



EFFECTIVENESS OF JUST-IN-TIME INVENTORY MANAGEMENT ON COST AND CUSTOMER SATISFACTION FOR PERISHABLE GOODS

Project Phase -II
22MBA4PRP2

ABSTRACT

This study evaluates the impact of Just-in-Time (JIT) inventory management on customer satisfaction in the perishable goods sector, focusing on "Urban Millets," a company specializing in millet-based snacks. The research explores whether JIT can enhance customer satisfaction and operational efficiency. A systematic literature review and a quantitative cross-sectional design were employed, involving surveys and interviews with customers and stakeholders. Data on customer satisfaction and sales were analysed pre- and post-JIT implementation. By integrating quantitative and qualitative methods, the study provides actionable insights to optimize inventory management practices and improve customer satisfaction in the perishable goods industry. Through a comprehensive analysis involving surveys, interviews, and statistical methods, the research aims to provide actionable insights to optimize inventory practices and enhance customer satisfaction in the perishable goods sector.

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INTRODUCTION

This research examines the impact of Just-in-Time (JIT) inventory management on customer satisfaction within the perishable goods sector, focusing on "Urban Millets," a millet-based snack company. It aims to determine whether JIT can enhance operational efficiency and customer satisfaction. Through surveys, interviews, and data analysis, the study seeks to provide valuable insights for optimizing inventory practices in the industry. By understanding these dynamics, the research aspires to contribute to improved strategies for handling perishable goods, ultimately benefiting both companies and their customers.

RESEARCH METHODOLOGY

Data Collection
Surveys targeting "Urban Millets" customers measured satisfaction pre- and post-JIT implementation. Semi-structured interviews with key stakeholders provided qualitative insights. Operational metrics, including inventory turnover rates, and sales data, were collected from company records.

Data Analysis
Quantitative analysis involved, paired samples t-tests, and regression analysis. Qualitative analysis utilized thematic analysis of interview transcripts to identify key themes and correlations.

PROBLEM STATEMENT

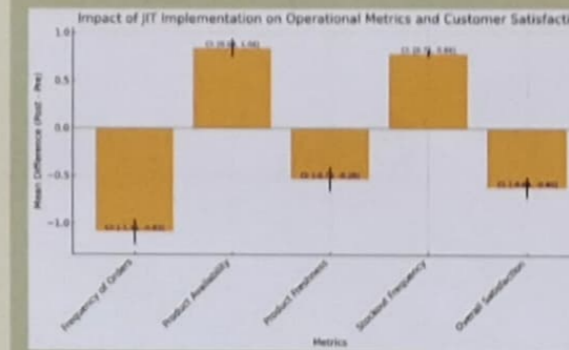
This research investigates the impact of adopting Just-in-Time (JIT) inventory management on customer satisfaction and operational efficiency at "Urban Millets," a company specializing in millet-based snacks in the perishable goods sector.

OBJECTIVES

- Primary Objective:
- o To evaluate the impact of Just-in-Time (JIT) inventory management on cost and customer satisfaction in the perishable goods sector.
 - o To identify key factors of JIT that influence customer satisfaction.
 - o To assess operational challenges and benefits of implementing JIT in the perishable goods industry.
 - o To provide actionable recommendations for "Urban Millets" on optimizing their inventory management practices.

CHARTS

Here's the graph illustrating the impact of JIT implementation on various operational metrics and customer satisfaction. The mean differences between post- and pre-JIT implementation are shown with error bars representing the standard error of the mean. Confidence intervals are also indicated for each metric.

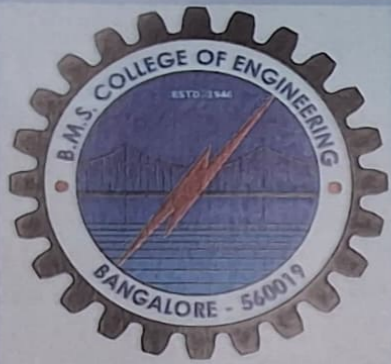


SUMMARY OF FINDINGS

The study revealed that implementing Just-in-Time (JIT) inventory management at "Urban Millets" significantly improved operational efficiency, reduced waste, and enhanced customer satisfaction. Data analysis showed increased inventory turnover and better customer experiences, confirming JIT's positive impact on both operational and customer-focused outcomes.

CONCLUSION

In conclusion, this study underscores the significant advantages of adopting Just-in-Time (JIT) inventory management at "Urban Millets." The implementation of JIT not only improved operational efficiency by enhancing inventory turnover and minimizing waste but also positively impacted customer satisfaction. The findings indicate that JIT practices facilitated more responsive and timely product availability, aligning better with customer demand and resulting in improved customer experiences. The research utilized both quantitative and qualitative data to demonstrate JIT's effectiveness in optimizing inventory management and addressing challenges specific to the perishable goods sector. These insights are valuable for other companies within the industry, suggesting that JIT could be a strategic approach for boosting operational performance and customer satisfaction. Future research could further investigate the long-term effects and scalability of JIT practices across various sectors within the perishable goods industry, providing a broader understanding of its potential benefits.



BMS COLLEGE OF ENGINEERING

DEPARTMENT OF MANAGEMENT STUDIES AND RESEARCH CENTRE

CUSTOMER SEGMENTATION OF FASHION CATEGORY IN AMAZON - A RFM ANALYSIS APPROACH

Project code 20MBA4PWFT

Presented by: Chaithra P

USN NO: 1BM21BA014

Under the guidance: Dr. Smitha V Shenoy, Asst. professor, MBA, BMSCE

Introduction

Customers are the main backbone for a business to exist in the market. Getting customers, maintaining them and growing customers are really important for business. This study helps the organization to cluster the customers based on buying behaviour of the individual customer. This study uses RFM approach that is how recently customer has visited the store, how frequently he visits the store and how much he spends on the visit. Based on recency, frequency and monetary values of the individual customer they are segmented into 11 segments – Potential loyalists, Champions, Loyal customers, need attention, about to sleep, at risk, Lost, Hibernating, can't lose them, New customers and Promising segments. This analysis is done on primary data collected through the questionnaire. At the end of research, we have clustered the whole respondents into 11 segments as mentioned before.

Statement of the Problem

This study is conducted to analyse and segment the customer base in Amazon on fashion wear using RFM analysis to identify key patterns and characteristics that can improve customer retention, optimize marketing strategies, and increase overall profitability.

Objectives of the study

- To identify the association between the seasonal purchase and recency value.
- To identify the association between the annual income and the monetary value
- To identify the association between the education status and the monetary value.
- To identify the association between the gender and the frequency value
- To segment the customers by RFM criteria approach.
- To identify the strategies that can improve customer retention.

Hypothesis

H1: There is no association between the seasons and recency of the purchase pattern. (χ^2 statistic, $p=0.001$, Significant).

H2: There is no association between the annual income and monetary value. (χ^2 statistic, $p=0.00$, Significant).

H3: There is no association between the education status and monetary value. (χ^2 statistic, $p=0.00$, Significant).

H4: There is no association between the gender and the frequency pattern. (χ^2 statistic, $p=0.092$, Not significant).

H5: There is no association between the amazon festivals and monetary value of the customer. (χ^2 statistic, $p=0.001$, Significant).

Research Methodologies

Research design: Descriptive research.

Research instrument: Questionnaire.

Sampling: Judgmental.

Data collection: Primary data is collected through the survey questionnaires and the responses are recorded for the analysis. Secondary data are from study journals and published papers.

Sample size: 194 respondents.

Analysis: Statistical analysis using SPSS and RFM analysis.

Summary of Findings

Segment	Description	Recency Score	Frequency Score	Monetary Score
Champions	Bought recently, buy often and spend the most.	4-5	4-5	4-5
Loyal Customers	Spent good money. Responsive to promotions.	2-4	3-4	4-5
Potential Loyalists	Recent customers, spent good amount, bought more than once	3-5	1-2	1-3
New Customers	Bought more recently but not often	4-5	<2	<2
Promising	Recent shoppers but haven't spent much	3-4	<2	<2
Need Attention	Above average recency, frequency & monetary values	3-4	2-4	3-4
About to Sleep	Below average recency, frequency & monetary values	2-3	<3	<3
At Risk	Spent big money, purchased often but long time ago	<3	2-5	2-5
Can't Lose Them	Made big purchases and often but long time ago	<2	4-5	4-5
Hibernating	Low spenders, low frequency and purchased long time ago	2-3	2-3	2-3
Lost	Lowest recency, frequency & monetary values	<2	<2	<2



Conclusion

The primary goal of the study is to segment the customers of fashion category in amazon by RFM analysis approach. The recency is more during the summer season. The amount spent during the purchase depends on the income earned and education status. The purchase frequency is same irrespective of gender. The amount spends on the single purchase on the depends on the amazon festivals coming by. According to the scores of recency, frequency and monetary values the customers are segmented into 11 categories. So, we conclude that the RFM analysis approach has been a suitable recommendation system for the customer segmentation.

09/09/23



A Project Report on (20MBA4PWFT)

“Optimising the Brand Positioning of Sunfeast Milkshake”

By Vishal Gunjekar (1BM21BA114)

Introduction

The milkshake industry in India has witnessed significant growth in recent years. In 2022, the Indian milkshake market was valued at INR 5.3 billion, and it is projected to grow substantially in the coming years. Milkshakes are sweet beverages created by blending milk, ice cream, and various flavourings or sweeteners, such as chocolate syrup or caramel sauce.

The growth of the milkshake industry can be attributed to changing consumer preferences and the rising demand for convenient and indulgent beverages. Young consumers, in particular, are driving the popularity of milkshakes, seeking innovative Flavors and healthier options.

As per market research, the Indian milkshake market is expected to reach INR 16.6 billion by 2028, indicating a promising future for the industry. This growth is fueled by factors like urbanization, increasing disposable incomes, and a growing awareness of health-conscious choices. Additionally, the packaged milkshake market is projected to grow at a CAGR of around 13% during 2022-2027.

In summary, the milkshake industry in India is on an upward trajectory, driven by evolving consumer preferences and the pursuit of convenient, flavourful, and nutritious beverage options.

Objective of the study

1. To understand the perception level of the customers on Sunfeast brand of milkshakes.
2. To understand the acceptance level of consumers of Sunfeast as a milkshake brand.
3. To understand the consumption pattern of the Consumers.
4. To understand the market perception about milkshake Industry.

Statement of the Problem

- To investigate the consumption habits and perceptions of milkshake among individuals, including their willingness to substitute meals or snacks with milkshakes.
- To understand the motivations behind choosing milkshakes as meal alternatives, the situations prompting this choice, and the perceived nutritional value of milkshakes when used as substitutes.

Hypothesis

H0: There is no significant relationship between people's consumption of milkshakes and their consideration of milkshakes as an alternative or substitute for a meal or a snack.

H0: Consumer awareness of Sunfeast does not influence their perception and acceptance of Sunfeast as a milkshake brand.

Research Methodologies

Data collection: The data has been collected using questionnaire, with help of google forms.

Primary Data: It involves a collecting the information with the help of questionnaire with the help of google forms.

Secondary Data: It involves the collection of information from published works such as journals, research papers, websites, company profile, magazines, articles and other authentic sources of information that contain data that has already been collected and analysed.

Analytical tools and technique

Analytical software: SPSS and EXCEL 2019 Analytical tools: Hypothesis testing

Summary of Findings

- The majority of survey participants were male students aged 18-34.
- About 48% of respondents reported consuming milkshakes once a week.
- The most common reason for consuming milkshakes was to satisfy hunger.
- The most popular milkshake flavour was chocolate, followed by mango, strawberry, Badam/Pista, and vanilla.
- About 29% of respondents were very familiar with the Sunfeast brand, while 51% were not aware of its milkshake products.
- Among those who tried Sunfeast milkshake, 50% found it similar to other brands, 10% thought it was better, and 15% thought it was worse.
- There was no association between considering milkshakes as an alternative and the frequency of milkshake consumption.
- There was a strong positive association between accepting Sunfeast as a milkshake brand and having a positive attitude toward the brand.

Conclusion

- Target the age group of 18-24 years and 25-35 years.
- Add new Flavors like Coffee, Chickoo to increase market share.
- Differentiate from other brands by focusing on thickness, nutritional benefits, and less time to consume.
- Position as a snack alternative in the evening.
- Upsell by providing new premium Flavors and more nutritional ingredients.

K.P. Gunjekar
Vishal Gunjekar



A Project Report on (20MBA4PWFT)

“EVENT STUDY OF FOREIGN EXCHANGE MARKET AND ITS IMPLICATION TOWARDS INVESTORS OPINION”

By- Aman R Sagar (1BM21BA006)

Introduction to the Study

The foreign exchange (forex) market is a dynamic and intricate financial arena that plays a pivotal role in the global economy. Its constant fluctuations are of paramount interest to investors, financial analysts, and policymakers alike.

In the quest to understand the implications of these market movements on investor sentiment and decision-making, the event study methodology emerges as a valuable tool. This study delves into the world of event studies in the context of the foreign exchange market, shedding light on how specific events, such as economic announcements, geopolitical developments, and central bank actions, can impact investor opinions and strategies.

By analysing the intricate relationship between forex market events and investor sentiment, this exploration aims to provide valuable insights into the ever-evolving landscape of international finance, ultimately empowering investors to make informed decisions in this complex and interconnected marketplace. And, also the study helps to analyse the variance in calculations of Relative Strength Index based on Daily data in comparison with Annual data.

Objective of The Research

- To find out the impact of various global events on the foreign exchange market
- understand the working of foreign exchange markets
- To calculate RSI of few major currencies
- To analyse the people's opinion on forex investments
- To collect opinion from people regarding their interests on currency market

Problem Statement

I have chosen a topic of Event study of Foreign Exchange Market, as the historical events drastically impact on the cashflows of currencies. The impact of this events will tend to increase the value of every currency positively or negatively. So, to find out the changes this study is being conducted.

Hypothesis

- a) **H0:** There isn't a significant difference between Age group of participants with respect to their experience in trading
- H1:** There is a significant difference between Age-group of respondents with respect to their experience in trading
- b) **H0:** There isn't a significant difference between investors opinion on Forex trading being legal in India with respect to them becoming an investor provided an opportunity
- H1:** There is a significant difference between investors opinion on Forex trading being legal in India with respect to them becoming an investor provided an opportunity

A. Sagar
4/9/2023

Research Methodology

Under sources of data, both primary as well as secondary data are collected.

Primary Data

A questionnaire was floated on “A Survey based on Foreign Exchange Market and the Investors perspective towards the Forex market investments”

It has been circulated to friends, relatives and family, who have in turn further circulated to their connections in order to obtain honest opinion. Questions consists of closed end types (multiple choice, dichotomous type).

Secondary Data

It involves the collection of required information from various journals, research papers, websites and came to know the difficulties that the investors and stock brokers face while investing or/ and guiding the fellow investors towards the derivatives.

Analytical tools and techniques

Analytical software: SPSS and Microsoft Excel

Analytical tools: Hypothesis testing- T- test, ANOVA

Summary of Findings

With the help of t- test it can be ascertained for one of the hypotheses that there is no significant difference between the age group of participants with respect their experience in trading, i.e., investors age does not play a vital role in performance or their experience in trading. And Chi-Square test can be ascertained as there is a significant difference between investors opinion on Forex trading being legal in India with respect to them becoming an investor provided an opportunity. i.e., opinion of investors being forex legal in India won't affect their decision of becoming an investor in forex market if provided an opportunity

Conclusion

The study helped in understanding the implications of global financial events that caused fluctuations in the foreign Exchange market for a period of last 40 years. The study infers the currency appreciation and depreciation of two or more countries based on a single event. The study also helps in analysing the Relative Strength Index is better when calculated daily in comparison with annual basis. The study also suggests that investors trading experience has no connection with their age. The study also suggests investor's opinion on forex does not change their investing decisions

D. Sagar
5/9/23



Project Phase-II (22MBA4PRP2)

EMPOWERING WOMEN: UNDERSTANDING FINANCIAL LITERACY AND INVESTMENT PREFERENCES IN BANGALORE

Harshitha R S

ABSTRACT

This study evaluates the financial literacy and investment preferences of women, examining the connections among various factors such as information sources, demographics, formal education, and investment choices. The research aims to explore correlations between information sources and investment choices, examine the relationship between demographics and investment choices, assess the link between formal education and financial literacy, identify challenges faced by female investors, and determine preferred investment options. Based on a sample of 395 responses, predominantly from women aged 18-25, the study finds savings accounts and precious metals as the top investment choices across all age groups. Peer groups and social media significantly influence women's investment decisions. However, a notable gap in formal financial education exists, with many women demonstrating fair financial literacy but needing further education to enhance financial management. The primary investment goal for most women is wealth accumulation, with less emphasis on emergency funds and retirement planning. Return on investment is the main factor driving women's investment decisions, while risk, market trends, and professional advice are also important. Challenges include career breaks and a lack of financial education. The study emphasizes the need for targeted interventions to improve financial literacy, empowering women to make well-informed investment decisions that align with their financial goals and risk tolerance, ultimately enhancing financial stability and long-term security.

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Dr. Prathima Bhat K
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INTRODUCTION

Financial literacy profoundly influences women's investment choices, shaping their approach to financial decisions and strategies. It encompasses essential knowledge and skills needed to manage various financial concepts such as budgeting, saving, and investing. Women with strong financial literacy are better equipped to make informed investment choices, understand risks and rewards, and develop investment plans aligned with their financial goals and risk tolerance. Financial literacy impacts women's risk attitudes, with more knowledgeable women willing to take calculated risks for higher returns. They are also more likely to diversify their portfolios, reducing risk and improving performance. Additionally, women with advanced financial knowledge prefer complex instruments like mutual funds and ETFs and are more inclined to contribute to retirement accounts, appreciating tax deferral and compound growth benefits. Enhanced financial literacy boosts women's confidence in managing investments, leading to proactive financial behaviors like regularly reviewing and adjusting portfolios. Improving financial literacy among women is essential for empowering them to make informed choices and achieve financial stability and independence. This can be achieved through specialized education programs, community initiatives, and supportive policies. Financially literate women can manage finances independently, reduce vulnerability to scams, contribute to economic growth, and pass on financial knowledge to future generations, helping close the gender wealth gap.

METHODS AND MATERIALS

The study employs descriptive research, gathering 395 responses through a primary survey to analyze associations between various factors and investment avenues. Methods include multi-response cross-tabulation, chi-square tests, factor analysis, and frequency tables. These tools measure associations between sources of information and investment avenues, demographics and investment choices, and formal education and financial literacy. Additionally, the survey identifies challenges faced by women investors and determines their most preferred investment avenues. This comprehensive approach ensures a robust analysis of the factors influencing women's investment decisions.

STATEMENT OF PROBLEM

Despite growing financial independence and workforce participation, many women still struggle with financial literacy and investment decisions. This study aims to understand the extent of financial literacy and investment preferences among women by evaluating their knowledge of financial concepts and their tendencies toward different investment options. It will consider variables such as age, education, income, marital status, occupation, and information sources. The goal is to identify areas where women need more support and education, empowering them to make more informed financial decisions. Ultimately, this research seeks to close the gap in understanding and improving women's financial decision-making.

OBJECTIVE

- To analyse the association between the source of information and investment avenue.
- To measure the association between demographic and investment avenue.
- To measure the association between formal education and financial literacy
- To find out the challenges been faced by women investors
- To find out the most preferred investment avenue.

RESULTS

Chat 1: Challenges been faced



GARRETT RANKING		
INVESTMENT AVENUE	AVERAGE	RANK
STOCKS	90.253	5
MUTUAL FUNDS	100.04	3
PRECIOUS METALS	116.081	1
SAVINGS ACCOUNT	110.687	2
REAL ESTATE	94.732	4
BONDS	86.692	6

RESULTS

Reliability Statistics	
Cronbach's Alpha	N of Items
0.734	53

SUMMARY & FINDINGS

In a study of 395 respondents, the largest demographic group, 42.5%, were individuals aged 18-25. Additionally, 42.3% had completed undergraduate education, and among them, 36.7% reported having no income. Notably, 68.9% of women lacked formal financial training, indicating a substantial gap in financial education. Despite this, 48.6% demonstrated fair financial literacy, suggesting many can manage essential financial tasks like budgeting and planning. However, the 2.5% with very poor financial literacy highlights the need for targeted interventions to help all women achieve proficient financial understanding and management. The analysis shows that savings accounts and precious metals are the most popular investment options among women of all age groups. Friends, family, and social media significantly influence investment decisions. Cryptocurrencies, stocks, and mutual funds are mainly chosen by those aged 18-25, while older age groups (36-45) prefer low-risk investments such as chit funds, fixed deposits, and LIC. This suggests younger participants are more willing to take risks, whereas older individuals prefer safer options. Wealth accumulation is the primary investment goal for most women, selected by 39.1% of respondents. Emergency funds and retirement planning are less prioritized, with only 12.9% and 13.1% focusing on these objectives. The primary factor influencing women's investment decisions is the return on investment, chosen by 42% of respondents. Ethical and social responsibility considerations are the least influential, affecting only 8.5%. Factors such as risk, market trends, and professional advice also play crucial roles. Peer group support is the primary resource that would help respondents feel more confident in their investment decisions, chosen by 34.2% of respondents. Friends and family influence 59.9% of individuals, while social media affects 53.3% of choices. A chi-square test revealed no significant link between age groups and investment in cryptocurrencies. However, there was a significant association between age groups and savings accounts, indicating age affects these investment decisions. Formal financial education significantly correlates with better performance in budgeting, saving, and investment choices. Challenges faced by women investors include unique gender-related obstacles (53.9%), career breaks (31.2%), and a gap in financial education (19.4%). These findings highlight the significant barriers women encounter in their financial lives. Women generally prefer investing in precious metals and savings accounts over stocks and bonds, indicating risk aversion in their decisions. Factor analysis compacted twenty variables into two predominant factors: financial planning and investment information and strategy.

CONCLUSION

A study of 395 respondents revealed significant insights into the investment behavior of women. The largest demographic group, 42.5%, were aged 18-25, and 42.3% had completed undergraduate education. A notable 36.7% reported having no income. Despite 68.9% lacking formal financial training, 48.6% demonstrated fair financial literacy, managing essential financial tasks effectively. However, 2.5% showed very poor financial literacy, highlighting the need for targeted financial education. The analysis identified savings accounts and precious metals as the most popular investment options across all age groups. Younger women (18-25) favored high-risk investments like cryptocurrencies, stocks, and mutual funds, while older groups (36-45) preferred low-risk options such as chit funds, fixed deposits, and LIC. The primary investment goal for most women (39.1%) was wealth accumulation, with less emphasis on emergency funds and retirement planning. The main factor influencing investment decisions was return on investment (42%), while ethical considerations were least influential (8.5%). Peer support was identified as the primary resource for confidence in investment decisions, chosen by 34.2% of respondents. Friends, family, and social media significantly influenced individual investment choices. Chi-square tests revealed no significant link between age and investment in cryptocurrencies but did show a significant association between age and savings accounts. Another chi-square test found a significant correlation between formal financial education and financial literacy, implying that formal education improves budgeting, saving, and investment decisions. Women investors face unique challenges, with 53.9% acknowledging gender-specific obstacles and 26.8% open to the possibility of career breaks (31.2%) and gaps in financial education (19.4%) were identified as primary challenges. Women generally preferred tangible, stable investment options like precious metals and savings accounts over stocks and bonds, indicating a tendency towards risk aversion. To address these findings, tailored investment strategies are recommended. Financial education programs should encompass various investment types, risk management techniques, and the importance of diversification. Encouraging risk assessment and providing financial advisors can help individuals develop appropriate investment strategies. Awareness campaigns and culturally sensitive financial education can further aid in making informed decisions. Leveraging the influence of peer groups and social media, financial institutions can encourage the formation of women's investment clubs, launch targeted social media campaigns, collaborate with influencers, develop user-friendly online platforms, and organize financial literacy workshops. Addressing challenges faced by women can include implementing career re-entry programs, enhancing financial education, promoting risk-taking through coaching, increasing representation in financial services, addressing the pay gap, supporting stay-at-home women, and providing community and networking opportunities. By implementing these recommendations, organizations and policymakers can mitigate the barriers women face, fostering a more inclusive and supportive environment for their professional and financial growth.

Prathima
22/07/2024



Digital financial inclusion of women in G20 nations

Surabhi Kulakarni

Project Phase -II

22MBA4PRP2

ABSTRACT

This study examines how digital financial inclusion (DFI) empowers women in G20 nations by leveraging technology to provide financial services to underserved populations, promoting economic growth and reducing gender disparity.

The research focuses on analysing disparities in financial inclusion between men and women, specifically in account ownership, savings, and digital payments. Using a causal research methodology with secondary data from the 2021 Global Findex Database, the study finds significant gender gaps, with countries like Turkey and Saudi Arabia showing higher disparities that impact women's economic participation. However, the study's scope is limited by its reliance on 2021 data and the exclusion of regions like South Korea and parts of the European Union.

CONTACT

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INTRODUCTION

Digital financial inclusion (DFI) is reshaping financial systems in G20 countries, playing a crucial role in advancing women's economic empowerment. By providing access to financial services through digital platforms, DFI breaks down traditional barriers that limit women's participation in economic activities. The integration of fintech solutions fosters gender-inclusive development and positively impacts gender equality indices.

This study examines the impact of DFI on women's empowerment in G20 nations, exploring challenges and opportunities, and offering policy recommendations to promote equitable access to financial services.

RESEARCH METHODOLOGY

The research employs a causal approach using secondary data from the 2021 Global Findex Database to explore gender disparities in financial inclusion within G20 nations.

The study focuses on key variables such as account ownership, savings, and digital payments, using descriptive analysis and the Wilcoxon Signed-Ranks test for evaluation. This non-parametric analysis ensures robust insights into the existing gender gaps in digital financial inclusion across these countries.

PROBLEM STATEMENT

Despite the advancements in digital financial inclusion, significant gender disparities persist, particularly in G20 nations. Women often face barriers to accessing financial services. The problem is further exacerbated in countries like Turkey and Saudi Arabia, where cultural and social norms may limit women's financial autonomy.

This study seeks to address the existing gender gaps in digital financial inclusion by examining the factors contributing to these disparities and identifying strategies to promote equitable access to financial services for women

OBJECTIVES

1. Evaluate the digital financial inclusion among women in G20 nations.
2. Analyse the key elements like holding of debit /credit cards, access to mobile banking and digital payment usage which is promoting women for accessing and effectively using digital financial services.
3. Develop actionable recommendations for policy makers, financial institutions, and other stakeholders to enhance digital financial inclusion for

TABLE

Wilcoxon Signed-Ranks test results

Pair no	Z	Asymp.Sig.(2-tailed)	Results
1	-.631 ^b	.528	Rejected
2	-3.332 ^c	.001	Accepted
3	-.936 ^c	.349	Rejected
4	-2.112 ^c	.035	Accepted
5	-1.067 ^c	.286	Rejected
6	-1.938 ^c	.053	Rejected

SUMMARY OF FINDINGS

The study uncovers significant gender disparities in financial inclusion across G20 nations, highlighting notable differences in account ownership and digital payment usage.

Countries like Turkey and Saudi Arabia exhibit larger gender gaps, Key barriers include limited access to technology, lack of digital literacy, and cultural norms that restrict women's financial autonomy. The findings emphasize the need for targeted policies and interventions to enhance women's access to digital financial services, promote financial literacy, and create inclusive environments.

CONCLUSION

Digital financial inclusion plays a vital role in empowering women and reducing gender disparities in G20 nations. The study highlights the need for targeted interventions to address the barriers that women face in accessing digital financial services, such as infrastructure limitations, digital literacy gaps, and cultural and social norms.

By promoting equitable access to financial services, digital financial inclusion can contribute to women's economic empowerment and foster socio-economic inclusion and resilience in G20 countries.

Policymakers and stakeholders must prioritize the development and implementation of gender-inclusive financial strategies to ensure that women can fully participate in and benefit from the digital financial ecosystem



CONSUMER PERCEPTION ANALYSIS WITH SPECIAL REFERENCE TO SNACKS VENDING MACHINES IN BANGALORE CITY

Project Phase -II
22MBA4PRP2

ABSTRACT

This study, titled "Consumer Perception Analysis with Special Reference to Snacks Vending Machines in Bangalore City," investigates the key factors influencing consumer attitudes and behaviours towards snack vending machines. It also, focuses on aspects such as product variety, machine reliability, pricing strategies, and overall user experience. Findings reveal significant impacts of demographic factors and a strong consumer preference for digital wallets over traditional payment methods. Convenience emerges as the most critical driver of usage. Recommendations include targeted marketing, improved machine maintenance, diversified product offerings, and the integration of modern payment systems to enhance consumer satisfaction and support strategic business growth in Bangalore's urban vending market.

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INTRODUCTION

This study investigates consumer perceptions and behaviours towards snack vending machines in Bangalore City, focusing on crucial factors such as product variety, machine reliability, and convenience. By analysing how demographics and payment preferences influence usage, the research aims to provide valuable insights for enhancing consumer satisfaction. The findings will guide strategic business improvements in the urban vending market, ultimately supporting better service delivery and increased consumer engagement. The analysis aims to inform both academic discourse and practical applications, fostering growth and innovation in the snack vending machine sector.

RESEARCH METHODOLOGY

Data Collection

Surveys and observational studies were conducted in Bangalore to capture consumer perceptions, focusing on demographics, usage patterns, and preferences.

Data Analysis

Statistical tools and thematic coding were used to analyze survey responses and observations, identifying trends, correlations, and significant influencing factors.

PROBLEM STATEMENT

HRS

Despite the growing popularity of snack vending machines in Bangalore City, there is limited understanding of consumer perceptions and behaviours. This study aims to identify key factors influencing consumer attitudes and preferences, providing recommendations for enhancing vending machine services.

OBJECTIVES

Primary Objective:

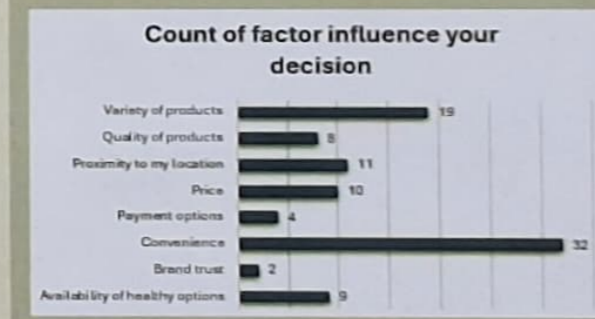
- To analyze consumer perceptions and behaviours related to snack vending machines in Bangalore City.

Secondary Objectives:

- To analyze consumer perceptions and behaviours related to snack vending machines in Bangalore City.
- To Identify and Evaluate the Factors Affecting Consumer Satisfaction with Snack Vending Machine.
- To Investigate Consumer Preferences for Different Payment Methods in Vending Machines.

CHARTS

The below chart says that convenience overwhelmingly influences consumer decisions regarding snack vending machines, with 32 respondents highlighting its importance out of 110 respondents. Product variety is the next most significant factor, followed by proximity to location and availability of healthy options. Quality of products, price, payment options, and brand trust have a lesser impact on consumer choices. By this we understand that most influential factor that leads the customers to use snack vending machines.

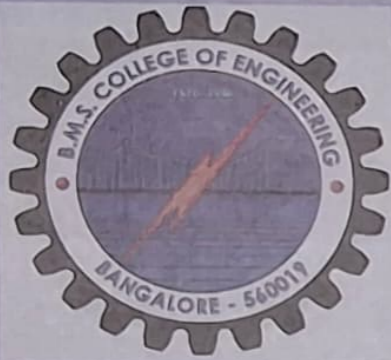


SUMMARY OF FINDINGS

The study found that convenience is the primary driver for using snack vending machines in Bangalore, with younger consumers and professionals favouring digital payments. High demand exists for diverse, healthier snacks. Machine reliability and strategic placement in high-traffic areas are essential for improving consumer satisfaction and encouraging repeat usage.

CONCLUSION

In conclusion, the research underscores the critical role of convenience and machine reliability in influencing consumer satisfaction with snack vending machines in Bangalore. Younger demographics and professionals are key users, showing a strong preference for digital payment methods and a demand for diverse, healthier snack options. Strategic placement in high-traffic areas and enhancements in product variety are essential for increasing usage and customer loyalty. By addressing these factors and implementing targeted improvements, businesses can better meet consumer expectations, optimize vending machine services, and drive growth in Bangalore's competitive urban market. These insights provide a valuable framework for enhancing vending machine offerings and overall service quality. Additionally, integrating loyalty programs and focusing on machine maintenance will further enhance user trust and repeat usage. By addressing these factors, companies can position themselves more effectively in the market and achieve sustained success.



A Project Report on (22MBA3PRP2)

“Impact of video content marketing on car buying decisions”

By- Pradeep Kumar C (1BM22BA071)

Introduction

Video content marketing has revolutionized the automotive industry, significantly influencing car buying decisions. As consumers increasingly turn to digital platforms for information, engaging video content has emerged as a powerful tool for car manufacturers and dealers. These videos range from detailed car reviews and virtual test drives to customer testimonials and promotional campaigns. They provide a dynamic and immersive way for potential buyers to experience vehicles, helping them make more informed decisions. Video content enhances brand visibility, builds trust, and effectively communicates the features and benefits of different models. It also leverages social media and video-sharing platforms to reach a broader audience, making it an indispensable element in modern car marketing strategies. By offering a more interactive and visual approach, video content marketing not only captures the attention of potential buyers but also influences their perceptions and preferences, ultimately driving sales and brand loyalty in the competitive automotive market.

Objective of the study

- To investigate the impact of video content marketing on car buying decisions.
- To assess the effectiveness of different types of video content (e.g., reviews, tutorials, testimonials) in influencing car purchasing decisions.

Statement of the Problem

There remains a gap in understanding its specific impact on consumers' car buying decisions. The effectiveness of video content, encompassing advertisements, reviews, and promotional material, in influencing consumer preferences and purchase requires deeper investigation. This study aims to explore how various forms of video content influence different stages of the car buying journey and identify key factors that contribute to its persuasive impact on consumers.

Hypothesis

Null Hypothesis (H₀): Video content marketing does not have a significant impact on car buying decisions.
Null Hypothesis (H₀): There is no significant difference in the effectiveness of different types of video content in influencing car purchasing decisions.

Research Methodologies

Research Design: Employs a quantitative research design.

Data Collection: Data was gathered using a structured questionnaire designed to capture detailed information on video content marketing and car buying decisions.

Sample Size: A group of 101 participants were chosen to take part in the study.

Data Analysis: Correlation and Regression were used in the study.

Summary of Findings

- **Correlation Analysis:**
 - Reveals strong relationships among car reviews, tutorials, testimonials, and comparisons.
- **Regression Analysis:**
 - Shows that the type of video content watched does not significantly predict its importance in car buying decisions.
- **Marketing Recommendations:**
 - Focus on comprehensive, high-quality content strategies.
 - Customize content for specific segments.
 - Monitor effectiveness.
 - Explore emerging formats to influence consumer perceptions and preferences effectively.

Conclusion

Video content marketing is crucial in shaping consumer behaviour, especially in the automotive sector. With its engaging and informative nature, video influences car buyers by showcasing vehicle features and performance. Research shows over 70% of car buyers use YouTube to compare models. While video marketing offers benefits like enhanced visibility and higher conversion rates, challenges such as high production costs and technical issues remain. This study explores the impact, audience segmentation, and ROI of video marketing in automotive advertising.

Pradeep



“Employee preferences in Remote, In-office and Hybrid work model”

AKANSHA AHLAWAT

Project Phase -II

22MBA4PRP2

ABSTRACT

The project focuses on Employee preferences in Remote, In-office and Hybrid work model. The study surveyed 314 respondents using structured questionnaires, gathering both quantitative and qualitative data to capture a wide array of insights into employee preferences and their implications. The analysis revealed significant relationships indicating a strong preference for hybrid work models among employees. One notable challenge was the potential for self-report bias, where respondents might provide socially desirable answers rather than reflecting their true preferences. Also, implementing hybrid work models can improve job satisfaction and productivity by aligning work arrangements with individual preferences, thus supporting both employee and organizational goals.

CONTACT

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INTRODUCTION

In today’s evolving work environment, the boundaries between remote, in-office, and hybrid work models are increasingly blurred. This study examines employee preferences for these work models at Global Brands Connect and other firms in India. By analysing how these preferences impact satisfaction and productivity, the research aims to provide insights that can help organizations develop effective work model strategies and enhance overall organizational outcomes.

RESEARCH METHODOLOGY

This study uses a descriptive research design to investigate employee preferences for remote, in-office, and hybrid work models at Global Brands Connect and similar organizations in India. It aims to identify areas for improvement and enhance organizational effectiveness.

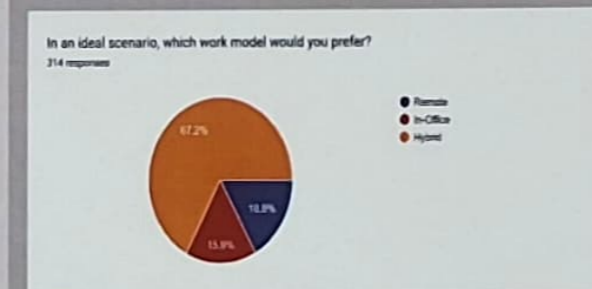
PROBLEM STATEMENT

The primary problem addressed by this study is In Global Brand Connect the organization faces communication challenges in different work models between employees and superiors. As employee preferences shift between office and remote work, organizations like Global Brand Connect face challenges in accommodating diverse needs. This shift impacts employee satisfaction, talent retention, and team cohesion.

OBJECTIVES

This research study aims to explore employee preferences in the post-COVID era. The objectives are to identify the preferred work models among employees, assess if these preferences differ significantly across income levels, and examine the relationship between work arrangement preferences and employee productivity and performance. The study seeks to offer valuable insights into how work model preferences affect job performance and income-related disparities.

CHARTS



So, the Chart shows that Hybrid work model is most preferred among the employees in an ideal scenario, being at 67.2%



The majority of respondents fall into Income Level 2, with fewer in Income Levels 1 and 3.

SUMMARY OF FINDINGS

The study evaluated three different Work models. Remote work, In-office work and Hybrid work model. Hybrid work model is the most preferred, with 67.2% of respondents indicating this preference. Key challenges include home distractions and technical issues.

CONCLUSION

The study highlights a strong preference for hybrid work models, with respondents valuing flexibility, productivity, and work-life balance. Continued evaluation and adjustment of work models are essential for optimizing employee engagement and productivity. Organizations should adopt flexible policies to balance employee needs with operational efficiency. The shift from traditional work setups, accelerated by the COVID-19 pandemic and technological advancements, necessitates a reevaluation of workplace strategies.

Handwritten signature and date: 25/7/24



JOB SATISFACTION OF EMPLOYEES AT VRL LOGISTICS LTD

Likhitha T S

Project Phase -II

22MBA4PRP2

ABSTRACT

The document provides a comprehensive exploration of job satisfaction within VRL Logistics Ltd. It traces the evolution of job satisfaction from basic pay check compensation to modern benefits packages, emphasizing its crucial role in employee fulfilment and distress. By identifying key factors influencing job satisfaction, such as individual characteristics, job-specific elements, and management-controlled aspects, the study highlights the complex relationship between job performance and satisfaction. Through methodical research involving surveys and statistical analysis, the study assesses job satisfaction levels at VRL, identifies factors contributing to dissatisfaction and satisfaction, and offers actionable insights for management to enhance employee satisfaction and overall productivity.

CONTACT

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INTRODUCTION

The study explores the concept of job satisfaction, which has evolved significantly from merely receiving a pay check to a more comprehensive benefits package that includes healthcare, retirement plans, and other perks. Job satisfaction remains a crucial aspect of employees' lives, affecting both their personal fulfilment and overall distress. The study defines job satisfaction as an individual's overall perception of their job, encompassing their emotions and attitudes towards various aspects of their work. Factors influencing job satisfaction include individual characteristics, inherent job elements, and management-controlled aspects.

RESEARCH METHODOLOGY

The research methodology employed in this study includes a quantitative approach using surveys to gather data from employees at VRL Logistics Ltd. The sample size was 100 employees across five departments. Data was collected through a structured questionnaire focusing on various aspects of job satisfaction, including work environment, salary and benefits, job security, work-life balance, and career advancement opportunities. The study utilized statistical tools such as Pearson Correlation to analyse the relationships between different variables and job satisfaction.

PROBLEM STATEMENT

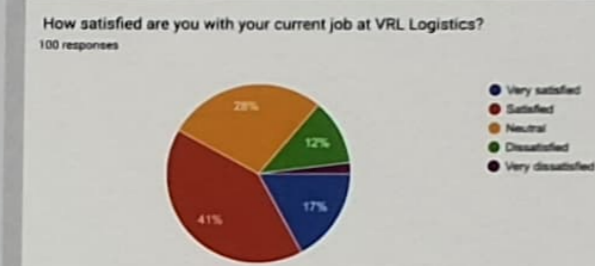
KLAS

The primary problem addressed in this study is identifying the factors influencing job satisfaction among employees at VRL Logistics Ltd. Despite various benefits and compensation packages, employees at VRL still experience varying levels of job satisfaction and dissatisfaction. The study aims to explore these factors in detail, determine the causes of dissatisfaction, and identify potential areas for improvement to enhance overall job satisfaction and productivity within the organization.

OBJECTIVES

The primary objective of this study is to assess the level of job satisfaction among employees at VRL Logistics Ltd. This involves collecting and analysing employee opinions and suggestions regarding their satisfaction and identifying key factors that influence their overall job satisfaction. Specifically, the study aims to identify the perceived importance of various satisfaction factors, including compensation, work environment, career development opportunities, management support, job security, work-life balance, and recognition. Additionally, it seeks to identify the main issues causing dissatisfaction. The study aims to provide actionable insights and recommendations to the management to enhance job satisfaction across the organization.

CHARTS



Correlations

		How 2 are you with your current job at VRL Logistics?	How 2 do you feel stressed at work?
How 2 are you with your current job at VRL Logistics?	Pearson Correlation	1	048
	Sig. (2-tailed)		636
	N	100	100
How 2 do you feel stressed at work?	Pearson Correlation	048	1
	Sig. (2-tailed)	636	
	N	100	100

Correlations

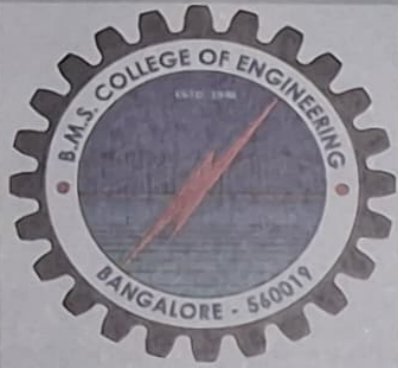
		Do you feel your contributions are valued by VRL Logistics?	How 2 are you with your current job at VRL Logistics?
Do you feel your contributions are valued by VRL Logistics?	Pearson Correlation	1	102
	Sig. (2-tailed)		314
	N	100	100
How 2 are you with your current job at VRL Logistics?	Pearson Correlation	102	1
	Sig. (2-tailed)	314	
	N	100	100

SUMMARY OF FINDINGS

The findings of the study indicate a positive correlation between the length of employment and overall job satisfaction, suggesting that longer employment is associated with higher satisfaction levels. However, the relationship between job stress and satisfaction was found to be insignificant. Additionally, satisfaction with well-being and safety efforts showed a weak positive correlation with overall job satisfaction. The study highlights that while appreciation and safety efforts slightly enhance job satisfaction, stress levels do not significantly impact job satisfaction at VRL Logistics.

CONCLUSION

The study underscores the importance of various factors influencing job satisfaction at VRL Logistics Ltd. While longer employment and satisfaction with safety efforts contribute positively to job satisfaction, stress levels do not significantly affect it. The study provides valuable insights and recommendations for VRL's management to enhance job satisfaction through targeted initiatives. By addressing the identified factors of dissatisfaction and leveraging the positive aspects, VRL can foster a more satisfying and productive work environment.



SVS
PROJECT PHASE 2 (22MBA4PRP2)

A PROJECT REPORT ON

“IMPLICATION OF INDIA VIX VOLATILITY FOR MUTUAL FUND MANAGERS”

AMEYA RAJENDRA PANDIT

1BM22BA004

Introduction

The Indian mutual fund industry faces the challenge of delivering consistent returns amidst stock market volatility. This research investigates the India VIX, which forecasts anticipated volatility in the NIFTY 50 index over 30 days, to gain insights into market sentiment and potential price movements. The study examines how India VIX volatility impacts equity mutual fund performance, aiming to determine optimal portfolio allocation methods based on India VIX implied volatility. The approach includes market analysis, expert consultation, and a literature review to identify relevant factors and research gaps. Key findings from the literature review highlight factors such as India VIX, mutual fund performance indicators, and volatility measurement techniques. A notable gap identified is the specific relationship between India VIX volatility and mutual fund performance, particularly in terms of portfolio allocation strategies in the Indian market. Addressing this gap is crucial for advancing theoretical knowledge and providing practical insights for portfolio management, thereby benefiting both investors and asset management firms in India.

Problem Statement

The research aims to understand the implications of India VIX volatility for mutual fund managers by assessing its volatility, investigating its impact on equity mutual fund performance, and developing portfolio allocation techniques based on implied volatility. This study provides crucial insights for improving fund performance and risk management in volatile markets.

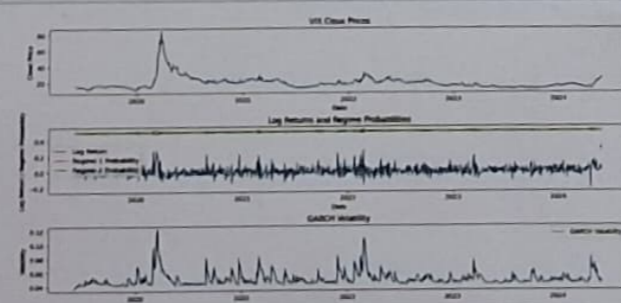
Objective of the study

- To analyse the volatility of India VIX
- To analyse the impact of India VIX on equity mutual fund performance
- To identify the portfolio allocation strategies for Mutual funds based on the implied volatility of India VIX.

Hypothesis

- (1H₀): There is no significant difference in the volatility of India VIX over the specified period.
- (1H₁): There is a significant difference in the volatility of India VIX over the specified period.
- (2H₀): There is no relationship between India VIX and equity mutual fund performance.
- (2H₁): India VIX has a significant impact on equity mutual fund performance.
- (3H₀): Portfolio allocation strategies are not influenced by the implied volatility of India VIX.
- (3H₁): Portfolio allocation strategies are influenced by the implied volatility of India VIX.

India VIX MS-GARCH Graph



Research Methodologies

The research methodology for analysing the implications of India VIX volatility for mutual fund managers involves a structured approach. The study employs a descriptive research design, using judgemental sampling to select data that best represents the research objectives. The data collection is based on secondary sources, including five years of daily India VIX data from the NSE website and NAV data for the top 10 small-cap, mid-cap, and large-cap mutual funds from the AMFI website, spanning from June 1, 2019, to May 31, 2024. This quantitative data is analysed using advanced techniques, specifically the Markov Switching GARCH model, to capture the dynamic nature of volatility and its impact on mutual fund performance. Python is utilized for data analysis, providing a robust and efficient platform for implementing the complex statistical models required for this research.

Summary of Findings

The research findings highlight significant persistence in India VIX volatility, indicating that past volatility strongly influences future volatility. The Markov Switching model identifies two volatility regimes: a low-volatility regime with positive returns and a high-volatility regime with negative returns. Mutual fund performance varies across these regimes, with small-cap funds showing the highest sensitivity to volatility changes. The study supports the alternative hypothesis that India VIX volatility significantly affects equity mutual fund performance. Consequently, mutual fund managers should consider dynamic risk management strategies, such as reducing exposure to high-risk funds during high VIX periods and increasing exposure during low VIX periods. This dynamic allocation strategy can optimize returns by leveraging periods of low market volatility.

Conclusion

The analysis of India VIX volatility provides critical insights for mutual fund managers. The Markov Switching and GARCH models highlight significant variability in India VIX, indicating periods of high and low volatility that impact mutual fund performance. This persistent volatility necessitates vigilant and adaptive management. High volatility periods, identified by India VIX, can increase risk and performance deviations. Managers should incorporate India VIX data into risk management and portfolio allocation decisions, utilizing dynamic risk assessment tools, diversification, and hedging strategies. Adopting real-time analytics and flexible allocation models can help navigate volatility and optimize performance. Understanding and leveraging India VIX volatility is essential for developing robust investment strategies and maintaining investor confidence amidst market fluctuations.


Dr. SVS