

**WORK-LIFE BALANCE OF WOMEN EMPLOYEES IN
BANKING SECTOR**

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1.1 INTRODUCTION

Women of the early centuries were mostly confined to their kitchens and those who were employed in factories, farms or shop works. Very few women had the access to higher education and they were forced to be at the mercy of their father's or husband's attitude towards men and work. The fast developing knowledge economy has given place for more number of women to be enlightened by higher education. This has indeed become a tough challenge for women as they have to perform a lot of duties in home and office as well. As working women get married, they have additional responsibilities and when they become mothers, they have to manage the primary care of children and extended family and are thus, under greater pressure to continue on a career path. The attempt of working women to integrate, organize and balance the various problems and activities, of different roles simultaneously puts them under tremendous pressure. As a result, the family becomes an organizational stakeholders and this powerful social trend marked the beginning of the work-life balance paradigm shift. Work-life balance focuses on two main aspects called Achievement and Enjoyment. This means that a woman should be able to have job satisfaction and at the same time to be able to grow up in her career. When a working woman is able to achieve and enjoy her professional and personal life, it means she has positive work-life balance.

Indian women are getting themselves out of the constructive frame works of housewives or teachers. They are placing themselves in diversified areas. During the early nineties we can hardly find an Indian woman at the top of a banking or financial institution. But now, the situation has changed so far. The growth in the banking sector has created new windows of opportunity for women to find employment in the banking sector. Indian women are placed at the top most positions of many major banks and they are providing themselves to be competitive. The leadership quality, managerial ability and the administrative skills are put together to make things happen any major Indian banks are hiring highly qualified young women to their administrative levels and they are showing remarkable growth over the years. ICICI banks, Indians largest private sector bank are a perfect example for this trend.

The bank has placed women officers at its higher levels. Many other banks have also moved towards the concept of engaging more women at crucial points. Not only in the higher levels but also we can find women in clerical post. Secured family life,

attractive salary, favorable working conditions and the stability in work are some of the reasons that make this sector more preferable to women. The bangle worrying hands have experienced the power of putting signature on important documents. The decisions that are approved by their fingertips are indirectly making waves in the economy.

1.2 STATEMENT OF THE PROBLEM

Work life balance requires attaining equilibrium between professional work and personal work. So that it reduces friction between official and domestic life. In the present scenario, work life balance for women employees is highly desirable and if there is no job satisfaction and consistency in life, it can create a dilemma for working women. This study presents and discusses specifically the problems women face in the process of balancing their work and family life. This study has been essential for assessing the growing need for work life balance policies for the working women of India

1.3 AIM OF THE STUDY

The core aim of the research is to examine the work- life balance and Job satisfaction of women working in the Banking sector.

1.4 OBJECTIVE OF THE STUDY

1. To measure the work- life balance of women employee in the Banking sector
2. To evaluate the Job satisfaction of women employee in the Banking sector
3. To study the association of work life balance with job satisfaction of women employees in the banking sector
4. To offer findings and suggestions of the work life balance of women employees in the banking sector.

1.5 SIGNIFICANCE OF THE STUDY

Women are mostly into full time services and are confronted by increasing workload every day. So, most of them carry work and responsibilities to home but balancing between these two complex situations in the present day fast life requires talent, tact, skill and caution. Women have to cope-up with high work targets, office commitments, tight meeting schedules and the duties and responsibilities of life and home. Employers should concentrate on framing various policies and schemes to facilitate work life balance to encourage and attract women employees. Employees

learn different kinds of behaviour from workplace life and private life. Hence, in order to support the employees it is necessary to conduct a research focusing on the work life balance of the women employees in banking sector. This study help the economy to solve the problem faced by the women in balancing their work and family life thereby develop the women empowerment in the country.

1.6 SCOPE OF THE STUDY

The study titled "Work-Life Balance of Women Employees in Banking Sector" covers the aspects of women employees' socio economic profile in the study area. It also focuses the aspects about their career profile which deals about their preference of present occupation, sources of influences of present jobs. The study also covered the opinion about their present jobs. It also focused the aspects related to their job roles, role clarity, job authority and its influences on their job. The women employees' attitude about their job satisfaction and its influences on their work life balance has also measured in this study. It covered the attitude of women employees about their family role on work life balance and the impact of work on family and family on work. The study tried to address the women employees' attitude about the impact of life satisfaction on work life balance.

1.7 RESEARCH METHODOLOGY

The research methodology requires gathering relevant data from various sources opt to the project. Research methodology is a term that basically means the science of new research is done scientifically. The paper is descriptive in nature. The study has been carried on the collection of the relevant secondary data and primary data too. The collected data are analysed using appropriate statistical tools with the help of a statistical software SPSS.

1.7.1 SOURCES OF DATA

The present study collected data from both primary data and secondary data

Primary data: Primary data is the data which is collects directly from the respondent. It is the first hand information which is not published anywhere. The researcher can collect the primary data either through the structured questionnaire or through an interview. In this study a Primary data is collected from consumer survey through structured questionnaire.

Secondary data: Secondary data is a data which is already published and is available to the public. In this study Secondary data is also collected from study reports on internet and articles in newspapers and internet.

1.7.2 SAMPLING DESIGN AND SIZE

SAMPLE SIZE

The women employees working in banks in Thiruvananthapuram are the respondent of the study. As the numbers of respondents are very large the study prefers to do a sampling study. In order to take responds from the respondents a sample of 50 respondents is selected for the study.

SAMPLE TECHNIQUE

Methods of sampling: Sampling method used in this project is convenient random sampling.

1.8 TOOLS FOR ANALYSIS

- **Data collection tools:** Questionnaire survey, internet, newspaper, articles, journals etc.
- **Tools for analysis:** Percentage Analysis
- **Presentation Tool:** The result of the analysis is presented using appropriate charts and tables like pie chart, histogram etc.

1.9 AREA OF THE STUDY

The research concentrated among the women employees working in banks in Thiruvananthapuram.

1.10 PERIOD OF STUDY

The study is completed within a period of 21 days

1.11 LIMITATIONS OF THE STUDY

1. The study is restricted on confined to a minimal sample size and may not reflect the opinion of response of the entire population in general.
2. The study is entirely depended on the suryey and primary analysis done and is completed with a limited time frame.

11. Majority of respondents are feeling that the income from job alone is partially enough to meet family's usual monthly expenses of bills.
12. Out of the sample studied, it is found that 50% strongly agree that women employees are more in top executive positions at banking sectors.
13. 30% of the respondents agree that there exist gender inequality in regard with payment of salary and job security and 70% disagree.
14. From the detailed study it is found that 28% of respondents fully and 30% partially face issues in their personal life due to professional life.
15. 32% of women employees in banking sectors expect leave policy, 26% expect work distribution, 8% expect adequate wages, 22% of them expect shift timings, and 12% job security from organization to maintain work- life balance.
16. 18% of employees are getting support from employers when needed and 20% of workers are not getting any support, in 34% of people they getting support rarely and sometimes for 28% respondents.
17. Majority of women employees consider themselves as a successful person in balancing work and personal life and 36% are not considering that.
18. Majority of the women employees are very stressful during work at bank, only 12% of them have no stress and 20% of employees with less stress with their work.
19. Majority of respondents are strongly agrees with opinion that support for a woman from her family could maintain her work-life balance.
20. Majority of respondents believe that banking sectors are providing more working opportunities for women nowadays, rest of them are not with this opinion.
21. 46% of respondents agree that other sectors are much more suitable for women than banking sector and 54% disagree with this.
22. Majority of respondents agree to provide menstrual leave for women employees when needed.
23. 40% of respondents strongly agree that both men and women have equal growth and opportunities in banking sectors and 18% agree, 22% are neutral, 16% disagree, and 4% strongly disagree with the statement.
24. Majority of women usually miss out quality time with friends and families due to work pressure.

25. 18% of respondents do not affect in balancing work and family life while travelling away from home for work related needs, 30% of respondents felt that it always affect.

5.3 Suggestions

1. Banks have to improve their working condition to create more work life balance among women employees.
2. Women should give more opportunities to become leading senior executive positions.
3. Rearrange the work hours in a manner that help the employees to handle their personal and professional life.
4. Provide work from home facilities in critical situations to handle work life balance issues.
5. The banks should take measures to avoid physical and mental tiredness of women employees in bank.
6. Provide more incentives and salary increments to support the employees.
7. The banks should provide leave policy, work distribution, adequate wages, shift timings, and job security to maintain work- life balance.
8. The employers should give more support to the employees whenever they needed.
9. Provide menstrual leave for women employees when needed.
10. Provide men and women have equal growth and opportunities in banking sectors.

FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 Introduction

This chapter deals with the major findings derived from the analysis, suggestions derived from the finding, and final conclusion inferred from the research on the Work-Life Balance of Women Employees in Banking Sector.

5.2 Findings

1. 20% of respondents are able to balance their work and personal life, 22% of them are not at all able to balance work -life, and other 58% of them are sometimes able to balance it.
2. Most of the respondents are of neutral in their opinion about the satisfaction with working conditions provided by bank. Only 10% of them are strongly agrees with this and 18% of respondents are strongly disagree with the working conditions of bank.
3. More than half of respondents are of the opinion that work life balance is associated with job satisfaction. Rest of them is against this point.
4. Majority of respondents are strongly agreed that women are capable like men for leading senior executive positions.
5. Majority of respondents' opinion that women employees in banking sectors are able to manage their family responsibilities.
6. Many of respondents are dissatisfied with the working hours in bank and dealt of work with private life.
7. Half of respondents are of the opinion that bank are not providing work from home facilities.
8. Majority of respondents are there with the opinion that physical and mental tiredness of women employees in banking sectors is very much.
9. Majority of respondents are of the not in the opinion that bank take initiatives to manage work-life of its employees. Rest of the employees, that is 40% are with this point.
10. It is hard to take time off during their work to take care of your personal or family matters.

**A STUDY ON THE QUALITY OF WORK LIFE AND
OCCUPATIONAL STRESS AMONG IT EMPLOYEES**

PROJECT REPORT

*Report submitted to the University of Kerala in partial fulfilment of the requirements for
the award of the Degree of Bachelor of Commerce under CBCSS*



UNIVERSITY OF KERALA

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VTMNSS COLLEGE DHANUVACHAPURAM MARCH 2023

1.1 INTRODUCTION

Quality of Work Life (QWL) is a relatively new concept which is defined as the overall quality of an individual's working life. QWL is sometimes considered as a sub-concept of the broad concept of quality of life, which refers to the overall quality of an individual's life. Quality of life includes factors such as income, health, social relationships and other factors such as happiness and fulfilment. QWL is the favourableness or unfavourableness of a job environment of people; it refers to the quality of relationship between employees and the total working environment. According to Harrison (1985), QWL is the degree to which the working organisation contributes to material and psychological well-being of its members. The QWL as "a process of joint decision-making, collaboration and building mutual respect between management and employees" it is concerned with increasing labour management co-operation to solve the problems, improving organisational performance and employee satisfaction. According to the American Society of Training and Development (1979), it is a process of work organisation which enables its members at all levels to actively participate in shaping the organisation's environment, methods and outcomes. The value based process is aimed towards meeting the twin goals of enhanced effectiveness of the organisation and improved quality of life for employees. Broadly, the concept involves 4 major aspects.

- 1) Safe work environment
- 2) Occupational health care
- 3) Suitable working time, and
- 4) Appropriate salary

The safe work environment provides the basis for a person to be happy at work. The work should not pose a health hazard for the person. The employer and employees are aware of their risks and rights, and could achieve a lot for their mutual benefit. The working time has been indicated by the State according to the legislation.

The QWL is very significant in the context of commitment to work, motivation and job performance. It is the degree of satisfaction the members of a work organisation are able to meet the needs through their experiences in the organization.

Management expectations are strongly linked with the organizational quality of work life, and it is a means to facilitate the gratification of human needs and goal-achievement. Improvisation and change in QWL arise, when the existing quality of work life frustrates human efforts towards self-actualisation and advancement. Quality of Work Life is an approach concerned with the overall climate of work and the impact that the work has on people as well as on organizational effectiveness. Direct participation of employees in problem solving and decision-making in areas related to their work, helps to upgrade the quality of life at work. Quality of Work Life represents the overall satisfaction derived by the people from their work. Improvements in human satisfaction and increase in performance are the functions of dynamic interaction between the nature and work system, content of work organization and work technology, management practices, knowledge, skill and employee attitudes.

Occupational stress is related to one's job. Occupational stress always stems from the pressures and do not align with a person's knowledge, skills, or expectations inhibiting one's ability to cope. Occupational stress can increase when workers do not feel supported by supervisors or colleagues, or feel as if they have little control over work. Stress is increasingly becoming a part of our daily lives. Historically, the Latin word "Stress" has been in common language since the 17th century and was used to address hardship, adversity or affliction. However, stress is best described as a situation where environmental demands exceed the capacity for effective response by the individual and can potentially have physical and psychological consequences. Coping with stress, on the other hand, is important for human survival and can be defined as the process of managing external or internal demands that are perceived as taxing on personal capacities and resources. Globally, the incidences of stress and stress-related illness such as anxiety and depression among IT employees have increased and received significant attention in literature.

This study concentrate on analysing Quality Work Life of IT employees and identify the occupational stress related with their jobs.

1.2 STATEMENT OF THE PROBLEM

Quality of Work Life is an approach concerned with the overall climate of work and the impact that the work has on people as well as on organisational effectiveness. Quality of work depends upon various factors like nature of job, working conditions, occupational stress, etc. It is

needed to study the satisfaction level of IT employees regarding QWL and understand the occupational stress, related with their work and its influence in personal life.

1.3 SCOPE OF THE STUDY

The study entitled "A study on QWL and occupational stress among IT employees" was carried out to define the quality of working conditions in IT companies to understand the occupational stress and its effect over their work and persons life. For the study a number of IT companies are selected. By using a structured questionnaire, collected data from the respondents and analyses it. This study helps in identify various factors affect QWL of IT employees and helps to reduce stress caused during their work. So, it will ensure a very good quality of work among IT employees. It also ensures a safe and peaceful working environment for them.

1.4 OBJECTIVES OF THE STUDY

- To study various factors that affects QWL of IT employees. ✓
- To study the relationship between various factor of QWL and occupational stress. ✓
- To analyses the reasons for stress and the ways used to cope with stress. ✓

1.5 RESEARCH METHODOLOGY

1.5.1 Data Collection

1) Primary Data

For the study, primary data is mainly used. The primary data were collected from the IT employees in different IT companies through a structured questionnaire. 60 respondents were selected from different IT companies.

2) Secondary Data

It refers to data which is already available in records which gathered from other purposes. The secondary data necessary for the study have been collected from the published sources like reports, records and periodical books on the subject, etc.

1.5.2 Sampling Design

A sample design is a definite plan obtaining a sample from the sampling frame. It refers to the technique or procedure the research would adopt in selecting some sampling units. An optimum sampling may be defined as the size of sample, which fulfils the requirements of efficiency, representativeness, reliability and flexibility. For the study convenience sampling technique had been used for collecting primary data through questionnaire.

CONVENIENCE SAMPLING

Convenience sampling is a type of non-probability sampling that involves the samples being drawn from the part of the population that is close to hand. That is, a sample population selected because it is readily available and convenient, as researchers are drawing on relationships or networks to which they have easy access.

SAMPLE SIZE

Sample size is the number of items to be selected from the population to constitute the sample for the research. A sample should be actual representation of the population. Sampling was employed to select 60 respondents, from different IT companies in Kerala. A structured questionnaire was developed for collecting information from respondents.

1.5.3 Tools to Present

1. Table
2. Pie diagram
3. Bar diagram

1.6 LIMITATIONS OF THE STUDY

- ❖ Sample is limited to 50 respondents in different IT companies, so there is a problem of inaccurate results since the respondents are less.
- ❖ Only employees working in IT companies are selected, others are excluded from the study.
- ❖ Personal bias, if the employees busy schedule affects the study.

5.1 FINDINGS

- ❖ It is found from the study that the overall satisfaction towards various factors of QWL is comparatively low (65.2%).
- ❖ The study reveals that mainly five factors affects QWL of employees working in IT companies, they are nature of job, compensation of employees, working conditions, work and total life space, and occupational stress.
- ❖ The study reveals that majority of respondents were happy in their profession. 75.6% of them had the opinion that job allocation is in accordance with their experience and skill.
- ❖ Out of 50 respondents only 74% of them are feeling proud in their profession.
- ❖ It is found from the study that employees respond rate about their compensation is very low: Employees were not satisfied with their paying pattern.
- ❖ Out of 60 respondents only 58.4% of them had a good opinion about the working conditions.
- ❖ It shows that teachers are dissatisfied with support from higher authorities and employees are not satisfied in their working environment.
- ❖ It is clear from the study that employees are dissatisfied in their total work and life space. They were not satisfied with the working hours and had the opinion that they not get enough time to spend with their family. Only 61.6% of them can handle their professional and personal life simultaneously.
- ❖ The study reveals that employees were influenced by occupational stress, and they were dissatisfied in their current condition. Only 68% of them have the opinion that work stress is low.
- ❖ It is found from the study that major part of the respondents experienced various kinds of stress symptoms like headache, low self-esteem, depression, etc.
- ❖ The study reveals that respondents given first priority to spending time with family as a stress reducing technique. And they also prefer music, good sleep and interaction with colleagues. They give less importance to meditation and other techniques.
- ❖ Out of 50 respondents, only 12% of respondents aged below 20. 44% of respondents are aged between 20 – 30, and only 20% of them are aged between 40 – 50.

5.2 SUGGESTIONS

- If the IT companies concentrate and give more importance to working environment and meet personal requirements, the level of stress will be reduced comparing with present level.
- The establishment should improve interpersonal relationship among employees and higher authorities.
- Since the individual always get into stress due to extra role apart from IT related jobs, proper work allocation should be given to reduce stress.
- Companies can concentrate on providing more opportunities to employees for enriching their skills.
- Companies should ensure a better safety working environment for their employees.
- Salary should be provided according to their skill, experience, and working hours.
- Various programs should be conducted in companies to ensure and enhance the complete interest of employees towards their job.

**A STUDY ON INVESTOR ATTITUDE TOWARDS
POST OFFICE SAVING SCHEME IN KOLLAYIL
PANCHAYATH**

PROJECT REPORT

*Report submitted to university of kerala in partial fulfilment of the requirement for the award
of the Degree of Bachelor of commerce under CBCSS*



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1.1 INTRODUCTION

Savings and investment are the key factors required for the growth and development of an economy. The Post Office Saving Schemes basically started for rural area development motive Savings depend on the lifestyle of a person. Savings is not mere non-spending It involves a conscious choice between present and future satisfaction.

Individuals who want to improve their standard of life surely want to increase their savings Domestic savings plays an important role in bringing about economic development of developing countries Post office saving is the best form of savings schemes which provide substantially lesser risks of suffering losses. Therefore, the same schemes are available through the India

The post office savings account is the deposit scheme offered by the department of post on which fixed interest is paid The individual investors deposit a good portion of their financial assets in a post office saving account in order to earn a fixed rate of interest on the investments. A post office savings account is a secure investment that offers easy liquidation of funds, fully or partially, at short notice It also has attractive interest rates and features Various attractive small scheme offered by the Government not only offer greater interest on the deposits, but also provide safety and protection to the investors

Investor perception means different type of people think differently in the situation, this study reveals about the customer's perception, expectations, thoughts behavior and their activities towards post office saving scheme Among them we are studying about the post office saving scheme Following are some of the savings schemes provided by the post office, post office savings account schemes, recurring deposit, time deposit, public provident fund deposit, monthly income deposit, national savings certificate, kisan vikas patra and senior citizen savings deposit This study helps to know the depositor's attitude towards post office savings schemes and an attempt has been made in the study to detailed investigation into the awareness investment avenues. Investment pattern, investor's behavior and investor's level of satisfaction

1.4 OBJECTIVES OF THE STUDY

1. To understand the attitude of investors about the post office savings schemes. ✓
2. To find out the level of awareness investors regarding post office savings Schemes. ✓
3. To measure the satisfaction level of investors of various post office scheme.

1.5 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify select, process and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. The process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interview survey and other research techniques, and could include both present and historical information. The research methodology enabled the team to organize their effort into one cohesive and conceptual product idea generation task for us. Research methodology was really good and considered it to be the best available in the business world today. Research in common parlance refers to a search for knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation.

Research is an academic activity and as such the term should be used in a technical sense. According to Clifford Woody research comprises defining and redefining problem, formulating hypothesis or suggested solution, collecting organizing and evaluating data, making deductions and reaching conclusions; at least carefully testing the conclusions to determine whether they fit the formulating hypothesis. D. Selesinger and M Stephenson in the encyclopedia of social studies defines research as "the manipulation of things, Concepts or symbols for the purpose of generalizing to the extent, correct or verify knowledge aids in construction of theory or in the practice of an art. Research is, thus an original

contribution to the existing stock of knowledge making for in advancement. It is the pursuit of truth with the help of study, observation comparison and experiment. In short, the search for knowledge through objective and systematic method of finding solution problem is research.

Research methodology is a methodology for collecting all sorts of information and data pertaining to the subject in question. The objective is to examine all issues involved and conduct situational analysis. The methodology includes overall research design sampling procedure and fieldwork done and finally the analysis procedure.

SOURCES OF DATA

The primary and secondary data were used for the study.

a) Primary data

Primary data is the original research that is obtained from through fine hand investigation The primary data is also known as “first handed data Many more of the people do net car primary data in our project work The collection of primary data is very expensive and time consuming processes The primary data has very helpful in our project work Primary data means that the fresh data, these of data collected through survey interview questionnaire etc.

- **Sampling design**

For the purpose data collection, cluster sampling one among probability techniques is used Cluster sampling the researcher divides the population into separate groups on the basis of geographical location called cluster Then a cluster drawn for our study.

- **Data collection instruments**

Primary data were collected through a structured questionnaire from post office saving scheme investors on various parts of Kollayil Panchayath.

- **Statistical analysis**

Percentage is the tool used for analysis data. Simple bar diagrams and Pie diagram an also using for analyses purpose.

b) Secondary data

Secondary data is also known as "second listed data". The most of person we use secondary data is our project. Any data that have been collected earlier for some purpose are secondary data for the individual who are using them. The data is a primary for that persons/institution that collected them but the same data become secondary for other. Actually secondary data are the data, which are borrowed from other Who have collected them for other purpose, it is already collected by someone. The accuracy of this type of data is comparatively less than that primary data Secondary data that includes:

- i. Internet
- ii. Texts
- iii. Magazines
- iv. Documents
- v. Library
- vi. Brochures
- vii. Indexing

1.6 LIMITATIONS OF THE STUDY

The major limitations of the study are listed below,

1. The study is confined only to the Kollayil Panchayath and the sample size of limited to 50 due to lack of time.
2. No comparison is made between the benefit of alternative investment avenues.
3. The study is limited to perception awareness and satisfaction level of investors of post office saving schemes. No attempts were made about awareness level of investors of alternative channels.

1.7 CHAPTERISATION SCHEME

Chapter 1: INTRODUCTION

The chapter deals with review of literature, statement of the problem need and Significance of the study objectives of the study, research and methodology and limitations

Chapter 2:REVIEW OF LITERATURE

5.2 FINDINGS

The present study was undertaken with objective of evaluation of the Investor's perception toward post office savings schemes, their awareness level about these schemes and the satisfaction level with these saving schemes. For this purpose primary data were collected through questionnaire from 50 investors of post office savings schemes from the Kollayil Panchayath. These responses are analyzed with the help of statistical techniques and major findings are listed below :

The main findings of the study are :

- Out of total investors 19 (38%) are male and 31 (62%) are female.
- 34% of the investors have only minimum qualification SSLC.
- It is found that 92% of investors are married.
- Most of people involved in other occupation.
- Most of the investors (52 %) belong to the monthly income group of Rs.10000-50000.
- Most of the investors are deposited in banks in addition to post office scheme.
- Post office savings account is the most popular product of post as the 34% of our respondents having savings account.
- Majority of the investors 50 % having an average investment of up to Rs.10000 made in a year in post office saving scheme
- The study reveals that majority of the investors 38 % are investing in post office regular income.
- 74% of investors are satisfied on the security aspect of post office savings scheme.
- Majority of investors prefer post office savings scheme instead of other investment alternatives because of cost effective.
- Majority of investors 60 % are know well about the entire saving scheme provided by post office.
- Most of the investors say post office gives awareness on the saving schemes.

- Most of the investors 52% consider the post office saving scheme having excellent security.
- Large number of people has said post office offer competitive interest rate.
- Investors moderately satisfied with the procedure followed by the post office.
- Most of investors (48%) are feel immediately solve the scheme problems and issues addressed by post office staff.
- Most of investors (52%) are moderately satisfied with the return from post office deposit.

5.3 RECOMMENDATIONS

- Efforts should be made to popularize the deposit schemes like NSC, KVC, Sukanya Samridhi Accounts, PPF, Senior citizen schemes through advertisements as the awareness of these schemes are found to be low among investors. More tax gaining schemes are to be introduced in order to attract high income groups so that the average investment made in a year in post office saving schemes can be increased.
- Postal life insurance can be introduced as most of the investors are invested for meeting emergency needs.
- Steps should be taken to create awareness about tax gaining benefit of post office saving schemes.
- Steps should be taken for providing information on premature closure of accounts, switch over facility and collateral security.
- Steps should be taken to popularize the cheque facility because most of the investors are unaware about this.
- Current account facility, insurance coverage for business etc. can be introduced to attract corporate customers.
- Innovative policies are to be implemented in order to compete with attractive investment avenues.
- Interest rates of long term schemes should be increased to attract more investors.
- Speedy actions or measure should be taken to implement core banking facilities at post office.
- The mode of operations should be made more convenient by extending online services.
- Introduce new schemes suitable for regular salaried employees to increase pace of investment in post office saving schemes.
- Special help desk can be introduced for simplifying the procedures.

- Implement more schemes with a maturity period of 1-5 years most of the investors preferred to invest within the period.
- Majority of the investors depend on post office employees get information so post office can introduce consulting division. This will also result in reducing the work load of employees.
- Interest rate of post office saving schemes should be revised to compete with alternative avenues.

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**A STUDY ON CUSTOMER ATTITUDE TOWARDS
ONLINE FOOD DELIVERY SYSTEM IN
NEYYATTINKARA**

Project Report

*Report submitted to the University of Kerala in partial fulfilment of the
requirements for the award of the Degree of Bachelor of Commerce
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UNIVERSITY OF KERALA
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VTMNSS COLLEGE DHANUVACHAPURAM

**CUSTOMER ATTITUDE TOWARDS ONLINE FOOD DELIVERY
SYSTEM IN NEYYATINKARA**

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1.1 INTRODUCTION

We are living in a technology fuelled era today, interact is extensively used for social media, network, mobile apps, and other varied forms of digital communication. This way it has become an important part of billions of people's daily lives. Internet is not only a successful medium of communication, but also a distribution medium. In the present day, electronic commerce has extended from goods, to also selling and booking services. The current electronic food ordering economy allows users to at a single tap on their mobile phones, to order from an extensive range of restaurants. Technology has played an immense part in revolutions in the sector of food ordering service.

Food ordering on the internet is conceptually different from other source of ordering foods as the internet promotes a one to one communication between the seller and the end user with round the clock customer service. Technology has played a vital role in revolutionizing the food delivery service from phone based to online ordering to satiate consumer's ever changing demands making its way to the top. Today, the business of food delivery service is one of the fastest growing segments of e-commerce. The major difference between traditional and online food ordering is the extent of interaction between the consumers and the seller.

As an enormous amount of people are gravitating towards the more intensive use of the internet as the accessibility of technology, the availability of information. The internet has contributed to the changes in consumer preference as their dependence on technology has moved them to do everything on the internet including getting cooked meals delivered on their doorstep. Convenience is the biggest determinant to the consumer as the steps required to make an order is as simple as few click on mobile device like smartphone, tablets or laptops.

Online food ordering and delivery plays an important role of the current generation consumers, entrepreneurs, investors etc. It is a process were a customer will search of a restaurant and filter with the available items by an application in the mobile phones. This online food ordering app work with mobile application and the delivery is done based on the location of the customer. In a modern generation online food ordering is mobility on food delivery or takes out from a local restaurant or food cooperative. Now days the rapid growth in the use of internet and the technologies associated with

it the several opportunities are coming up on the web or mobile application. This is made possible through the use of electronic payments system. The payment can be done through the customer's credit card, debit card. It is possible for everyone to order any goods from anywhere the internet and have the goods delivered at his/her home. All types made be internet that is transaction ads to the economics of digital cash the necessary tool for this process telecommunication with customers. The system will become an important tools use for restaurant to improve the management aspect by use of computer system to connect each and every food ordering transaction instead of data record on it. In addition it can also provide efficiently for the restaurant by reducing time consuming, minimize human errors or delivery and providing good quality and service to customers. In terms of the integrity and availability of the system provided it can be concluded that this system is a suitable solution.

1.2 STATEMENT OF THE PROBLEM

There is a rapid transformation taking place in selling products or services through web portals. The consolidation phase sets in among online food delivery through amalgamations and joint ventures. This speaks volume of transactions that are clinched every second per day. Further, this vouches for more and more people using online platform for their buying food. Even though the online food delivery transactions are countless, India is still lagging behind U.S. and China with respect to internet users in online food delivery. Although, the online food delivery platforms have increased rapidly, competing for market share in the online space, they cover only a small pie. There are vast miles to be covered with respect to bringing a person in the last mile to transact business through online.

1.3 AIM OF THE STUDY

The core aim of the research is to examine the attitude of the customers towards the online food delivery system in Neyyatinkara.

1.4 OBJECTIVE OF THE STUDY

The objectives of this study are mentioned below:

1. To validate the factors that influencing customer to order the food online.
2. To study the customer attitude towards online food ordering and delivery applications.

3. To study the customer preference among different food ordering and delivery applications.

4. To examine the problems faced by the customers while ordering food online.

1.5 SIGNIFICANCE OF THE STUDY

Understanding shopper's attitude is the utmost aspect for any business to grow. The same is true for online food delivery system too. There are tremendous opportunities for growth in online mode of food delivery system, as the users of internet are going to triple in the years to come. The responsibility of turning these users into potential food delivery companies squarely lies on the shoulders of the captains of these online businesses. This calls for understanding and comprehending the tastes and preferences of shoppers and framing the policies, strategies and guidelines to tap these users into everlasting online food delivery system. The outcomes of the present research help the online food delivery stores to formulate viable strategies keeping in mind the interests of all the stakeholders in this domain. Further, this study helps the government to formulate suitable regulations in the area of online food delivery system.

1.6 SCOPE OF THE STUDY

The study is confined to Neyyatinkara city in Kerala. The scope of this study is to determine the attitude of the customer towards the online food ordering system. This study is based on the responses from the customers or users of the online food ordering applications. These customers belong to Neyyatinkara city in Kerala. This study is conducted in Kerala only but there may be some variations in future related to this study such as: Online food ordering has been an international phenomenon for a while now. There have been many variations in India but this study relates to Neyyatinkara city in Kerala only. This study is related to customer attitude towards online food ordering applications but there are some other concepts related to online food ordering applications which are beyond the purview of this study like online food ordering system, impact of online food ordering applications etc.

1.7 RESEARCH METHODOLOGY

The research methodology requires gathering relevant data from various sources opt to the project. Research methodology is a term that basically means the science of new research is done scientifically. The paper is descriptive in nature. The study has

been carried on the collection of the relevant secondary data and primary data too. The collected data are analysed using appropriate statistical tools with the help of a statistical software SPSS.

1.7.1 SOURCES OF DATA

The present study collected data from both primary data and secondary data

Primary data: Primary data is the data which is collected directly from the respondent. It is the first hand information which is not published anywhere. The researcher can collect the primary data either through the structured questionnaire or through an interview. In this study a Primary data is collected from the consumer of online food delivery system through structured questionnaire.

Secondary data: Secondary data is a data which is already published and is available to the public. In this study Secondary data is also collected from study reports on internet and articles in newspapers and internet.

1.7.2 SAMPLING DESIGN AND SIZE

SAMPLE SIZE

The customers of online food delivery system in the Neyyatinkara city in Kerala are the respondent of the study. As the numbers of respondents are very large the study prefers to do a sampling study. In order to take responds from the respondents a sample of 50 respondents is selected for the study.

SAMPLE TECHNIQUE

Methods of sampling: Sampling method used in this project is convenient random sampling.

1.8 TOOLS FOR ANALYSIS

- **Data collection tools:** Questionnaire survey, internet, newspaper, articles, journals etc.
- **Tools for analysis:** Percentage Analysis
- **Presentation Tool:** The result of the analysis is presented using appropriate charts and tables like pie chart, histogram etc.

1.9 AREA OF THE STUDY

The research concentrated among the customers of online food delivery system in the Neyyatinkara city in Kerala.

1.10 PERIOD OF STUDY

The study is completed within a period of 21 days

1.11 LIMITATIONS OF THE STUDY

1. The study is restricted on confined to a minimal sample size and may not reflect the opinion of response of the entire population in general.
2. The study is entirely depended on the survey and primary analysis done and is completed with a limited time frame.

CHAPTERISATION

Chapter 1:

INTRODUCTION

Chapter 2

REVIEW OF LITERATURE

Chapter 3

THEORETICAL FRAMEWORK

Chapter 4:

DATA ANALYSIS AND INTERPRETATION

Chapter 5:

FINDINGS, CONCLUSION AND SUGGESTIONS

FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 Introduction

This chapter deals with the major findings derived from the analysis, suggestions derived from the finding, and final conclusion inferred from the research on the Customers attitude towards online food delivery system in Neyyatinkara.

5.2 Findings

1. The study respondents include both male and female respondents.
2. Majority respondents are in the age group of 18-25 and rest of them includes in the age group of 26-35, 36-45 and above 46.
3. Majority of the respondents are studied plus two, 15 percent respondents are Graduate, 12 percent professional and rest choose the option others.
4. Majority of the respondents are students and rest of the respondents include govt.employee and pvt.employee.
5. Majority of the respondent's family contain 3-5 members ,16% respondents family contain 6-8 members and only few respondents family contain less than 3 members and above 8.
6. 100% of the respondents uses online food delivery services on a frequent basis and none of them does not use online delivery apps
7. 15% of the respondents preferred Zomato as their most preferred company, 70% of them preferred Swiggy, 5 % preferred Fresh menu and remaining 10% belongs to the option group of others.
8. 5% of the respondents ordering in a daily basis, 15% weekly, and majority of the respondents ordering monthly.
9. Half of the respondents are ordering means for dinner, 25 % of them ordering it for lunch and only few percent for breakfast and snacks.
10. Most of the respondents prefer to order food using mobile apps, only few choose the option web browser.
11. More than half of the respondents are spending less than 500 rupees for online food delivery service, and only few of them are spending more than 500.
12. Most of the respondents expect fast delivery, time saving, and money saving together through using online food delivery system.

13. 70% of the respondents says that Swiggy is the best in service, on other hand 20 % preferred Zomato and only 2% preferred Fresh Menu.
14. Most of the respondents respond that Swiggy is belonging the best accessible app and website and a very few choose the other company.
15. Majority respondent believes that Swiggy provides more offers and promotion than other company followed by Zomato.
16. Based on the customer service, most of the customers preferred Swiggy as best service provider and only 20% choose Zomato, 2% Fresh Menu and 8% choose others.
17. Most of the respondents suggested Swiggy for buying product online.
18. 60% of the respondents are facing problems in online food delivery system and rest 40% not faced such problems.
19. 70% of the respondent felt that the service charge is the most faced problems in this system and 20% preferred delivery delay, 4% lack of variety and 6 % change in order.

5.3 Suggestions

1. Improve the online food delivery system by making advantages to the customers in the form of fast delivery, time saving, and money saving.
2. The company should develop the accessibility of apps and websites
3. Provide more online and offline promotion and good service to customers
4. Provide more offers to attract the customers
5. Solve the problems in the online food delivery system such as high service charge, delivery delay, lack of variety and no change in order facility.

A STUDY ON CONSUMER SATISFACTION ON E- BANKING

PROJECT REPORT

Report submitted to the University of Kerala in partial fulfillment of the requirements for the award of the Degree of Bachelor Commerce under CBCSS



UNIVERSITY OF KERALA

MARCH 2023

VTM NSS COLLEGE DHANUVACHAPURAM MARCH 2023

1.1 INTRODUCTION

After nationalization, the Indian Banking Industry has witnessed tremendous developments. The 'Class Banking' was replaced by 'Mass Banking'. The concept of "Priority Sector Advances" was introduced to uplift the poor. The attainment of statutory bench mark under different segments was insisted by the Reserve Bank of India. A vast branch expansion programme was envisaged and implemented. Consequent to the growth and development took place in the banking industry, the task of management became a challenging one. The Government of India and Indian Banks Association felt the necessity of introducing mechanization in banks. Thus, banks in India started computerization in their branches and introduced 'Electronic Banking'. E-banking is a revolutionary development in the field of modern banking. It is the use of computers to carryout banking transactions. E-banking includes the systems that enable financial institutions, customers, individuals or businesses to access accounts, transact business or obtain information on financial products and services through a public or private network, including internet.

1.2 SIGNIFICANTS OF THE STUDY

This study is needed to find out the E-banking services and its importance to customer as well as to bank. In recent days, people are depending more on technology, because of advanced technological up-gradation. Through internet banking, any inquiry or transaction is processed without any reference to the branch at any time. Providing internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking increases the speed of response to customer requirements. It will lead to greater customer satisfaction in handling a larger number of transactions. In these circumstances a study in this area is inevitable.

1.3 STATEMENT OF THE PROBLEM

Once a time, people have to spend three to four hours to go for bank transaction sometimes cost of transaction was more than that of money deposited or withdrawn. Every time the users need to perform some transactions, he has to go to bank in person and do his necessary work, which may not be so feasible all the time, it may be a hard and hitting task for the users and bankers too. Online banking system provides enhanced techniques for maintaining the required information up-to date which results in efficiency and customer's transactions are made easy when they adopt e- banking system.

1.4 OBJECTIVES OF THE STUDY

1. To study the effect of demographic variables on various factors leading to satisfaction
2. To investigate the factors influencing the level of satisfaction of e- banking customer
3. To examine the impact of services quality dimensions on customer satisfaction in e-banking

1.5 SCOPE OF THE STUDY

The study was conducted on three areas in Thiruvananthapuram district. Kottakkal ward in kunnathukal - rural area, Neyyattinkara - semi urban area and Thiruvananthapuram -urban area were selected for this study for collecting primary. Data were collected from various customers of different banks

1.6 METHODOLOGY OF THE STUDY

This study aimed at analyzing the level of satisfaction and prospects of E banking customers. In order to implement the research purpose and to give answer to the research questions, the research output needs to collect and generate quantitative and qualitative data from E banking customers. Hence, direct method was adopted. In which, the print outs of pre-tested structured questionnaires, were circulated among the selected sample respondents

1.6.1 SOURCES OF DATA

The data for this study were collected as secondary data and primary data, circulating questionnaires.

Primary Data :

The first and foremost sources of the study were primary sources. Thiruvananthapuram district was divided into rural area, urban area and semi urban area. Each area was selected randomly from each category. 60 sample e-banking customers of Kottaikal ward in Kunnathukal panchayath, Neyyattinkara, and Thiruvananthapuram were selected randomly for the collection of primary data. Primary data were collected by circulating pre-tested structured questionnaires among the selected sample e-banking customers. From each category, 20 samples were selected for circulating questionnaires.

Secondary data:

The secondary data for the study were collected from different journals, articles, periodicals, books, business magazines published various websites, other related project reports.

1.6.2 Sampling method

The sampling method used in this study is multi stage random sampling. The scope of this study was limited to Thiruvananthapuram district. From Thiruvananthapuram district 60 samples of e-banking customers of Kottaikal ward in Kunnathukal panchayat Neyyattinkara and Thiruvananthapuram were selected randomly for the collection of primary data.

1.6.3 Tools for statistical analysis

Analysis was made with simple mathematical percentages and simple ranking methods.

1.7 LIMITATIONS OF THE STUDY

A detailed study could not be undertaken because of time constrain.

1.8 CHAPTER SCHEME

The chapters in the study are arranged into 5 chapters. They are as follows

Chapter 1- Introduction

Chapter 2- Review of Literature

Chapter 3- E- banking -An overview

Chapter 4- Data analysis and interpretation

Chapter 5- Findings, suggestions and conclusion

The major findings and suggestions of this study are;

FINDINGS

- 5.1 Majority of respondents are male and have less than 3 accounts. Majority who belongs to the age group of below 30 has only 1 account. Respondent who has more than 4 accounts, belongs to the age group of above 50. Majority of respondents of e-banking users who have only 1 account, are graduates, are private sector employees, belongs to income group below 30000, use savings bank account, from urban and rural area, use e-banking weekly, respondents use G-pay, prefer SMS text password, agree that e-banking is safe and secure, suggest e-banking to others.
- 5.2 Majority of respondents prefer savings bank account. Among them majority are male category, age is below 30, educational qualification of graduation, private sector employees, monthly income before tax is below 30000, belong to rural area and use e banking service weekly
- 5.3 Majority of respondents in urban area are male, belong to the age group of Below 30, have an Educational Qualification of graduation, are Private sector employees, Monthly Income before tax is below 30,000, prefer SMS text password for verification and authentication in e-banking, use the App G- pay for e-banking, respondents' Frequency of using e-banking Service is Weekly, use the App G- pay for e-banking, prefer SMS text password for verification and authentication in e-banking, are of the opinion that e-banking is secure or safe and are of the opinion that they would suggest e-banking to others
- 5.4 Majority male respondents use e-banking services weekly. While considering the age group of respondents who use e-banking services, majority belongs to the age group of below 30 and their frequency of usage is monthly. While considering the respondents who use e-banking services monthly, majority respondents have an Educational Qualification of Graduation, are Private sector employees, have a monthly income of below Rs 30,000, use G pay, prefer SMS text password for verification and authentication in e-banking, agree that e banking is secure and safe and are of the opinion that they suggest e banking to others.

5.5 Majority respondents are G pay app users. Among them, majority respondents are male, belongs to the age group of Below 30, have an Educational Qualification of graduation, are

Private sector employees, Monthly Income before tax is below 30,000, prefer SMS text password for verification and authentication in e-banking, are of the opinion that e-banking is secure or safe and are of the opinion that they would suggest e-banking to others. 5.7 Majority youngsters are of the opinion that there is security on using e-banking facilities. Among them, majority respondents are male, belong to the age group of below 30, are graduates, suggest e-banking to others, their monthly income before tax is below 30000 and are private sector employees.

5.6 Majority respondents prefer SMS text password for verification and authentication in e-banking. Among them, majority respondents are male, belong to age group of below 30, graduates, private sector employees, belongs to income group of below 30000, of the opinion that e-banking are secure and safe, prefer SMS text password, suggest e-banking services to others.

5.7 Majority youngsters are of the opinion that there is security on using e-banking facilities. Among them, majority respondents are male, belong to the age group of below 30, are graduates, suggest e-banking to others, their monthly income before tax is below 30000 and are private sector employees.

5.8 Majority respondents suggest e banking to others. Among them, majority respondents are male, belong to the age group of below 30, are graduates, are private sector employees and their monthly income before tax is below 30000.

5.9. Issues faced in using e-banking services are not that much serious. Because, 'Often' got the lowest total value while comparing with other frequencies. Here 'Waiting for long time for conducting of transaction' and 'Long waiting time in ATM' have the highest values.

5.10 Major issues that respondents face often are 'Long waiting time in ATM' especially in urban areas and 'Waiting for long time for conducting of transactions' especially in rural areas.

5.11 Among the various e- banking services, majority is fully aware about the ATM or Debit card service. The least fully awareness level goes to Core banking service. None of the respondent is unaware about ATM or Debit card and Mobile banking services.

5.12 Among the various e- banking services, majority is Highly Satisfied on E-payment service. Among them, majority respondents are from Rural area. None of the respondent is Dissatisfied or Highly Dissatisfied on e- banking services.

5.13 Majority respondents are of the opinion that their bank provides proper security in e – banking.

5.14 SBI has the highest customer base. Majority of the Customers of SBI are of the opinion that they suggest e- banking to others. This proves that e -banking of SBI is better. Majority of the Customers of Federal Bank are of the opinion that they don't suggest e- banking to others. That means Federal Bank's e -banking is very poor. Majority of the Customers of Canara Bank are of the opinion that they suggest e- banking to others. This proves that e -banking of Canara Bank is good. None of the Customers of Kerala Gramin Bank, Punjab National Bank, South Indian Bank, Union Bank of India, District Co-Operative Bank and Indian Bank are of the opinion that they suggest e- banking to others. This proves that e -banking of these banks are good.

5.15 Among the various e- banking services, majority is Highly Satisfied on E-payment service. Among them, whole respondents of District Co-Operative Bank, Indian Bank and Punjab National Bank are Highly Satisfied with all e- banking services. Whole respondents of Union Bank of India, Indian Overseas Bank, South Indian Bank and Axis Bank are Satisfied only.

5.16 SBI has the highest customer base. Canara Bank has 2nd position and Federal bank has the 3rd position in this matter. Among them, majority respondents use e-banking services weekly. Here also SBI has the first position

5.17 Reason for choosing e-banking services by respondents is it's easiness.

5.18 The respondents' most preferable app for e- banking services is G pay.

5.19 Respondents use e-banking apps mostly for the purpose of sending money.

SUGGESTIONS

- 1) Banks should ensure that ATM machines work efficiently. Effective ATM monitoring is the key to ensure security.
- 2) Banks should take requisite steps to educate their customers, especially of rural areas, about the different e-banking services available as well as the benefits of using those services
- 3) Demonstration of E-banking facilities should be sent to Customers so that encourage them to use.
- 4) Banks should concentrate on cyber security problems including online theft of user id/user name, password, virus attacks, hacking, unauthorized access and fraudulent transactions, etc.
- 5) The cost of accessing internet banking services should be reduced to maximise the number of people who use the services.
- 6) The E-banking infrastructure should be improved to make online enquiry and payment even more convenient.