agree	Neutral	Disagree	
Below 25	Count	1	3	3	1	8
	% within Age	12.5%	37.5%	37.5%	12.5%	100.0%
25-35	Count	5	6	5	1	17
		29.4%	35.3%	29.4%	5.9%	100.0%
35-45	Count	4	7	5	1	17
		23.5%	41.2%	29.4%	5.9%	100.0%
Above 45	Count	0	4	3	1	8
		0.0%	50.0%	37.5%	12.5%	100.0%
Total	Count	10	20	16	4	50
		20.0%	40.0%	32.0%	8.0%	100.0%

The Age wise cross tab values indicating that, work from home conflicts with co workers are creating a lot of mental imbalance among employees and it leads to resignation to the organization.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.814a	9	.011
Likelihood Ratio	5.290	9	.808
Linear-by-Linear Association	.116	1	.734
N of Valid Cases	50		
12 cells (75.0%) have an anticipated count that is fewer than 5. The predicted count must be at least.64.			

Inference: The above chi square table value indicating that, the sig. value is 0.011 (Less than 0.05) Reject the null hypothesis. i.e the internal conflicts among workers in work from home condition and the employees are mentally very disturbance and not able concentrate on work carefully.

### Discussion of Results:

The study discloses that management support for telework , and flexible work arrangements has been shown to enhance productivity and social cohesion. However, the long-term impacts of these practices on mental health, career development, and job satisfaction remain underexplored. It is identified that techno stress and burnout are significant concerns in the digital work environment of the IT sector. Similarly,

it is observed that positive psychological capital can mitigate these effects. The importance of social support in mediating work-life balance, particularly in hybrid work situations, is one of the major themes that emerge from the studies. According to the select research, WLB has a significant influence on employee motivation, particularly among millennial IT women.

Take frequent pauses during the workday to be at your most productive. Removing yourself from your work—and the stress that comes with it—on a regular basis helps you remain motivated and increases productivity. should be aware that any kind of transformation requires patience. It takes time to become healthier, just as the factors that lead to mental health deterioration might be subtle and take place over time. There isn't just one answer, but rather a variety of little steps you may take to create healthier routines for better experiences with remote working and mental health. Stay the course and modify your regular procedures to fit your way of life. Do not forget to put your mental health first and to continue challenging unfavorable thinking patterns. It's lot simpler to address and resolve the problems affecting your satisfaction in your distant position when you are aware of the reasons.

The emotional stability and work life balance will go hand by hand to perform better in IT sector where there is no physical , face to face discussion with superiors and colleagues to express their views and thoughts openly for high productivity. The qualitative and quantitative contribution need to be revised and measured accordingly to set future goals to employees.

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## **PRIVATE LABEL BRANDS IMPACT ON BRANDED PRODUCT SALES IN RETAIL OUTLETS**

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### **ABSTRACT**

As consumers increasingly view private labels as good alternatives in terms of quality, they may switch from national brands, leading to a decrease in the latter's market share and loyalty. The presence of cheaper private label options can undermine the pricing power of national brands, making it harder for them to command premium prices for their products. In India growth of private label brands corresponds with the increasing share of organized retailing. The consumer perceptions of private label apparel brands of retail department stores have been examined by means of structural equation modeling approach. The model illustrates the influence of consumer perceptions towards private label familiarity, affective perception, perceived quality, perceived value, and perceived risk perceptions including functional risk, financial risk, and social risk perceptions on store loyalty. Some retailers intentionally use private labels to attract different customer segments, thereby expanding the overall category and potentially driving total category growth, not just private label growth. Private brands are appealing to customers not just because of price and affordability; these brands are now also becoming known for their quality. Sophisticated retailers are using private brands to differentiate themselves in the market and build customer loyalty, not only to improve margins and penny profit.

**Keywords:** Purchase Parity, Local Brands, Freshness, Taste & Preference

### **INTRODUCTION:**

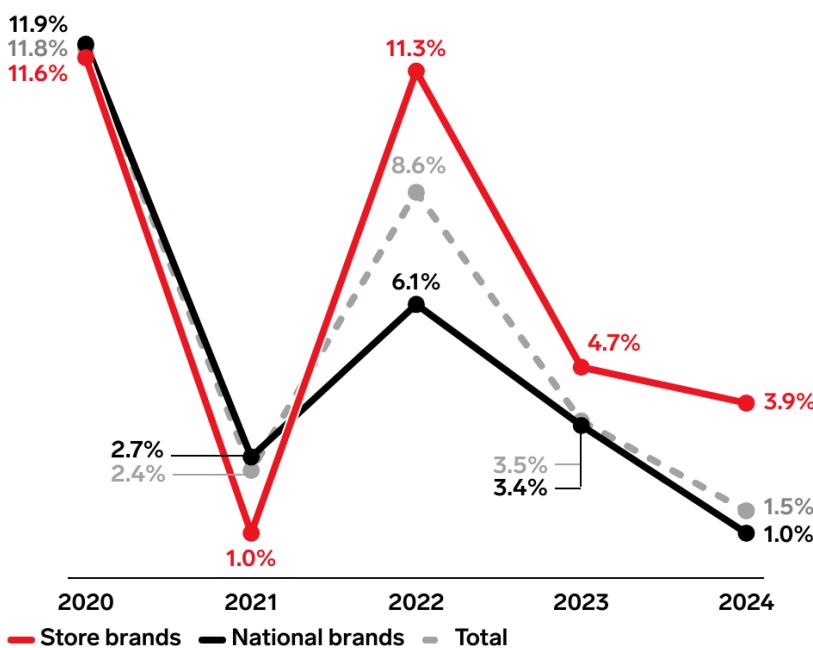
The Indian Consumers are increasingly shifting to lower priced private labels in supermarkets and department stores as retailers report a surge in sales of their own brands or private labels in the face of a subdued consumer demand environment. DMart saw sales of Align Retail, which makes its private brands, more-than-double over the past two years to Rs 3,322 crore, while V-Mart's own brands contribution also doubled to 64% of all apparel sales in FY25 from 33% two years ago.

Reliance saw its consumer goods arm sales double in the quarter ended June to Rs 4,400 crore from a year ago, though just a third of their products are sold at their own stores.

The United States consumers typically opt for private brands only when their wallets are squeezed (see: the 2001 dot-com bust and the 2008 global financial crisis), the tides are changing. Our recent research shows that more than 80 percent of US consumers rate the quality of private-brand food products the same or better than national brands, and nearly 90 percent feel that private brands offer similar or better value (Exhibit 1). US consumers now regard private brands similarly to how their European counterparts do; in Europe, more than 80 percent of consumers perceive the quality of private-brand offerings as equal or superior to branded products.

## Private Label Growth Has Surged Ahead of National Brands in the Grocery Sector

*% change in US grocery store brand vs. national brand sales, 2020-2024*



Note: dollar sales value

Source: Private Label Manufacturers Association (PLMA), "2025 Private Label Report," Jan 16, 2025

"General trade contributes 70% of the sales. While it (own brands) has a big advantage of being able to sell through our store or our network of stores, both B2C and B2B, the business has built its own independent distribution network, which is pretty substantial," said Dinesh Taluja, CFO of Reliance Retail, at a post earnings call.

Private label branding is a strategic decision which makes manufacturers to see it as an opportunity for cementing the relationship with retailers. They can choose to manufacture those retail brands which are in alignment with their operations strategy and from whose manufacturing they can learn something which they can apply in making their own brands better.

It is therefore necessary for all retailers to understand and give importance to private label brands, because now premium brands in some categories are retailer brands.

### **Growth of Private Labels in the Country**

In India, these private labels are evolving. Earlier brands invested heavily on brand building and leverage on their brand value to sell their merchandise across different retail channels, whereas retailers only created a distribution channel focusing on providing a bridge between manufacturer and customers. As retailers are closely connected to consumers and understand their psychology, they are now in a better position to cater to the needs leveraging on scale and scope, these retailers are developing their own brands. In private labels, the retailers spend a fraction of the brands marketing and brand building expenses, thus are able to provide products similar to brands at a slightly lower price.

Higher penetration of supermarkets/hypermarkets in urban areas has resulted in steady growth in private labels. Earlier, private labels were considered to be an imitation of branded apparel with inferior quality and lower prices. But now-a-days, private labels focus on providing good quality at competitive rates. Due to fewer distribution overheads, lesser number of intermediaries and negligible marketing costs, private labels are able to sell their products up at lower prices than their branded counterpart, thus improving their gross margins.

Shoppers of private label apparels proudly consider themselves as smart shoppers as they evaluate the manufacturer brands with the store brands. They take pride in themselves for focusing on value for money rather than being influenced by the brand status or advertising stunt. Cost-centric consumers are more than happy to swap name brand for private label in their shopping cart, considering private labels as a means to economise spending without compromising on quality.

Table: Major Private label Brands in India

## Ecommerce Private Labels: An Overview

Online Marketplace	No. Of Private Labels	No. Of Products	Popular Brands	Popular Categories
 amazon	110+ (globally)	22K+ (globally)	AmazonBasics, Amazon Fresh, Wickedly Prime, Solimo, Amazon Essentials	Household, grocery, babycare, beauty and health products
 bigbasket	Undisclosed	2,500+	Fresho, BB Popular, BB Royal, Tasties	Ready-to-eat, frozen food
 Flipkart	14+	10K+	MarQ, Perfect Homes, Billion, Smart-Buy	Groceries, furniture, home furnishing, electronics
 Mynta	14+	Undisclosed	Roadster, HRX, Dressberry, Mast & Harbour, All About You, Moda Rapido	Fashion, home and living, beauty and personal care
 GROFERS	8+	800+	Grofers Happy Day, Grofers Happy Home, Grofers Mothers Choice, Grofers Happy Baby, G Fresh, O'range, Havemore	Staples and kitchen ingredients, FMCG products, personal hygiene products

Source: News Reports  
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### Challenges

Price and Quality Conscious Indian Consumer – The private labels are not cheap but are cheaper in comparison to their branded counter parts. The consumer's purchase decision is not only driven by the price factor but is influenced by the quality, value for money and fashion trend. Private labels have to maintain quality at competitive rates. With the emergence of private labels by different retailers, competition has increased among the private labels too.

### Customer Satisfaction

A customer is a person, who bought products for self-consumption or usage for his household usage. Customer calculates the value with product benefits divide with a price. Customer satisfaction is a measurement for the success of a company product

or service reached the expectation of the customer. History reminds us, 'a satisfied customer is a loyal customer'. Customer satisfaction is a key performance indicator for any business. Holistic businesses are giving importance to their business strategies. The customer became part of the organization in the decision making of the organization. It shows, customer satisfaction importance in all levels of business administration and management.

### **Literature Review:**

Sadaf Karim et.al (2024) findings of the study will help the manufacturer of national brands and private label brands in making suitable policies and strategies regarding retaining their market share in different phases of business cycle especially during price rise. The various manufacturers of national brands need to innovate so as to reduce their cost of production and passing the benefits to the consumers in the form of fewer prices so as to compete with the private label brands. At the same time the private label brands should ensure to deliver premium products which help them in continuous increase in their market share even during economic stability or at times of inflation. Thus the cut throat competition between national brands and private label brands will lead to economic efficiency.

Sbonel Gift (2024 ) "Provided the number of opportunities for international grocery retailers, the prominent one has been the taking over of foreign supermarkets and occupying an already existing consumer base, which has proved to be an easy entry toward succeeding and occupying international market shares. However, other avenues have been explored, such as having a centralised supply chain and logistic network between grocery retailers. Therefore, further strategic thinking by grocery retailers is needed to strategically enrich the co-existence between PLBs and NBs . As manufacturer brand does offer grocery retailers sufficient support such as financial support, manufacturer support, meeting consumer expectations, and brand equity. Therefore, both brands can continue to compete while being in strategic co-existence since consumers will always make a choice between the two brand types.

Coelho (2023 ) high-quality PLBs help retailers enhance store loyalty. When the PLB positioning is more oriented towards quality, PLB's effect on store loyalty was found much stronger by Gonzalez-Benito et al.. According them retailers should dynamically reinforce PLB perceived quality at strategic level. They measured variable brand perceived quality from a PLB perspective. Specifically, they posit that a perceived quality of PLB has a favorable positive effect on store loyalty.

## **RESEARCH METHODOLOGY:**

### **Objectives:**

1. To know the private label brand impact on national brand sales.
2. To know major factors that affect the perception of consumers related to private label.
3. To determine the importance of quality related perceptions influencing the purchase of private label apparels.

### **Hypothesis:**

H01.1: There is no significant relationship between the private brand loyalty and monthly income.

H01.2: There is no association between Private brand quality and frequency of purchase.

### **Sample:**

Consumers who are aware/ users of private labels brands /products located in major retail malls in Hyderabad (Pantaloons, Westside, Globus, Big-Bazar) and Secunderabad (Pantaloons, Westside, Big-Bazaar) and who are loyal customers ( purchasing from last 5 years in these stores) are considered as valid sample for the proposed study.

### **Data Collection:**

Questionnaire is used as an instrument for collecting primary data. Looking to the nature of study, the questionnaire is structured and mainly contains questions, which are close-ended. Questionnaire was hand carried and personally explained to respondents by the researcher. The interviewer waited until a respondent filled out the questionnaire, then collected the questionnaire.

### **Data Analysis Tools:**

After collecting full-fledged data, the coding part will be done in SPSS 22.0 statistical package and the relevant tools like Descriptive Statistics, Factor Analysis, Chi Square and ANOVA / Regression tests will be adopted for better outcome.

H01.1: There is no significant relationship between the private brand loyalty and monthly income.

Table 1: ANOVA test result of Monthly Income of the respondent and Private Label Buying Behavior

Descriptive								
PLB Buying Behaviour								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Small	456	3.4855	1.09141	.05111	3.3851	3.5860	1.00	5.00
Medium	83	3.5157	1.09994	.12073	3.2755	3.7558	1.00	5.00
Large	69	4.2319	.73374	.08833	4.0556	4.4081	2.60	5.00
Total	608	3.5743	1.08268	.04391	3.4881	3.6606	1.00	5.00

The ANOVA test is used to determine a mean difference among family size of respondent's opinion regarding, if there is any significance difference with reference to Buying Behaviour depend on family size. The below table significant value indicating that, there is a significant difference among family size of respondents in buying behaviour in retail malls especially with apparel stores. For further investigation of family size significance differences, researcher adopted post hoc with Tukey test

Table 1.1 ANOVA sig. value of Monthly Income of the respondent and Private Label Buying Behavior

ANOVA					
PLB Buying Behaviour					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	33.716	2	16.858	15.047	.000
Within Groups	677.804	605	1.120		
Total	711.520	607			

Table 1.2 Post Hoc values of Monthly Income of the respondent and Private Label Buying Behavior

Multiple Comparisons						
Dependent Variable: PLB Buying Behaviour						
Tukey HSD						
(I) Family Size	(J) Family Size	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Small	Medium	-.03014	.12631	.969	-.3269	.2666
	Large	-.74636*	.13672	.000	-1.0676	-.4251
Medium	Small	.03014	.12631	.969	-.2666	.3269
	Large	-.71622*	.17244	.000	-1.1214	-.3111
Large	Small	.74636*	.13672	.000	.4251	1.0676
	Medium	.71622*	.17244	.000	.3111	1.1214

\*. The mean difference is significant at the 0.05 level.

The Post Hoc test used to determine the pairwise (among family size) means of contribution to overall significant different with above ANOVA sig. value. It's used to check deep analysis of / significance differences of various family sizes, which are presented below.

**Descriptive:**

The analysis explores the relationship between family size and buying behavior. Mean, standard deviation, and confidence intervals for each family size category are provided.

- Small:
  - Mean Buying Behavior: 3.4855 - Std. Deviation: 1.09141
  - 95% Confidence Interval: [3.3851, 3.5860]
- Medium:
  - Mean Buying Behavior: 3.5157 - Std. Deviation: 1.09994
  - 95% Confidence Interval: [3.2755, 3.7558]
- Large:
  - Mean Buying Behavior: 4.2319 - Std. Deviation: 0.73374
  - 95% Confidence Interval: [4.0556, 4.4081]

### **ANOVA Test Results:**

The ANOVA test examines whether there are significant differences in mean buying behavior scores among different family sizes.

- Between Groups:
- Sum of Squares: 33.716 - Degrees of Freedom: 2
- Mean Square: 16.858 - F-statistic: 15.047 - p-value (Sig.): 0.000
- Within Groups:
- Sum of Squares: 677.804 - Degrees of Freedom: 605 - Mean Square: 1.120
- Total:
- Sum of Squares: 711.520 - Degrees of Freedom: 607

The significant p-value (0.000) indicates that there are significant differences in mean buying behavior scores among family size groups.

### **Overall Interpretation:**

The ANOVA test indicates significant differences in mean Private Label buying behavior scores among family size groups. Post hoc tests reveal specific pair-wise differences, suggesting that individuals in small and medium-sized families tend to have similar buying behavior scores, while those in large families have significantly different scores compared to both small and medium-sized families. The large families are obviously reflecting different loyalty and buying behavior due to their spending patterns or group shopping behavior / focused on different varieties compare with traditional market etc.

### **Discussion of Results:**

The grocery retail industry has, in recent years, witnessed a rise in new introductions, competition, and innovation trends. Consumer behaviour, consumption needs, and product choices will always influence marketers, to react dynamically in their strategies to cater for this dynamism. Globalisation has impacted many changes in consumer behaviour, and, on the other hand, shaped new innovation and competitive realms in the grocery retail industry (Shankar et al., Citation2011). Through globalisation, international grocery retail giants have conquered in their home nation and managed to explore international markets and succeeded. This includes international grocery giants such as Aldi, Lidl, Amazon, Walmart, Morrisons, Carrefour, Target, and AEON, among others, who all have in one way or the other managed to apply their trade footprints in different markets across the globe. This has exposed them to different reception, perceptions, and new competition for market shares, not only creating a challenge, but also different opportunities.

Provided the number of opportunities for international grocery retailers, the prominent one has been the taking over of foreign supermarkets and occupying an already existing consumer base, which has proved to be an easy entry toward succeeding and occupying international market shares.

In this research, the impact of consumer perceptions of private label brands on store loyalty was investigated. Although the results provided new insights about the relationship between PLB consumer perceptions and store loyalty, this study has certain limitations. First, as the sample of study is confined to Indore, India, it confines the generalizability of the findings. Moreover, the research was conducted in India and the results may vary, when the study is replicated in another country due to the fact that consumers may have different perceptions toward private label brands. Furthermore, the current study has considered apparel private label brands of only department store retail format.

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