

ONLINE GROCERY CUSTOMERS BUYING BEHAVIOR IN METROPOLITAN CITIES- WITH SPECIAL REFERENCE TO BENGALURU CITY OF KARNATAKA STATE

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Abstract:

Online Grocer refers to a grocery store that allows private individuals and businesses to purchase groceries and grocery products online. Despite the growth and importance of online grocery, little is known about how people shop online for groceries. Previous studies identified factors influencing on-line buying behavior; challenges faced by on-line retailers but could not identify the purchase behavior of Indian grocery consumers. In order to study the online grocery retailing influence on customer buying behavior in a systematic manner a model is developed with stimulating & restraining factors with an objective to investigate the effect of stimulating and restraining factors on perceived value towards purchasing grocery online in Bengaluru City. To collect the primary data research questionnaire consisting of 69 questions was distributed to 650 respondents, out of which 632 questionnaires were found suitable for data analysis, SPSS version 21.0 has been employed for tabulation and graphical representation of data. Statistical tools like Percentage analysis, multiple regression analysis, Sobel test for mediation analysis, and One –way ANOVA were used to test the research hypothesis. The findings of the study revealed that, the stimulating factors such as website / mobile app's environment, hedonic motivations, perceived usefulness, perceived ease of use, vendor goodwill, pricing and promotion, purchase/ return policy, product assortment, convenience, and quality of service has a significant positive influence on perceived value towards online grocery shopping. Whereas the restraining factors such as perceived risk, intangibility has a significant negative influence on perceived value towards online grocery shopping, evidently discouraging customer intention to purchase grocery online. Perceived trust exhibited a significant positive influence on perceived value, which in turn significantly influenced intention to purchase grocery online. From sobel test it was evident that, the perceived value towards online grocery shopping mediates the relationship between the exogenous factors and intention to purchase grocery online.

Keywords- Online Grocery Retailing, Customer Buying Behavior, Stimulating Factors, Restraining Factors, Perceived Trust, and Perceived Value



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1.1 Need for the Study

Purchasing of grocery have realized a revolution in retail market in India with the noticeable deviations in the consumer buying behavior motivated by robust growth in income, changes in lifestyles and cost effective and efficient online and mobile technologies. Since, customers allot less time to shop and much time to other activities, his/her want for comfort has driven their attention, have been frequently focused to internet shopping as a substitute mean. Hence, the quick progression of internet is altering the way consumers purchases goods and services and has quickly changed into a worldwide phenomenon. Hence, the purchase convenience has been one of the major motivations underlying consumers tendency to accept online purchasing. Even though Online grocery retailing is still fairly small, but it is gaining traction and is becoming increasingly unified into the day to day lives of Indian customers, specifically in urban areas. In spite of the progress and importance of online grocery, less is known about how individuals shop online for groceries. Previous studies identified variables affecting online buying behavior, challenges faced by online retailers but couldn't recognize the buying behavior of Indian grocery consumers.

This study will help in understanding the impact of online grocery retailing on customers' decision making in buying groceries. It also helps in identifying the perceived blockades and benefits for online grocery retailing adoption. The study is significant, because it throws lights on the unique and ever-changing factors influencing the buying habits. Additionally, Bengaluru City, (study area) is socially, economically, educationally and technologically developed with population of 65, 95,013 as per Bruhat Bengaluru Mahanagara Palike (Palike, 2018)[1]. The Bengaluru City is known as Silicon Valley and it's also the IT hub, due to the dynamism of the market and ever developing technology, online shopping implementation is becoming necessary in Bengaluru. This is the natural process of transition towards E- grocery retailing which creates possibilities of better connections with customers.

1.2 Statement of the Problem

Over last couple of years several online consumer behavior models has been developed to comprehend and forecast the extensive array of decisions that customers take based on the background of customer profile, online shopping profile, and other prevailing factors. The study makes an effort to define the impact of online grocery retailing stimulating and restraining factors on customers buying behavior in Bengaluru City. The significance of the topic "*A Study on Buying Behaviour of Customers towards Online Grocery Products: Special Reference to Bengaluru City of Karnataka*" and reasons why it is decided to explore this field are given shortly below,

1. Which are the probable factors affecting Online Shopping Behaviour of Customers in selecting Grocery products?
2. What is level of influence of Stimulating and Restraining Factors towards perceived value?
3. How the perceived value influences in intention to purchase grocery online?

1.3 Objectives of the Study

1. To investigate the effect of stimulating and restraining factors on perceived value towards purchasing grocery online in Bengaluru City.

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Jagrati Kamble & Prof. S.B. Akash



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A Study on Customer Evaluation of Online Banking Services by using the concept of Service Quality Dimension

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** Dr. Shrinivas R. Patil
*** Dr. Mahantesh Kuri

Abstract

A bank is a financial institution that's generates the credit by giving money to a borrower who is in need, the process of lending can be done either directly or indirectly through capital market. In the modern world we are all heard about e-banking. E-banking is most popular in the current situation. Electronic banking is known as E-banking. It is known as virtual banking or online banking. Success of any Banks, today largely depends upon the services offered by them. The modern day customer expects service in multi dimensions. These expectations have to be fulfilled by providing the best quality of service. In order to evaluate whether the service provided by an organization is fulfilling the customers' expectations organizations nowadays make use of the concept of service quality dimensions. The objective of this research was to know the influence of factors of Service quality Dimension in evaluating Online Banking Services, provided by various public and private sector banks in Chikkamagaluru. For this purpose Data collected from 400 respondents (Bank Account Holders) through questionnaire as research instrument, the data has been analyzed with the help of tabular statement and hypothesis test, at last it is concluded that the elements of service quality dimension have impact on customer evaluation. To conclude there is a positive impact of the elements of service quality dimension (Tangibility, Reliability, Responsiveness, Assurance and Empathy) on the customer satisfaction level with regards online banking services.

Key Words- online banking services, Service quality Dimension

1. The Oretical Background of the Study

1.1 Banking

1.2 E-banking

In the modern world we are all heard about e-banking. E-banking is most popular in the current situation. Electronic banking is known as E-banking. It is known as virtual banking or online banking. E-banking is a result it shows how banking industry is continuously growing and modernizing. E-banking has the meaning that the to give automatic products of traditional banking and service direct to customer by using electronic devices and medias. (H.P, 2013)

1.2.1 Types of E-banking services

The major types of E-banking services are divided on the basis of how operations and transaction takes place they are as follows;

- Account Details
- Transfer of balance
- Payment of bills
- Bill presentment
- Misc. Lending
- Service of business banking
- Customer service and management
- Cross selling
- Account aggregation
- Fund transfer through electronic

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Stimulating and Restraining Factors Influence on Buying Behaviour of Online Grocery Customers In Bengaluru City

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Abstract

Online Merchandiser refers to a food market that permits personal people and businesses to buy groceries and grocery product on-line. Despite the expansion and importance of on-line grocery, very little is thought concerning however folks search on-line for groceries. Previous studies identified factors influencing on-line buying behavior; challenges faced by on-line retailers but could not identify the purchase behavior of Indian grocery consumers. In order to study the online grocery retailing influence on customer buying behavior in a systematic manner, a model is developed with stimulating & restraining factors with an objective to investigate the effect of stimulating and restraining factors on perceived value towards purchasing grocery online in Bengaluru City. Data collected from 100 respondents (online grocery purchasers) through the questionnaire as a research instrument, the data has been analyzed with the help of the tabular statement and hypothesis test, at last, it is concluded stating both the stimulating and restraining factors have a significant impact on the perceived value of customers towards online grocery purchase.

Key Words: Consumer Behaviour, Online Grocery Retailing, Purchase Intention

The Impact of Stimulating and Restraining Factors on Behaviour of Customers in Selecting Grocery Online In Bengaluru City

1. Introduction:

Online Grocery refers to a market that permits non-public people and businesses to get groceries and grocery merchandise on-line (Alexandru M Degeratu, Arvind Rangaswamy, 2000). There is sometimes a delivery charge for this service. Online Grocery Retailing is slowly developing and gaining its importance in the field of E-Retailing. But the net grocery selling has not penetrated the minds of consumers terribly with success needless to say.

Benefits of Online Grocery Retailing

- Time saving
- More choice in terms of products & brands
- Flexibility in terms of shopping
- Easy comparison of prices from one seller to other.
- Economical when compared with traditional purchase
- Privacy
- Free from the crowded retail floors

2. Research Gap

Despite the expansion and importance of on-line grocery, very little is thought regarding however individuals look on-line for groceries. Previous studies identified factors influencing on-line buying behaviour; challenges faced by on-line retailers but could not identify the purchase behaviour of Indian grocery consumers. An extensive review of the literature on online grocery retailing revealed that majority of research on online grocery retailing has been undertaken in the developed world (Gulten Bozkurt, 2010) (Torben Hansen, Flemming Cumberland, and Hans Stubbe Solgaard (2005))

Very little research work has been done on this issue in the developing world in general. Bengaluru is chosen to carry out this research work, as it is known as the Spend capital of India. Therefore, it is vital to understand the buying behaviour of customers in Bengaluru City. It is also evident from the literature review that, online purchase intention was minimally regarded as the outcome of consumer perceived value towards online grocery retailing. (Joshua Grossnickle, Oliver Raskin (2000); (Leon Schiffman, Leslie Kanuk (2010))

“The impact of Stimulating & Restraining factors on Behaviour of Customers in selecting Grocery Online in Bengaluru City”

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Abstract

Online Grocer refers to a grocery store that allows private individuals and businesses to purchase groceries and grocery products online. Despite the growth and importance of online grocery, little is known about how people shop online for groceries. Previous studies identified factors influencing on-line buying behavior; challenges faced by on-line retailers but could not identify the purchase behavior of Indian grocery consumers. In order to study the online grocery retailing influence on customer buying behavior in a systematic manner a model is developed with stimulating & restraining factors with an objective to investigate the effect of stimulating and restraining factors on perceived value towards purchasing grocery online in Bengaluru City. Data collected from 100 respondents (online grocery purchasers) through questionnaire as research instrument, the data has been analyzed with the help of tabular statement and hypothesis test, at last it is concluded stating both the stimulating and restraining factors have a significant impact on perceived value of customers towards online grocery purchase.

Key Words-Online Grocery Retailing, Perceived Value

1. Introduction

Online Grocer refers to a grocery store that allows private individuals and businesses to purchase groceries and grocery products online^[1]. There is usually a delivery charge for this service. Online Grocery Retailing is slowly developing and gaining its importance in the field of E-Retailing. But the online grocery retailing has not penetrated the minds of customers very successfully as expected.

1.1 Benefits of Online Grocery Retailing

- Time saving
- More choice in terms of products & brands
- Flexibility in terms of shopping

- Easy comparison of prices from one seller to other.
- Economical when compared with traditional purchase
- Privacy
- Free from the crowded retail floors

1.2 Research Gap

Despite the growth and importance of online grocery, little is known about how people shop online for groceries. Previous studies identified factors influencing on-line buying behaviour; challenges faced by on-line retailers but could not identify the purchase behaviour of Indian grocery consumers. An extensive review of the literature on online grocery retailing revealed that majority of research on online grocery retailing has been undertaken in the developed world^[2]. Very little research work has been done on this issue in the developing world in general. Bengaluru is chosen to carry out this research work, as it is known as the Spend capital of India.

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Therefore, it is vital to understand the buying behavior of customers in Bengaluru City. It is also evident from the literature review that, online purchase intention was minimally regarded as the outcome of consumer perceived value towards online grocery retailing.

1.3 Statement of Problem

The E-commerce is the playing a major role in the 21st century and the E-Retailing is one of the important branches of E-commerce^[3]. Online Grocery Retailing is slowly developing and gaining its importance in the field of E-Retailing. But the online grocery retailing has not penetrated the minds of customers very successfully as expected^[4].

Therefore the topic *“The impact of Stimulating & Restraining factors on Behaviour of Customers in selecting Grocery online in Bengaluru City”* was chosen to know the influence of various factors on online grocery purchasers.

1.4 Research Model

In order to study the online grocery retailing influence on customer buying behavior in a systematic manner a model was developed

Stage One- factors which influence the customers towards online grocery retailing were listed out and termed as simulating factors.

Stage Two- factors which use to negatively influence the customers in not making use of online grocery retailing were listed out and termed as restraining factors

Stage Three- know the influence of these simulating factors and restraining factors towards perceived value created among the customer and over purchase behavior.



STUDY OF TURNOVER INTENTIONS AMONG THE EMPLOYEES OF STOCK BROKING COMPANIES THROUGH STRUCTURAL EQUATION MODELING IN BENGALURU CITY

Management

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ABSTRACT

In the age of globalization, turnover is a continual problem in organizations and it is common in every type and size of organization and at every organizational level. Theoretically, the organization's performances and productivities of many organizations are impacted by the Turnover Intention. This study has been carried out in stock broking companies which are operating in Bengaluru City. The focus of this study is on five independent variables namely job satisfaction, organizational commitment, perceived alternative job opportunities, work life conflict, and work stress that are thought to be associated with turnover intentions. The findings revealed that job satisfaction and organizational commitment has negative effect on turnover intentions, whereas perceived alternative job opportunities, work life conflict, and work stress had significant positive effect on turnover intentions. The study revealed that, healthy working environment, nurturing employee loyalty, organizational inspiration and effective lead retention strategies, as the key drivers against turnover intentions.

KEYWORDS

Turnover intention, Job satisfaction, Work Life Conflict, Work stress.

1. Introduction

In the organization the Human Resources are the life blood of life. It is difficult for the organization to compete in the current era of competition without the loyal and competent Human Resource. The loyal employees are the most productive and a source for the development of the organization and vice versa. The high turnover of employees in the organization increases the cost of hiring new workforce and decrease the productively. An organization can gain the competitive advantage due to retaining of qualified, productive and loyal work force.

Employees voluntarily leave organizations for a variety of reasons, including low satisfaction with their jobs, low satisfaction with their employer, limited promotion and growth opportunities, a better opportunity elsewhere, or disapproval of organizational changes or restructuring. On the other side, turnover intention may be defined as the intention of employees to quit the organization. Turnover intent is the probability that an individual will change his or her job within a certain time period and thus it leads to actual turnover. It is the individual's intention to voluntarily quit the organization or the profession.

The measurement of Turnover Intention can determine the likelihood of the staff leaving the organization. This helps to determine how one can find opportunities to reduce the overall turnover intention are a complex phenomenon that depends on various factors.

2. Stock Broking

A brokerage firm, or simply brokerage, is a financial institution that facilitates the buying and selling of financial securities between a buyer and a seller. Brokerage firms serve a clientele of investors who trade public stocks and other securities, usually through the firm's agent stockbrokers. A traditional, or "full service," brokerage firm usually undertakes more than simply carrying out a stock or bond trade. The staff of this type of brokerage firm is entrusted with the responsibility of researching the markets to provide appropriate recommendations, and in doing so they direct the actions of pension fund managers and portfolio managers alike. Traditional brokerage firms have also become a source of up-to-date stock prices and quotes. Brokers are categorized into type's full service or discount broker and online trading or Offline/Phone trading.

3. Review of Literature

Igbaria M, and Greenhaus J H (1992); in their article entitled "Determinants of MIS employees' turnover intentions: a structural equation model", identified the three major forms of WFC: time-based, strain-based and behavior-based work-family conflict. It was also found that the interface of work and family produces stress and strains for employees. [1]

Prodromos D. Chatzoglou et al., (2011), in their research article

entitled "Factors Affecting Accountants' Job Satisfaction and Turnover Intentions: A Structural Equation Model", suggested that job satisfaction can be enhanced not only by providing a satisfactory salary, promotion opportunities or having good relations with one's co-workers, which constitute some of the constructs facets, but, also, through strengthening the variables that are related to it. Job satisfaction leads to improvement in the commitment level of employees thus reducing the turnover intentions. [2]

Gerry Treuren (2013), in this research thesis entitled "The relationship between perceived job alternatives, employee attitudes and leaving intention" concluded that, employee intention to leave is positively correlated with perceived job alternatives. Employees who want to leave but are not optimistic about their chances rate their employee attitudes at the same level as those who also want to leave but are more optimistic about their chances. [3]

R. Raman, S. Vijayakumar Bharathi, V. Sessa and Shaji Joseph(2013), their article entitled " Use of Structural Equation Modeling to Empirically Study the Turnover Intentions of Information Technology Professionals in Pune City", observed that, Organizations need to enable a healthy working environment in which employees are able to balance their time judiciously for both personal and professional roles. Organization need to also nurture the loyalty of employees and continue to inspire through leadership and culture in bringing out the best from every employee and sustain such efforts by constant recognition and growth avenues. [4]

The review of the literature on turnover intention revealed that, organizations are still finding strategies to retain good workforce, and understand the turnover intentions of employees. Therefore, a compressive study is important to fill the vacuum in the literature concerning the role of various factors that influence turnover intentions of employees of the stock broking companies in a non-western context.

4. Statement of the Problems

The Voluntary attrition rate of Indian financial services sector in 2015 was 18.7 %, which increased to 18.9% in the year 2016 and is expected to increase in the ensuing years which is alarming to financial services sector across the nation. Thus, there is a need for a comprehensive study on factors influencing turnover intention among employees of financial services sector which is facing high levels of employee turnover. The study may help functional managers in understanding certain key personal and professional factors that can trigger turnover intentions.

5. Objectives of the Study

To identify factors that influence turnover intentions of employees of stock broking companies in Bengaluru City. To understand the relationship between influencing factors and turnover intention of

employees of stock broking companies in Bengaluru City using structural equation modeling. To investigate the mediating effect of job satisfaction on turnover intention.

6. Scope of the Study

This study was confined to employees of stock broking companies in Bengaluru City. The study is confined to investigate the influence of factors such as organizational commitment job satisfaction, conflict between work life and the family life, work stress, and perceived alternative job opportunities on the turnover intentions.

7. Research Hypotheses

The following hypotheses are formed based on the objectives of the study which are mentioned as below:

H₁: Work-family conflict has a significant positive influence on turnover intentions.

H₂: Work stress has a significant positive influence on turnover intentions.

H₃: Job satisfaction significant negative influence on turnover intentions.

H₄: Organizational commitment significant negative influence on turnover intentions.

H₅: Perceived alternative Job opportunities have a significant positive influence on turnover intentions.

H₆: Work stress has a significant negative influence on Job satisfaction.

H₇: Organizational commitment of the employee has a significant influence on Job satisfaction.

8. Research Methodology

8.1. Research Design: Empirical research design has been employed for conducting the study.

8.2. Sources of Data Collection

8.2.1.Primary Data: Structured questionnaires containing 22 closed ended questionnaire has been employed for collecting primary data.

8.2.2.Secondary Data: Secondary data has been collected from journals, research thesis.

8.3. Sampling Design

8.3.1.Sampling unit: The target population for the study consists of employees working in stock broking companies operating in Bengaluru city of Karnataka State.

8.3.2.Sampling Technique: Non Probability convenience sampling has been employed to collect the primary data.

8.3.3.Sample Size: 100 employees who are working in stock broking companies operating in Bengaluru city of Karnataka State.

8.4. Research Instrument: Five point Likert-type scales (1=strongly disagree, 5=strongly agree) was used to record the responses to the items in the questionnaire.

9. Tools used for Analysis of data

9.1. Kaiser-Meyer-Olkin (KMO) test of sampling adequacy and Bartlett's test of Sphericity was used determine whether the sample is adequately appropriate for factor analysis.

9.2. The structural validity of the proposed research model was ascertained by using CFA- co variance based structural equation modeling (CB-SEM), for which Analysis of Moment Structure (IBM-AMOS) software was employed.

10. Analysis of data

10.1.Kaiser-Meyer-Olkin (KMO) test of Sampling Adequacy

The test of sampling adequacy needs to be performed in order to

determine whether the sample is adequately appropriate for factor analysis. Accordingly the Kaiser-Meyer-Olkin (KMO) test of sampling adequacy and Bartlett's test of Sphericity were conducted. A minimum accepted KMO value of 0.50 was fixed. The values are presented in below Table No.1. Based on the values given in Table No. 1 of KMO, the sample adequacy for all the variables that defined the constructs were found to be acceptable.

Table No.1: KMO and Bartlett's values

Construct	KMO	Bartlett's
Work – Family Conflict	0.712	.000
Work Stress	0.803	.000
Organizational Commitment	0.637	.000
Perceived Alternative Job Opportunities	0.550	.000
Job Satisfaction	0.817	.000
Turnover Intention (Dependent variables)	0.601	.000

Source: Field Survey

The KMO value was found to be comfortably adequate and the chi-square value out of the Bartlett's test was found to be significantly positive for the data contained in all the constructs in our study. Hence, we can conduct factor analysis because the variables are loaded properly.

10.2.Confirmatory Factor Analysis (CFA): In this study, CFA was done using co-variance based structural equation modelling (CB-SEM), for which IBM AMOS software was employed.

10.3.Structural Equation Model Results: The primary objective of the study is to empirically test the relationship of the six constructs. In other words how do Work-Family-Conflict (WFC), Work Stress (WS), Job Satisfaction (JS), Organizational Commitment (OC), and Perceived Alternative Job Opportunities (PAJO) relate to Turnover Intentions (TI).

10.4.Overall Model Fit: The summary of all the indices are provided in From Table No.2 it can be found that the calculated values of all the determinants of an acceptable model fit namely CMIN, CFI, TLI, NFI, RMSEA suggested a close fit of the model to the data.

Table No.2: Model Fit Indices –CFA

Fit Index	Value Obtained	Value Desired
CMIN (Chi-Square/Degrees of Freedom) χ^2 /df	4.163	Between 2 and 5
Normed Fix Index (NFI)	.988	0.9 or more
Comparative Fit Index (CFI)	.990	0.9 or more
Tucker Lewis Index TLI (NNFI)	.928	0.9 or more
Root Mean Square Error of Approximation (RMSEA)	.079	0.08 or less
P value	.016	0.05 or less
P CLOSE	.034	0.05 or less

Source: Field Survey

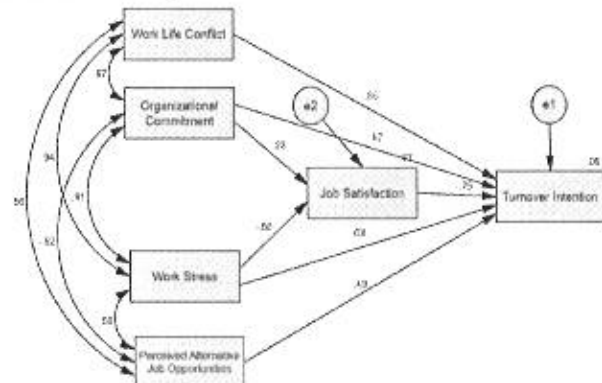


Diagram No 1: Final Model of Turnover Intention

**FACTORS INFLUENCING EMPLOYEE TURNOVER
IN INDIAN AUTO-COMPONENTS SECTOR
WITH SPECIAL REFERENCE TO BENGALURU CITY**

Devananda H. M.¹¹ Dr. K. V. Giridhar¹²

ABSTRACT

Attrition is a critical issue and pretty high in many industries. The term 'Attrition' is said to be the gradual reduction in the number of employees through retirement, resignation or death. Hence, the organization loses key skills, knowledge and business relationships. Retirement and death cannot be avoidable, but the attrition of skilled employees can be stoppable. Modern managers and personnel administrators are greatly interested in reducing attrition in the organization in such a way that it will contribute to the maximum effectiveness, growth, and progress of the organization. Retaining employees is a critical and ongoing effort. An effort is made in the through the present study to assess the factors which are influencing employee turnover in Indian automobile industry. Hypothesis and other statistical tools are used to analyze the variables.

KEYWORDS

Attrition, Retaining Employees, Retention, Managers etc.

INTRODUCTION

Companies in India as well as in other countries face a formidable challenge of recruiting and retaining talents while at the same time having to manage talent loss through attrition be that due to industry downturns or through voluntary individual turnover. Losing talents and employees result in performance losses which can have long term negative effect on companies especially if the departing talent leaves gaps in its execution capability and human resource functioning which not only includes lost productivity but also possibly loss of work team harmony and social goodwill. With attrition rates being a bane of every industry, companies are devising innovative business models for effective retention of talent. There are many factors responsible for attrition and employers are getting increasingly conscious of the factors that can keep an employee committed. Attrition may be defined as gradual reduction in membership or personnel as through retirement, resignation or death. In other words, attrition can be defined as the number of employees leaving the organization, which includes both voluntary and involuntary separation.

The employee gradually reduces his/her ties with the company than crib about the underlying factors causing attrition. It is symptomatic of a much deeper malaise that cuts deeper into the innards of organizations. Attrition rates vary from sector and industry to industry. Apart from the unavoidable ones like resignation, retirement, death or disability, the causes are found to be many and varied. They vary according to the nature of business, the level of the employees and the nature of the responsibility shouldered by them. The obvious, common and main reasons are the 'ergonomic discomfort' experienced by the employee and the 'functional incompatibility' between the corporate management and the employees. Very often, an employee finds himself among colleagues and superiors he is unable to cope up with. Alternatively, he finds himself totally out of tune in his functions with the employer's functional requirements, failing to rise to the employer's expectations.

Brand name of the company is hampered due to more employee turnover rate and the competitors start poking their nose to recruit best talents from them. Efficiency of work is hampered largely. Let me give you an example, if an employee leaves in the middle of an ongoing project it is very difficult to fill that Vacuum and a new employee can never replace an old and talented employee so this leads to delayed completion of projects and less work satisfaction among other team members. In the present context the present paper is ascertain to study on employee attrition and retention in Auto-Components manufacturing industries in and around Bangalore, Karnataka.

Overview of Auto Components Industry

The Indian auto-components industry has experienced healthy growth over the last few years. Some of the factors attributable to this include a buoyant end-user market, improved consumer sentiment and return of adequate liquidity in the financial system. The auto-components industry accounts for almost seven per cent of India's Gross Domestic Product (GDP) and employs as many as

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19 million people, both directly and indirectly. A stable government framework, increased purchasing power, large domestic market, and an ever-increasing development in infrastructure have made India a favorable destination for investment.

The Indian auto-components industry can be broadly classified into the organized and unorganized sectors. The organized sector caters to the Original Equipment Manufacturers (OEMs) and consists of high-value precision instruments while the unorganized sector comprises low-valued products and caters mostly to the aftermarket category. Over the last decade, the automotive components industry has scaled three times to US\$ 39 billion in 2015-16 while exports have grown even faster to US\$ 10.8 billion. This has been driven by strong growth in the domestic market and increasing globalization (including exports) of several Indian suppliers.

The rapidly globalizing world is opening up newer avenues for the transportation industry, especially while it makes a shift towards electric, electronic and hybrid cars, which are deemed more efficient, safe and reliable modes of transportation. Over the next decade, this will lead to newer verticals and opportunities for auto-component manufacturers, who would need to adapt to the change via systematic research and development. The Indian auto-components industry is set to become the third largest in the world by 2025. Indian auto-component makers are well positioned to benefit from the globalization of the sector as exports potential could be increased by up to four times to US\$ 40 billion by 2020.

REVIEW OF LITERATURE

The overview of the related literature is enunciated below:

Dr. K. Lavanya Latha (2010) in her article "A Study on Employee Attrition and Retention in Manufacturing Industries in Nellore District, Andhra Pradesh" suggested that, even though the employees are satisfied with their nature of job, it is identified in the study that many employees prefer to change their job due to lack of growth opportunities in their job. Therefore, the companies can look for some innovative technologies to decrease their attrition level by providing growth opportunities.

Minu Zachariah and Dr. Roopa T.N, (2012) in their article "A Study On Employee Retention Factors Influencing It Professionals of Indian It Companies and Multinational Companies in India" recommend that, Top Management should view attrition as a serious problem and take measures to control it by involving HR Managers and Business Leaders. Organizations should periodically conduct exit, engagement and culture surveys to understand the changing expectations of the critical workforce from time to time and take all these inputs to have a holistic understanding of the factors influencing retention of employees.

Brijesh Kishore Goswami, Sushmita Jha, (2012), in their article "Attrition Issues and Retention Challenges of Employees" conclude that, Organizations planning should be giving close attention to why attrition is occurring in the present. To ignore why people are leaving the organization is to ignore the organization's greatest asset – its people. People are needed to accomplish the task, but people are more than just tasks they perform. They are dreams, hopes, ambitions, creativity and innovation. To recognize and cultivate these valuable assets is one of the surest ways to build an organization that leads rather than follows in domestic and global markets.

Naresh Khatri, (2012) in his article "Employee Turnover: Bad Attitude or Poor Management", Employee turnover is giving sleepless nights to human resource managers in many countries in Asia. A widely held belief in these countries is that employees have developed bad attitudes due to labor shortage. Employees are believed to job-hop for no reason or even for fun. In this study, examined three sets of antecedents of turnover intention in companies in Singapore: demographic, controllable, and uncontrollable.

Gayatri Negi (2013) in her article entitled "Employee Attrition: Inevitable Yet Manageable" concluded that, Employees are the most valuable assets of an organization. They add value to the organization in terms of quantity and quality as well. Therefore, it is indispensable to maintain a permanent and promising workforce; which over the years has become a tough task for employers and thereby increased attrition in the organizations. Attrition is inevitable, it will always prevail, it can only be minimized. Intrinsic factors are equally and sometimes more important than extrinsic factors while controlling attrition.

Ms Muskan Khan, (2013): in her article "A Study on Trends and Issues of Employee Turnover in Education Sector with Special Reference to Professional and Technical Institutes in Twin Cities of U.P." recommend that, create a rotational schedule for roles with sets of tasks that cycle 2 or 3 times a year. Encourage employee pride by offering innovative programs that demonstrate that they are important to the success of the company or organization. Demonstrate respect for employees at all times.

Ms. Deepti Sinha and Dr. Somesh Kumar Shukla, (2013) in their article, "A Study of Employee Retention in The Pharmaceuticals Sector in Dehradun City" concluded that, no doubt, soaring attrition levels are proving to be a serious problem for organizations. Concerted efforts to keep retention on a tight leash will definitely help. High retention level will lead to fewer



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**Case
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IMPACT OF GST ON ONLINE PURCHASERS WITH REFERENCE TO BENGALURU CITY: A STUDY

Vinith HP,¹³ Dr. Shrinivas R. Patil¹⁴

ABSTRACT

GST is a single indirect tax for the whole nation, one which will make India a unified common market. It is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Under GST, the government has fixed GST rates on 1,211 goods and 500 services in the range of 5 to 28 per cent. Therefore to identify the impact of GST over online purchasers, the research title was developed and the survey was done with the objectives to know the level of awareness the online purchasers have towards GST, and further study the impact of GST on Online Purchasers & there Purchase Intention. Some of the major findings are 83% of the respondents agree that, there is a general increase in Tax rates of products after implementation of GST, 72% of the respondents strongly agree that, return of products is complicated after implementation of GST, 73% of respondents strongly agree that, Cancellation of products purchased online is difficult after implementation of GST, 98% of respondents strongly agree that the product delivery is much faster. With the findings finally it is concluded that GST has a greater impact on online purchasers despite of this there is a greater scope for E-Retailing in future.

KEYWORDS

GST (Goods & Services Tax), Electronic Retailing, Online Purchasers etc.

1.1 INTRODUCTION

On July 1, India moved on to a new era of taxation with the rollout of Goods and Services Tax (GST). It has now subsumed 17 central and state indirect taxes and 23 cesses into a single tax regime. Such a big transition is bound to change the lives of many individuals and businesses.

It is a single indirect tax for the whole nation, one which will make India a unified common market. It is a single tax on the supply of goods and services, right from the manufacturer to the consumer. GST will break the complicated structure of separate central and state taxes which often overlap with each other to create a uniform taxation system which will be applicable across the country. Under GST, the government has fixed GST rates on 1,211 goods and 500 services in the range of 5 to 28 per cent. Certain items such as alcohol, petrol, diesel and natural gas will be exempt under the GST.

GST Tax Slabs

Table-1

S. No	Slabs	Tax Rate
1.	First Slab	5 percent
2.	Second Slab	12 percent
3.	Third Slab	18 percent
4.	Fourth Slab	28 percent

Sources: Authors Compilation

Meaning of E-Retailing

Electronic retailing is the sale of goods and services through the internet. Electronic retailing, or e-tailing, can include business-to-business (B2B) and business-to-consumer (B2C). The **Electronic Retailing** also called as *e-tailing* or *internet retailing*, is the process of selling the goods and services through electronic media, particularly the internet.

GST & its impact on E- Retailing

GST will not impact customer experience- All India Online Vendors Association of India (An umbrella body of 1,500 active sellers). Currently, e-commerce websites do not collect tax in any form. Under the GST, they will collect tax at a fixed rate of 1

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per cent while paying to the sellers listed on their websites. This is likely to impact prices and make your online shopping more expensive.

NEED FOR STUDY

GST is one of widest economic reforms undertaken, which has its impact on all the three sectors and also their subsectors. E-commerce is one such subsector of Tertiary sector or service sector, the E-commerce is the playing a major role in the 20th century and the E-Retailing is one of the important branches of E-commerce.

Therefore to identify the impact of GST over the online purchasers and there purchase intention, we have chosen the topic - "Impact of GST on Online Purchasers with Reference to Bengaluru City-A Study".

OBJECTIVES OF STUDY

- To know the Online Purchasers awareness towards GST.
- To study the impact of GST on Online Purchasers & there Purchase Intention.

SCOPE OF STUDY

This study is limited to the online purchasers of Bengaluru City. Further scope of the study is limited to identify the impact of GST on Online Purchasers & there purchase intention.

RESEARCH DESIGN

Table-2

Type of Study	Descriptive
Sources of Data Collection	1. Primary Data: Questionnaire with the help of interview. 2. Secondary Data: Published article
Sampling Design	
Sampling Unit	Online Purchasers in Bengaluru City
Population Size	Cannot be defined
Sampling Size	100
Sampling Procedure	Convenience Sampling
Contact Method	Interview with the help of Questionnaire

Sources: Authors Compilation

LIMITATIONS OF STUDY

- The study is confined only to know impact of GST on online Purchasers.
- The outcome of the study is restricted to the customers who buy products online.
- The study is restricted to the geographical location of Bengaluru City.

ANALYSIS

Table-3

S. No.	Parameters	Response	Count	Percentage
1.	Are you aware of GST (Goods & Services Tax)?	Yes	98	98
		No	02	02
		Total	100	100
2.	There is a general increase in Tax rates of products after implementation of GST	Strongly Agree	02	02
		Agree	83	83
		Cannot Define	05	05
		Disagree	05	05
		Strongly Disagree	05	05
		Total	100	100
3.	Return of products is complicated	Strongly Agree	72	72

“Problems Faced by Customers during Online Grocery Purchase at Bengaluru City–A Study”

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AIT, Chikkamagaluru

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Abstract: - Online Grocery Retailing is slowly developing and gaining its importance in the field of E-Retailing. But the online grocery retailing has not penetrated the minds of customers very successfully as expected. Therefore to identify the gap, the research title was developed and the survey was done with the objectives to know the level of awareness of the customers have towards Online Grocery Retailers, and further to know the various difficulties faced by customers in the process of online grocery purchase. Some of the major findings are 32% of respondents strongly agree that, the online grocery purchase is a complicated process, 37% of the respondents agree that, they face difficulties in returning the products, 34% of the respondents strongly agree that there is a lack of security in the process of online grocery purchase. Finally the study was concluded stating that there are certain problems faced by customers in online grocery purchase, if these problems are addressed the online grocery retailing will soon be very successful than traditional grocery retailing.

Key Words- Online Grocery Purchase, Online Grocery Retailing

I. MEANING OF RETAILER

The word Retailer has been derived from the French word “Retail” which means to sell in small quantities, rather than in gross. A retailer is a person who purchases a variety of goods in small quantities from different wholesaler and sell them to the ultimate consumer. He is the last link in the chain of distribution from the producer to the consumer.

II. RETAILING

Retailing consists of business activities involved in selling goods and services to consumers for their personal or household use. Retailing is the final stage in distribution process. With the popularity of internet, retailing is becoming popular using web site and a new form of e-tailing is also developing

III. ONLINE GROCERY RETAILING

Online Grocer refers to a grocery store that allows private individuals and businesses to purchase groceries and grocery products online. There is usually a delivery charge for this service.

IV. REVIEW OF LITERATURE

1. According to Parag Desai & Ali Potia paper on “Future of Grocery retailing in digital world” There is one thing that always stays the same in retail world is “Change”. New stores opens, others go out of the business. Retailers always go with experiments to with new strategy, which has given raised to the new strategy that is E-grocers. This is one of the most challenging sectors of the retail market today. Multiple companies have entered the e-grocer market. The study also identifies some of the reasons why an increasing number of consumers buy groceries online are common to all Internet purchases, including better prices, larger selection, convenience, and time savings. Home delivery of items purchased online is appealing to those for whom going out to shop is difficult for various reasons, such as physical disability, the need to care for small children, the lack of adequate or convenient transportation, and/or a busy lifestyle. Buying groceries and other products online unchains consumers from physically driving to and shopping in traditional stores. At the end it concludes stating that Grocery business operates on thin margins, and hence it is imperative that e-grocers identify the most efficient and effective ways for order fulfilment and delivery of the bulky and/or perishable items they sell. Despite of various barriers there is still a potential scope for development of online grocery retailing as the part busy life practices and growing technology.
2. According to Debasis Ghosh (Assistant Professor, Bengal College of Engineering and Technology) paper on “Why Indian E-Retailing Market is Still a Partly Success and a Partly Failure Story”- (2014) ISSN: 2168-9601 discusses that though India had 3rd largest online users database in the world but the conversion rate regarding online shopping was still very low till 2014. It was found mainly women and rural users were either not interested or afraid of online buying. With this few customers also believe that the traditional Feel and touch shopping experiences were absent, sometimes excess costs were incurred due to transaction costs. Privacy concerns of Indian online users, they were reluctant to expose personal details including credit and debit card details in virtual world. Concerns over durability and functionality of

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