

Customer Loyalty In Consumer Electronic Goods: A Study In Goa

An Internship Report For

Course code and course title: MBIR002 Final internship report

Credits: 8 credits

Submitted In Partial Fulfillment Of Master's Degree

MBA IN MARKETING

By

Kaustubh Ulhas Naik

Roll number 2146

Under the supervision of mentor

Dr Suraj Pavto Velip

**Goa Business School
Management Studies**



Goa University

Date: 28th April 2022

Examined by

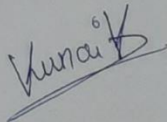


Seal of school

DECLARATION BY STUDENT

I hereby declare that the data presented in this Internship report entitled, “**Customer loyalty in electronic consumer goods: a study in goa**” is based on the results of investigations carried out by me in the **Discipline of management of studies** at the **Goa Business School , Goa University** under the Supervision/Mentorship of **Dr Suraj Velip** and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will not be responsible for the correctness of observations / experimental or other findings given the dissertation.

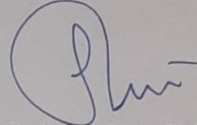
I hereby authorize the University authorities to upload this dissertation on the dissertation repository or anywhere else as the UGC regulations demand and make it available to any one as needed.



Kaustubh Naik
:2146
MBA Marketing
Goa Business School, Goa University

COMPLETION CERTIFICATE

This is to certify that the internship report “**Customer Loyalty In Electronic Consumer Goods : A Study In Goa** ” is a bonafide work carried out by **Mr. Kaustubh Ulhas Naik** under my mentorship in partial fulfillment of the requirements for the award of the degree of **Masters Of Business Administration** in the **Marketing** at Goa Business School, Goa University.



Dr Suraj Pavto Velip

Management Studies



School Stamp

Date: 28th April 2023

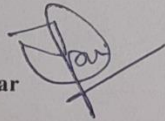
Prof, Jyoti Pawar

Dean

Goa Business School

Date 28/04/2023

Place





www.ifbappliances.com

IFB Industries Limited
Home Appliances Division

L-1, Verna Electronic City,
Salcete, Goa - 403722, India
Tel.: 0091- 832 - 3044800/801
Fax : 0091 - 832 - 3044802

April 26, 2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Kaustubh Ulhas Naik**, student of MBA Marketing - Goa University, Goa Business School, Taleigao Goa, has successfully completed student internship in our organization during the period March 01, 2023 to April 26, 2023.

During the internship period he worked on project "**Customer Loyalty In Electronic Consumer Goods**".

Mr. Kaustubh is a sincere and dedicated student. His behaviour and conduct during the internship period was good.

We wish him all the very best in his future endeavors.

For **IFB Industries Limited**,

Varun Timble
Human Resources



ACKNOWLEDGMENT

I would like to thank my college Goa Business School, Goa University for creating a learning programme like summer internship training with the research project in a particular area of student's choice.

I would like to thank IFB industries and Digital marketing manager Mrs. Nupur Sinha for giving me the opportunity to perform my internship in this department. The digital marketing team was always constantly supporting me to solve my doubts and guiding me to do my project, work learning. Mr. Gautam Mishra, Mr. Vibhav Patil, Mr. Pratik Kerkar, Mr. Rehman, Mrs. Mala, Miss Lavina all the employees were there for my help whenever I needed in the organization. Personally, I felt this guidance more of teacher student relation.

The exposure and understanding of digital marketing I acquired from this department was one of the best compared to all my past internships. All employees personally solved whatever queries I had during my work. And after the office hours personally were there with me to help me.

I am overwhelmed with the knowledge and guidance from IFB and what this digital marketing team has given me. Thank you to my mentor Mr. Suraj Velip for guiding me in my summer internship report.

Yours sincerely

Kaustubh Naik

SYMBA, Goa Business School - Goa University

Contents

1. EXECUTIVE SUMMARY	7
2. COMPANY PROFILE	8
3. INTRODUCTION ON PROJECT TOPIC.....	13
4. LITERATURE REVIEW	15
4. RESEARCH METHODOLOGY.....	37
5. RESEARCH OBJECTIVES	38
6. RESEARCH GAP	38
7. DATA ANALYSIS AND DISCUSSION	39
8. PROJECT FINDINGS	43
9. LEARNINGS DERIVED AND WORK DONE	59
10. RECOMMENDATIONS TO THE COMPANY	61

1.EXECUTIVE SUMMARY

This report is based on the Summer Internship training programme which was based in IFB INDUSTRIES verna goa. During the period of 1st march 2023 to 26 April 2023.

The summer internship played a very important role in my MBA final year. It gave me an experience of not only understanding theoretically but practical implementation of digital marketing in the industry, its importance and how digital marketing helps an organization to grow into profits by understanding the customers.

As we had 2 major subjects in final year which were Sdrm [sales distribution retail, Management] and Marketing research helped me to understand the process of marketing and carry out my research and analysis through the data acquired from the questionnaire which was sent to the audience of Goa.

2. COMPANY PROFILE



IFB Originally known as Indian Fine Blanks Limited, was established in 1974 in collaboration with Heinrich Schmid AG of Switzerland. The name was later changed to IFB Industries Ltd. Operations were extended to Bengaluru in 1989. We are the leaders in manufacturing fine blanked tools and components for a variety of industries. In 1989.

IFB began producing fully automatic washing machines and other state-of-the-art appliances. The Company is reputed for its forte in quality, durability and technology. We positively impact people's lives as well as the environment. The core of our expertise is a world class tool room with advanced presses, supporting machinery and highly skilled personnel. The Stamping Division was acquired by the Engineering Division in 2019.

IFB automotives was Established in 1989, this company supplies fine blanked automotive components; radiator and condenser motors; seating systems—sliders, recliners, latches and frames; door and hood latches; door systems and window regulators; to all major auto OEMs in India. Headquartered in Bangalore, the Company has manufacturing units in Rudrapur, Chennai, Binola and Pune.

IFB agro also deals with sustainably farmed and fresh ingredients, seafood products are exported around the globe. The domestic range includes Ready to Cook and Ready to Fry products Aqua

Shop is our one-stop-shop committed to meeting farmers' requirements for equipment and expertise, as well as Aquafeed—Shrimp and Fish. Our aim is to contribute to their lives and livelihoods.

IFB travel systems Founded in 1991, Travel Systems Limited is an IATA accredited, travel solutions company with offices in Bangalore, Kolkata, Goa, Guwahati and Delhi. Our hospitality services include 4,000 domestic and 23,000 international hotels. With an efficiently managed network of sightseeing tours and transfers in practically every corner of the globe, its excellent customer service has ensured total satisfaction to thousands of customers over the years.

Mission - To be the best in the eyes of our customers, employees, business partners and shareholders.

Vision - To be the customer's first choice.

IFB 's milestones achieved in India are

- **India's first**

1. 100 % clothes dryer



2. Dishwasher



3. 3 in 1 washer dryer refreshers



4. First front load machine



5. Smart load machine



The company has its headquarters at Bangalore and manufacturing plants at Kolkata, Rudrapur, Chennai, Binola ,Pune, Goa

IFB has wide range of products

- 1. Washing machines**
 - A. Front load
 - B. Top load
 - C. Washer dryer refresher
- 2. Clothes dryer**
- 3. Kitchen solutions**
 - A. Microwaves

- B. Dishwashers
- C. Ovens
- D. Quartz ovens
- E. Chimneys
- F. Hobs
- G. Built in appliances
- H. Beverage makers
- I. Kettles
- J. toasters

4. Air conditioners

5. Accessories

- A. Washing machine accessories
- B. Stabilizers

6. Essentials

- A. Fabric care
- B. Dish care
- C. Machine care
- D. Hygiene care
- E. Air care
- F. Commercial care

7. Commercials

A. Laundry Solutions

- Washers
- Laundromatic
- Xeros
- Dryers
- Ironers
- Dry cleaning machines
- Steam generators
- Finishing equipment
- Accessories

B. Dishwashing solutions

- Under counter glass washers
- Under counter dishwashers
- Hood type dishwashers
- Rack conveyor type dishwashers

- **There are 3 manufacturing plants in goa**

1. Two at verna industrial estate
 - One manufacturer washing machine
 - Another manufactures air conditioners
 2. One at khorlim,Old, Old, Old Goa
- This summer internship was done by me in the newly build air conditioner plant at verna goa

3. INTRODUCTION ON PROJECT TOPIC

CUSTOMER LOYALTY IN ELECTRONIC CONSUMER GOODS : A STUDY IN GOA

This research aims at gaining insight into customers and their attachment to electronic products. Customer loyalty refers to a consumer's willingness and desire to buy a product or use a service from a firm with which they have had a positive customer experience on multiple occasions. Loyalty is beneficial to the company because it not only generates profits but also attracts loyal customers who will purchase the product again and again. If the company serves well and the product also serves well, the customer will always praise the product through positive word of mouth by sharing his experience with the society.

Retaining loyal clients is as crucial as, if not even more essential than, obtaining new ones. Customers' loyalty is influenced by a variety of elements, including their trust, satisfaction with the company, and the seller's good behavior. In other words, clients are so empowered that every service is offered. Customer satisfaction is essential for meeting the needs of existing customers and attracting new customers, which is influenced by the level of satisfaction of existing customers. Customer satisfaction results in positive word-of-mouth and repeat purchases.

Customer satisfaction and loyalty are at the heart of customer relationship management (CRM). CRM is regarded as one of the tactics for gaining an edge over the competition. Furthermore, it has been shown that ethical sales behaviors are critical in establishing and maintaining long-term client relationships. The global home electronics market has increased dramatically in recent years. Customer loyalty is frequently cited as one of the most significant outcomes of a good customer relationship management plan.

Loyalty programs aim to increase consumer happiness and commitment. The success and relevance of loyalty programs are judged by achieving specific levels of consumer satisfaction. Devotion programs provide members with advantages or perceived value as a show of appreciation for their devotion to the organization. Additionally, noted that when customers participate in loyalty programs, the perceived benefits they obtain lead to their loyalty. As a result, the benefits of client loyalty programs are classified as hard as well as soft benefits. The hard benefits are monetary in the form of rebates, special discounts, and coupons, whereas the soft benefits are non-monetary in kind.

Offline Loyalty takes the place into serious consideration. It is also known as clients that choose to buy things in real places rather than online. The client decides to repurchase if they are comfortable with the store's loyalty programme, and the shop must try to develop ways to keep its loyal customers. Customers that prefer to buy things in physical stores rather than online are referred to as offline loyalists. The client decides to repurchase if they are comfortable with the store's loyalty programme, and the retailer, of course, must try to develop ways to retain their loyal customers. An increase in the Indian consumer electronics market can be ascribed to Increasing household demand, changing lifestyles of individuals, easier access to credit, and growth add to the positive demand for this market.

4. LITERATURE REVIEW

➤ **PAPER 1 The influence of sellers' ethical behavior on customer's loyalty, satisfaction and trust**

. This think about examines the connections between sellers' moral behaviour and client fulfilment, believe and devotion in sportswear brands. The comes about appeared that sellers' moral behaviour emphatically influences client fulfilment, believe and devotion. Moral behaviour too in a roundabout way impacts client devotion, intervened through client fulfilment and believe. Believe plays a imperative part in shaping long-term connections between parties and is basic in proceeding any relationship (Morgan and Chase, 1994). This think about shows positive connections between the moral behaviour of salespersons and client fulfilment, believe and devotion. The positive relationship between moral behaviour and client fulfilment is reliable with past investigate (Roman, 2003; Roman and Ruiz, 2005) and proposes moral behaviour is an predecessor of client fulfilment Steady with past inquire about we found a positive relationship between moral deals behaviour and client trust Therefore, we recommend that venders put trustworthiness and straightforwardness at the cutting edge of their work to improve the variables driving to client believe. Whereas beguiling deals hones may be viable on a short-term premise, client believe requires conscious behaviour, persistence and inquiring the customer's right questions to serve client needs best. Dealers are prescribed to offer their best counsel on the items to the client since suitable direction is related with higher believe levels. A positive relationship between client believe and dependability is reliable with past discoveries (Hong and Cho, 2011; Sarkar et al., 2016; Watson et al., 2015). In this manner, we suggest venders pay uncommon consideration to the words and expressions they say to the client when displaying their item to pick up believe and keep clients steadfast to their brand. Emphasizing these connections, circuitous ways shown that fulfilment and believe

mostly intercede the relationship between moral deals behaviour and client devotion, with believe the foremost proximate predecessor of loyalty

Based on these findings, sellers' ethical behaviour is positively associated with achieving customer satisfaction, trust and loyalty.

Data were collected from 265 consumers. Ten hypotheses were developed and tested by applying structural equation modelling. There is a significant influence between sellers' ethical behaviour and consumers' loyalty. Also, satisfaction and trust mediate the relationship between sellers' ethical behaviour and consumers' loyalty. Trust is also found as the most proximal antecedent to customer loyal

➤ **PAPER 2 Understanding love mark brands Dimensions and effect on Brand loyalty in high-technology products**

- The proposed measure presents a very great outside legitimacy because it can clarify huge parcels of variance in shopper reactions counting repurchase eagerly, inspiration and readiness to pay a cost premium. At long last, the proposed degree is utilized to classify eight well-known gadgets as items, crazes, brands and adore marks and distinguish the cherish styles associated with brand connections. Regardless its commitment, this think about isn't without limitations, which in turn open new paths for further research. To begin with, this can be a cross-sectional consider and so, it isn't conceivable to consider transient changes within the investigate builds. A longitudinal consider on the subject is necessary to clarify the impacts of worldly changes. Moment, the utilize of a non-probability sampling strategy, in spite of the enormous measure of the test utilized in this think about, does not guarantee the complete generalization of comes about. The proposed demonstrate can be utilized for encourage investigate employing a irregular examining approach that will result in a more agent test of the examined populace. Third, the demonstrate ought to be tried in item categories with lower seen dangers (i.e. Quick Moving Customer Products) or in hedonic items (i.e. makeup) to see on the off chance that the comes about are distinctive among item categories. At last, since of globalization, it is critical to test the

demonstrate over different nations with diverse societies, to recognize contrasts or similitudes since of culture

- On evidence drawn from 1,016 consumers of wireless-enabled computing devices (e.g. netbooks and tablets) in Greece, partial least squares method is used to test the validity of the proposed hierarchical model

➤ **PAPER 3 The role of customer personality in satisfaction, attitude-to-brand and loyalty in mobile service**

Numerous studies in the showcasing writing have tended to the relationship between identity characteristics and buyer behaviors and actions. However, as it were a number of such as Mowen (2000) and the display ponder have endeavored to supply a all encompassing and experimental clarification of the cognitive buying behavior handle utilizing the Meta-theoretic Demonstrate of Inspiration and Identity. This ponder illustrated that identity traits are necessarily beat and post-purchase behaviors vis-à-vis fulfillment, demeanors and devotion. Numerous firms have proceeded to contribute intensely in client fulfillment programs as it were to discover that the clients are illustrating blended steadfast to their brands. The lowering of exchanging costs, where the same smartphone can be utilized over distinctive providers, has moreover contributed to declining devotion within the versatile administrations trade. This issue of devotion has been prevalently tended to within the promoting writing with ponders on the satisfaction-loyalty interface in various industries and settings. In any case, with the explosion of versatile advances, the satisfaction-loyalty dynamics have taken on recharged importance with the discoveries of this ponder demonstrating that fulfillment isn't a coordinate driver of loyalty within the versatile administrations trade which devotion is accomplished when benefit suppliers center at the same time on the customer's fulfillment and states of mind towards their brands.

These discoveries moreover propose a few of openings for advance work. Firstly, encourage investigate may progress this show by including three extra natural characteristics (realism, require for excitement and body center) that were proposed by Mowen and Lances (1999) for improvement of the Enormous Five. This may give however another set of cognitive markers for driving client fulfillment to portable administrations suppliers. Furthermore, other ponders ought to look for to utilize the Meta-theoretic Demonstrate of Inspiration and Identity progressed by Mowen (2000) for a more revolting clarification of shopper buying behaviors and designs. This would permit for more investigation of the Hypothesis and give other conceptualizations of buying behaviors through identity characteristic representations. Firstly, three key marketing imperatives (satisfaction, attitude-to-brand and loyalty) were modeled through personality-type predispositions in answering to the call by Mowen (2000) on the need to model consumer personality traits as proxies of buying behavior. Secondly, a new claim is made that satisfaction is not a direct driver of loyalty in mobile services and that satisfaction is a necessary but not a sufficient condition for loyalty in this fast-paced industry. This second contribution **is a response to Suh and Yi (2006, p. 145)** on the unanswered question of the role of attitude-to-brand in the satisfaction loyalty relationship

The study used a cross-sectional design and a survey of mobile service customers. For the empirical analysis, the structural equation models were applied (partial least squares)

➤ **PAPER 4 The influence of CSR on perceived value, social media and loyalty in the hotel industry**

The results revealed that CSR related to the environment has noteworthy coordinate and roundabout impacts on client devotion. The comes about moreover illustrated the intervening part of seen esteem and social media engagement between CSR exercises and client dependability with respect to to how CSR exercises impact seen esteem, social media and devotion within the lodging industry by filling the holes that highlighted by past analysts, counting Firstly, it is vital to realize that restricted sums of inquire about have

been conducted in looking at the impact of CSR activities on client dependability within the inn industry and the past investigate bargains with CSR as a one-dimensional develop. Hence, the current consider contributes to the writing by finding that not all CSR exercises are similarly compelling in client devotion. Past inquire about, comes about of the think about affirmed that CSR exercises related to the environment are a driver of client devotion). The comes about uncover that CSR exercises were moreover found to be a noteworthy indicator of client seen esteem and social media engagement. Besides, an interesting theoretical commitment in this investigate is found within the impacts of intervention of seen esteem and social media. This investigate grows upon Martínez and del Bosque's (2013) inquire about by proposing, creating and certifying the interceding part of social media engagement and client seen esteem on connections between CSR exercises and client dependability. Assist, as recommended by past investigate in analyzing the component factors that clarify how CSR exercises impact client devotion especially client seen esteem and Del Bosque, and social media engagement In respect to the intervention impact of client seen esteem, the discoveries back the thought that clients depend profoundly on their seen esteem in assessing their dependability, while client seen esteem is affected altogether by CSR movement. Therefore, CSR movement decides client seen esteem that at that point influences dependability

There's a significant necessity to scrutinize social media impact on client devotion within the neighborliness industry By and large, the comes about propose that lodging directors must put more speculation in socially mindful activities, particularly environment exercises, as customers have a propensity to remunerate and back a company, which is perceived as socially mindful through the improvement of devotion towards them. s, the environment is the as it were one that features a coordinate critical affect towards client devotion. Natural exercises issues are ordinarily seen as a crucial portion of drawing in clients and rehashed support choices within the inn industry. The discoveries appear that lodgings, which utilize social media exercises, optimizing online viability and locks in with the client, are vital for picking up and keeping up client dependability. These discoveries too agree with past research that shows that social media action and Impact of CSR 389 customer inclusion encompasses a positive impact on client devotion Hence, hoteliers must grow upon their social media endeavors; they have to be proceed giving the opportunity

for social media interaction for the buyer to share their comments and concepts. Hence, through client communication through different social media applications, a company might pick up knowledge that relates to a competitive advantage and client inclination (Huang et al., 2011). This discussion may offer clues for lodging marketers to customize CSR movement for fulfilling client needs and increments in client dependability. For the hotelier, the comes about relating to the intervening part of social media engagement and client seen esteem recommends that the accomplishment of customer loyalty not as it were depends on a hotel's capability in giving client seen esteem but moreover sets up favorable CSR. In this manner, the relationship between seen esteem, CSR and dynamic social media engagement ought to be paid consideration to by hoteliers eager to increment shopper devotion. Hoteliers must oversee and showcase three CSR components (i.e. environment, stockholders and social) to contribute to client seen esteem in inns and make advancement to dynamic social media engagement with the client, which, in turn, influences client dependability.

➤ **Paper 5 Promoting customer brand engagement and brand loyalty through customer brand identification and value congruity**

- On the premise of the social character and congruity hypotheses, the display inquire about points to propose that esteem congruity straightforwardly influences customer-brand distinguishing proof (CBI), emotional brand commitment and customer-brand engagement (CBE), which, in turn, clears the way for progressing shopper connections with neighborliness brands, as measured through brand dependability. As such, this ponder serves to upgrade existing understanding into client relationship administration elements, with a specific center on neighborliness brands. The show ponder creates a hypothetical system that's observationally explored by utilizing corroborative calculate investigation and basic condition modeling investigations. Information were collected by employing a self-administered survey of 340 clients of four- and five-star lodging brands in India The comes about propose esteem congruity as an vital driver of CBI, full of feeling commitment

and CBE inside neighborliness brands. The comes about too uncover CBI to act as a critical indicator of emotional commitment, CBE and brand devotion. Moreover, full of feeling commitment and CBE are the noteworthy drivers of dependability to neighborliness brands. Even in spite of the fact that the show ponder offers different valuable bits of knowledge, a few restrictions exist. For example, it has utilized cross-sectional information; subsequently, long run analysts can utilize a longitudinal think about plan. Future considers can test the proposed system by utilizing distinctive techniques. Analysts may reproduce the discoveries of this ponder beneath the setting of different sorts of other brands counting retail. At long last, the other conceptual systems separated from SIT and congruency hypothesis comprising social trade, social asset and social hone hypotheses can be connected to consider the customer–brand distinguishing proof and customer–brand engagement inside the setting of neighborliness brands. In expansion, analysts seem broaden their examinations by counting extra social builds into their show, counting co-creation, self-brand association, brand value, fulfillment, client involvement or others

➤ **Paper 6 Effects of supply chain collaboration on customer loyalty for household electronic appliances in Vietnam**

In an time of worldwide competition, firms got to collaborate for long-term benefits. Analysts have examined the linkages between supply chain collaboration (SCC), client fulfillment and loyalty. little consideration has been paid to these linkages within the domestic gadgets division. client fulfillment and client loyalty within the domestic hardware segment of Vietnam. The findings demonstrate that SCC contains a positive affect on competitive advantage, expanding client fulfillment and devotion within the domestic hardware sector. Evidence too uncovered that competitive advantage can be upgraded through data sharing. This think about can be connected to cultivate a more successful collaboration approach among supply chain individuals within the family

electronic apparatuses segment, which, in turn, will increment competitiveness, client satisfaction and dependability. The think about endeavors to clarify the relationship between the SCC, competitive advantage, client fulfillment and client dependability within the family hardware apparatuses segment in Hanoi, Vietnam. Numerous strategies were connected to assess the speculations. 500 surveys were gotten and 300 substantial tests were solidified. A Cronbach's alpha test of unwavering quality was conducted. The comes about appeared that all the proposed speculations are hypothetically acknowledged. As a result, near participation among the chain individuals permitted a competitive advantage over other competitors. Five components of competitive advantage (i.e. price/cost, quality, dissemination, item and responsiveness) were decided to have a positive affect on client fulfillment and devotion. Five factors of competitive advantage.

➤ **Paper 7 A meaning-based framework for customer loyalty**

- This paper's reason is to create a meaning-based system for client devotion by analyzing how buyers make sense of client dependability through implications and allegories. A subjective consider based on in-depth interviews and center gather information within the retail setting was conducted with Wrap up clients. The information were analyzed with subjective information investigation methods such as the consistent comparative strategy. The observational discoveries contain eight dependability implications characterized by two measurements. The primary measurement is reflexive vs. routinized, and the moment measurement is private vs. social. The dependability sorts are dimensionless through four allegories: devotion as opportunity of choice; as being routine and authoritative; and as belongingness. The paper proposes that client knowledge that utilizes thick information can be utilized to get a handle on devotion implications. These information are rich in setting and detail, and they take into consideration customers' ordinary lives . This article presents an elective see of client devotion that accounts for the assortment of implications that clients may relegate to their loyalty-related considerations and behaviors This study's restrictions incorporate that the discoveries are unexpected upon the study's setting, time and put. The implications of client dependability moreover have been recognized in a specific setting – in this case, Finland and Scandinavia. The sociocultural setting continuously plays a part in meaning-making. It isn't considered a shortcoming of the

consider as such, but it outlines the interpretation of the discoveries and produces the require for assist investigate. Be that as it may, subjective research's point isn't measurable generalization, but or maybe the presentation of novel concepts and systems for considering almost client dependability in better approaches (Gummesson, 2006). Hence, the findings' unexpected nature can be overcome by testing them assist utilizing diverse sorts of techniques. Companies' part in moving implications of client dependability through promoting activities or promoting communications is additionally worth studying further. An curious point of view would be to explore how the meaning-based see can be coordinates into customer-loyalty programs. At last, accomplishing a all encompassing see of client devotion with the assistance of both huge information and more interpretive, in-depth bits of knowledge is significant, but so distant unexplored, domain

➤ **Paper 8 Securing delight and loyalty in a market with low switching costs**

This consider points to investigate the dependability expectation of paid ahead of time (contract-free) clients in a advertise where unfaithfulness is predominant and the showcase has moo exchanging costs. A quantity, non-probability testing strategy was connected, coming about within the completion of 220 self-administered surveys that were utilized for information investigation. Corroborative figure examination and a basic condition show were connected to decide demonstrate fit and test the defined speculations for this consider. The discoveries of this ponder may direct versatile benefit suppliers in their activities to secure fulfillment and dependability in a advertise setting where exchanging costs are moo and the showcase is portrayed as disloyal. This ponder examines the well-researched relationship between fulfillment and devotion and the forerunners of client fulfillment to decide which of these factors ought to be the center in a challenging advertise where buyers are unfaithful and exchanging costs are moo. This consider begins from the master's degree thesis of KA Mntande distributed at the College of Johannesburg beneath the title "Deconstructing the Building of Client Dependability within the Portable Paid ahead of time Market". The think about is constrained since as it were chosen predecessors (i.e. seen believe, seen benefit quality, seen esteem, seen corporate picture, seen client desires and

seen client care benefit) to fulfillment were investigated in an industry particular benefit environment and setting. However, the paper gives mindful understanding into the chosen predecessors of fulfillment in this portable benefit environment.

Future inquire about considers may incorporate representative abilities and benefit involvement as predecessors to fulfillment. Besides, investigating client engagement as an arbiter in terms of the relationship between fulfillment and devotion in a diverse benefit setting can be secured. A comparison can too be done between differing markets, differing divisions or between an rising and an set up showcase to investigate the impact of the go between or mediators on the satisfaction– dependability relationship. In conclusion, the opposite discoveries to existing writing relating to the predecessors of seen believe, seen benefit quality and seen esteem ought to be investigated in comparable backstabbing markets with moo exchanging costs to decide whether comparative discoveries may be accomplished.

➤ **Paper 9 Customer segment transition through the customer loyalty program**

The creators create a energetic demonstrate with the recurrent structure of client fragments through client involvement. They utilize time-series information on the number of individuals of the devotion program, “Seven Mile Program” and affirm the legitimacy of calculation of client section share, client portion deals share and total deals execution. The creators display three medium-term figure scenarios after the dispatch of a smartphone installment benefit connected with the dependability program. ‘Digital methodology within the retail industry ought to center more on assessing and determining normal sums of client portions and the number of amassed clients through the digitalization on the client side than on person client ventures and reactions. – Multi-scenario assessment through reenactment of energetic models from a systemic see can be utilized for decision-making in retailing advanced methodologies.

The inquire about suggestion of this think about is that the retail industry’s computerized technique ought to be more centered on assessing and determining the normal sums of client fragments and the number of amassed clients through the digitalization on the client side than person client ventures and reactions. This recommendation is reliable with past

investigate expressing the key highlights of advanced methodology are association, conglomeration and center on estimating (Adner et al., 2019). Modern retail companies tend to gather huge information, perform factual investigation and look for to accomplish bits of knowledge from the comes about (Santoro et al., 2019). In any case, there may not be much intrigued in understanding and overseeing client travel from a systemic see by creating and executing a energetic show. The down to earth suggestion of this consider is that multi-scenario assessment through recreation of energetic models from a systemic see can be utilized for decision-making in retailing advanced techniques. The restrictions of this think about give openings for future investigate. This consider sets a few sorts of client involvement rates, by calibration. In this consider, we may not plan the information to demonstrate the legitimacy of the run of the beginning esteem (cruel and standard deviation) of pink clamor for advertise estimate expectation. In this way, there's scope for future investigate to address these things.

➤ **Paper 10 Perceived quality, perceived risk and customer trust affecting customer loyalty of environmentally friendly electronics products**

At display, mechanical commerce competition causes makers to be mindful of quality, cost, and assortment in creating unused items to meet the consumers' needs. This inquire about surveyed the writing on green promoting and proposes a modern conceptual system of client devotion. It employments four develops: seen quality, seen hazard, client believe, and client devotion within the setting of naturally neighborly hardware items in Thailand. This investigate utilized an experimental think about utilizing the survey overview strategy to confirm the theories. Information were gotten from 420 shoppers who bought and utilized naturally neighborly electronic items, especially portable phones, computers, and portable workstations employing a purposive testing strategy. The information were analyzed utilizing corroborative figure examination (CFA) and auxiliary condition modeling (SEM). The comes about appeared that seen hazard and client believe had a coordinate impact on client dependability whereas seen quality had an circuitous impact on client devotion through client believe. seen quality had coordinate impacts on perceived risk and client believe. The comes about from the ultimate SEM demonstrate were utilized to affirm the proposed connections among the factors. The inquire about demonstrate tried

found that the factual esteem for testing coordinated the proposed demonstrate and the observational information. The seen quality calculate specifically impacted seen hazard and client believe. Be that as it may, the figure of seen quality in a roundabout way impacted client dependability by means of client believe. Past examining the relationships, this think about moreover recommends applications for businesses, particularly for electronics items. To upgrade seen quality, seen hazard, and client believe to extend the probability of client devotion. Concurring to the experimental comes about of this think about, companies ought to emphasize their seen quality, seen hazard, and client believe in arrange to promote their client dependability. As already said, obtaining modern clients is both expensive and troublesome in terms of showcasing for the company when the number of clients has come to its crest level.

In arrange to viably impact devotion, it is critical that specialists get it which angles of showcasing contribute most to client discernments and client believe. This investigate considered the connection between factors concerning the consumers' recognition, particularly with respect to green gadgets items. In common, the talk around the impacts of different factors in created nations still has small bolster in Thailand. Future inquire about ought to emphasize the profoundness of the consumers' discernment and incorporate an mindfulness or other variables that influence client devotion to realize diverse targets

➤ **Paper 11 Modeling the significance of social media marketing activities, brand equity and loyalty to predict consumers' willingness to pay premium price for portable tech gadget**

- In order to sustain business operations amid the COVID-19 widespread, about all industries have to be receive online innovation and social media promoting exercises (SMMAs). In connection to convenient tech contraptions in Malaysia have remained rare. and impact on brand value in terms of brand mindfulness (BA) and brand picture (BI) as well as brand dependability (BRL) and eagerness to pay premium cost (WPP) among Malaysian buyers of versatile tech contraptions clients. Five components of SMMAs, specifically excitement (ENT), interactivity (INT), stylishness (TRE), customisation (CUS), and electronic word-

of-mouth (EWOM), were inspected to understand how SMMAAs impact BBA, BBI, BRL, and WPP. A web study was conducted with 1332 Malaysian adolescents who utilized social media stages kept up by versatile tech contraption brands as their promoting methodologies. The assembled information were assessed utilizing auxiliary condition modeling. The study's discoveries can direct versatile tech contraption brands in Malaysia in overhauling and creating the foremost effective methodologies of SMMAAs, which ought to be custom fitted to maximize incomes, indeed amid any emergency period (such as the COVID-19 widespread) when physical showcasing exercises are considered troublesome. SMMAAs are not unused thoughts in promoting, but the concept has ceaselessly advanced and given marketers a new point of view on progressed promoting circumstances that are free of time, area, or industry. The COVID-19 widespread In spite of this disturbance, the financial segment has created satisfactory methodologies to effectively conduct day-to-day operations taking after the fast innovation headways in social media promoting. The current consider analyzed how SMMAAs impact Malaysian consumers' brand value, brand dependability, and eagerness to pay premium cost for convenient tech contraptions. SMMAAs empower marketers to specifically interface with customers and request consumers' input. In spite of their endeavors, SMMAAs have not continuously been fruitful for numerous brands due to the wasteful utilization. Brands can construct solid brand value and brand dependability by means of SMMAAs by effectively cultivating amusement, customization, stylishness, and favorable electronic word-of-mouth. Delightful and genuine brand interest through SMMAAs may make impressive brand esteem and persuade shoppers to pay a premium cost for the brand. Tending to some distinguished impediments, this consider displayed a few proposals for future investigate. Firstly, as as it were adolescents were overviewed in this ponder, the current study's discoveries were not generalized to the generally populace of Malaysian shoppers of versatile tech contraptions. More ponders with a bigger test estimate and differing populaces may offer assistance generalize the proposed system. Besides, the current ponder connected a cross-sectional inquire about plan, which constrained the controllability of in secret heterogeneity and denied a strong establishment for illustrating causation. It is prescribed to conduct a longitudinal consider to plan, create, and evaluate variable courses of action more successfully utilizing long-term information. At long last, the current consider centered on

a specific segment and a number of components of SMMAAs. It is suggested for future investigate to concentrate on other businesses and incorporate other potential variables to pick up comprehensive understanding on the impacts of SMMAAs.

➤ **Paper 12 Impact Of E-Service Innovation On Brand Equity And Customer Loyalty In Samsung International Corporation**

The new technologies compete with other strategies to meet the requirements of customers and give development in modern administrations and make unused challenges for benefit suppliers who offer their customer's tall quality and customized administrations. companies that offer recognized and valuable administrations to customers have more steadfast clients instead of their competitors. Understanding the affect of customer reaction to innovations on their devotion is pivotal for benefit suppliers within the field of advanced items. The point of this ponder is the examination of the affect of Development in Electronic Benefit on brand value and client devotion in Samsung Universal Enterprise. In this respect, information from 384 clients of Samsung portable phones who have utilized the administrations of this company was collected and tried through basic condition modeling. The discoveries of the ponder affirmed the affect of customized administrations and innovation administration on brand value, whereas coordinate affect of benefit development on brand value was not found critical. Positive affect of innovation leadership and brand value on client loyalty was too endorsed.

Conclusion of the primary speculation "Customization of e-services encompasses a coordinate affect on brand equity". Customization may be a technique that permits clients to adjust their items and administrations in understanding with their inclinations. The customization emphasizes activities radiating from clients on administration of the basket of administrations that contrast from the extreme personalization concept that centers on client dynamic proposals. Clients can advantage from customization more than personalization since this operation makes more agreement between the wants and administrations. Customization is considered as a sign of regard to their clients that increments understanding client esteem of their administrations. In this manner, customization can have a positive impact on brand value.

Conclusions of the moment speculation "Imaginative e-services contains a coordinate affect on brand equity". The moment speculation is the Inventive e-services variable affect on brand value. Agreeing to insights result, the affect of Imaginative e-services on brand value is rejected i.e. Agreeing to the collected information; the service innovation has not a critical affect on brand value. Individuals who have the control to be dynamic and inventive and seem advance change ought to be supported. Talented and experienced individuals with modern advancements are considered a saint

The third theory "Innovation administration encompasses a coordinate affect on client dependability". The affect of changing innovation leadership is affirmed .Innovation administration specifically influences dependability through leading-edge instruments. innovation authority contains a positive affect on dependability since the innovation is promoted by a company ahead of the other competitors. As a result, Samsung ought to have special innovations within the versatile phone advertise some time recently its competitors to hold their faithful clients conjointly included unused steadfast clients to its clients.

Conclusion of the Fourth Speculation "Brand value features a coordinate affect on client loyalty". According to insights, the variable Brand value affect on client devotion is coordinate and noteworthy. And the fourth theory is affirmed. So each one unit alter in brand value changes client devotion, and it implies that faithful clients will welcome the brand equity. The comes about appeared that the higher the brand value leads to the client seen esteem of items or administrations of the brand increasingly. In reality, portion of the research-marketing on brand value claimed that brand value features a positive impact on devotion. Fruitful showcasing exercises such as quality assurance, estimating and promoting can be utilized to form higher brand value that in generally these comes about can be combined to improve dependability.

➤ **Paper 13 Exploring the Relationship between Customer Loyalty and Financial Performance of Banks: Customer Open Innovation Perspective**

- In the age of innovation, persistent development is the extreme witticism of the budgetary segment to attract clients. Firms within the money related division must be inventive in terms of benefit quality and operational execution to get client dependability and pick up

money related solidness. The consider moreover investigates whether the benefit qualities have any affect on client devotion. The consider employments both essential and auxiliary information to conclude the inquire about targets. A study of 356 surveys was carried out among the clients of the chosen Islamic banks of Bangladesh to assemble data with respect to client benefit quality and client devotion, whereas monetary execution information were gotten from the yearly reports. Besides, the consider takes after the SERVQUAL model's five measurements (tangibles, sympathy, affirmation, unwavering quality, and responsiveness) to decide the benefit quality of Bangladeshi Islamic Banks. Thorough factual methods, counting exploratory calculate investigation, unwavering quality testing, and relapse examination were utilized to examine the theory.

- The observationally records a emphatically noteworthy affect of benefit quality (tangibles, compassion, unwavering quality, and responsiveness) on client devotion, whereas affirmation appears an inconsequential relationship. The consider does not discover any critical relationship between client devotion and the monetary execution of Bangladeshi Islamic Banks. The discoveries of the think about significantly signify that the monetary execution of Bangladeshi Islamic Banks generally depends on numerous other monetary and non-financial variables, instead of client loyalty. The consider comes about were that client open development (i.e., quick exchange, virtual technology, sufficient ATM booths, on halt benefit, security, online exchange, globalization offices) within the line of the SERVQUAL demonstrate had a noteworthy affect on client devotion. Furthermore, in case organizations at first make a add up to quality control system to adjust to the SERVQUAL demonstrate, a not too bad technique for the execution of client open development can be finished. the more loyal the client is, the higher the monetary performance is accomplished, since steadfast clients tend to form tedious buys, which lead to an increment within the budgetary execution of the firms. Client dependability increments income and long-time connections with companies. Islamic banks take after Shari'ah compliance that produces them more mindful and caring to clients. In Bangladesh, Islamic banks give administrations to their clients as per their intrigued which suits them best. Additionally, the customers perceive Islamic banks' workers as caring and mindful. The result sets that Islamic banks in Bangladesh fizzled to win believe from their clients. Islamic banks' customers had trouble accepting within the banks' administrative approach over security issues, like

licking individual data, the government's later intercession on Ismail bank administration In this manner, future considers may consider the complete keeping money division of the nation, beside client fulfillment and Shari'ah compliance points of view taking after multidimensional and reexamined time-period approaches

➤ **Paper 14 Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil**

- The reason of this article is to analyze the relationship between a brand's believe in customer choices and its upkeep over time in a retail chain in northern Brazil known as Bemol. The test comprises of 210 respondents, clients of Bemol, and the strategy utilized could be a demonstrate of basic conditions. The created show comprises of 22 factors, isolated into three builds: believe, dependability and brand. The results appear the significance of believe within the utilization choice, as well as devotion, relationship and fulfillment.
- Believe and devotion lead to brand connections, which is why supervisors must pay extraordinary consideration to the components to be given to their clients so that this group of three can be confirmed. Commercial brands promoted to the open ought to consider actuating solid sentiments towards the brand as an critical step in advancing client fulfillment and dependability. The brand impacts the seen quality, reasonable cost and buyer devotion, hence changing the seen esteem of a item. In interest of this objective, a test of 210 clients of the Bemol chain of stores was utilized. The most abilities that customers connect significance to in making brand dependability are: feeling that store workers are fulfilled in providing good benefit (Faithful Benefit), being treated way better The prerequisites for buyer believe are: believe/trust within the brand (Believe Believe) and feel secure in buying from the brand since the company acts truly (Trust_Hon). On the off chance that the client is faithful to the brand, they will suggest it to family and companions (Brand_Recom). The environment of the commercial foundation and the presentation of the items (Loyal_Comf) is the figure that shoppers deliver less significance to in making brand dependability. The slightest imperative components for customer believe and client devotion to the brand are the quality of the items advertised (Trust_Quali) and the interaction that the brand carries out with clients (Brand Connected).

In brief, there are commonsense suggestions that develop from this examination. Believe and devotion lead to brand devotion, which is why directors must pay extraordinary consideration to the variables to be given to their clients so that this group of three can be confirmed.

- Solid sentiments towards the brand as an imperative step in advancing customer satisfaction and dependability. A brand for which the customer sustains solid sentiments will facilitate and potentiate positive behaviors within the long term. The gotten comes about raise extra questions for future investigate. Within the current advancement of society, the worldwide showcase and the web age, online shopping is developing quickly, subsequently the ought to analyze components related to this shopping medium. Given the incalculable alternatives accessible to any shopper through a press, one can address whether the long-term client is steadfast to a physical store or to the brand. The modern reality raises questions that merit future examination, in this way contributing to the techniques of companies.

➤ **Paper 15 Implementing Open Innovation Using Quality Management Systems: The Role of Organizational Commitment and Customer Loyalty**

Open innovation contributes to serving the customers of organizations with higher quality, as the customers become an active part of the innovation process. A successful solution for implementing open innovation can be achieved if organizations first create a total quality management (TQM) culture and then build on this foundation an ISO 9004:2018.

The success of a quality management system depends first and foremost on the attitudes of the stakeholders, and the importance of technological and other conditions is only secondary. The goal in developing a successful philosophy of TQM is to build and sustain the leaderships' and employees' commitment, while the key to the success of ISO 9004:2018 is to establish and maintain the employees' commitment and customer loyalty. The case study presented in this article demonstrates the need to increase the affective and normative commitment of leaders and employees in TQM, and after its implementation, there is a need to increase the employees' continued commitment and customer loyalty in

ISO 9004:2018 in order to succeed in quality management systems and open innovation. The results show that introducing the TQM and the ISO 9004:2018 standards one after the other, and operating both, may effectively support open innovation. All types of employee commitment are needed to achieve this, but these commitment dimensions need to be targeted by management. In the future, it is also advisable to investigate the relevance of the results by quantitative methods.

➤ **Paper 16 The Role of Multichannel Integration, Trust and Offline-to-Online Customer Loyalty towards Repurchase Intention: an Empirical Study in Online-to-Offline (O2O) e-commerce**

An experimental ponder in Berrybenka appears that; 1) multichannel integration incorporates a significant influence to offline devotion; 2) multichannel integration features a significant influence to online devotion; 3) believe includes a critical impact to online loyalty; 4) believe features a noteworthy impact to offline dependability; 5) offline devotion contains a noteworthy impact to repurchase purposeful; 6) online dependability incorporates a critical impact to repurchase deliberate. These days, the competition between design retail businesses is very tight. For companies, they ought to do an advancement for their execution. Particularly on their online devotion, since this investigate appeared that most of the clients who as of now obtained in Berrybenka were favoring to purchase offline. Berrybenka was an online-fashion company, so in the event that their online dependability didn't have a critical affect on their client, how can they compete with the other competitor. Impediments of this inquire about are as takes after: The test of this investigate as it were limits to Berrybenka online and offline clients who have as of now obtained in Berrybenka and the variables as it were constrain to a few components in O2O procedure. Based on these discoveries that investigate the results of multichannel integration, encourage inquire about may investigate the forerunners of multichannel integration that still has restricted dialog in data framework writing

➤ **Paper 17 Determinants of Mobile Commerce Customer Loyalty in Malaysia**

Asia's developing markets are balanced for unstable computerized development. With the fast selection of the Web and the familiarization of shoppers with versatile gadgets, the portable commerce advertise is set to ended up one of the foremost promising and profitable development markets. Hence, this paper points to bridge the hole by examining the components that influence versatile commerce client devotion in Malaysia by consolidating e-service quality models and relationship quality hypotheses within the setting of versatile commerce. Particularly, the objective of this think about is to look at the connections between e-service quality measurements of effectiveness, framework accessibility, fulfillment and security, and relationship quality measurements of fulfillment, believe and commitment with client dependability in portable commerce administrations. Online study strategy was utilized for information collection. Out of the 300 surveys dispersed, 214 were completed and returned, yielding a reaction rate of 71.3 percent. Information were hence analyzed utilizing the Basic Condition Modeling (SEM) strategy. The inquire about discoveries contributed essentially in filling up the information crevice with respect to the determinants of client devotion in portable commerce administrations. The consider may help portable commerce benefit suppliers.

The discoveries of this consider uncovered that effectiveness, framework accessibility, fulfillment, security, fulfillment, believe and commitment are the components that impact m-commerce client dependability in Malaysia, specifically or by implication. Interests, productivity has the most grounded impact on fulfillment, which in turn influences client dependability. In expansion, this inquire about gives important information and data to m-commerce retailers and benefit suppliers to construct m-commerce client devotion in Malaysia.

➤ **Paper 18 Relations between customer engagement into value creation and customer loyalty**

Under modern showcase conditions, client engagement into esteem creation is recognized as a calculate that produces it conceivable for companies to outlive the competition. The point of this article is to uncover the relations between client engagement into esteem

creation and customer loyalty. Considering the fragmentary nature of thinks about performed within the field, based on the comes about of writing investigation, a conceptual show of relations between client engagement into esteem creation and devotion is developed. Relations between client engagement into esteem creation and client dependability are analyzed in an coordinate's way, i.e. through coordinate and backhanded joins between the two develops.

The conceptual show of relations between client engagement into esteem creation and client devotion created on the premise of writing examination incorporates middle builds that decide the relations, which permits us to analyze the relations in a coordinate's way, unfurling both coordinate and circuitous relations between the two builds. The show does not incorporate components that condition client engagement into esteem creation. Additionally, the impact of other clients on engagement into esteem creation and its relations with client devotion and halfway factors isn't assessed. At last, the demonstrate does not involve the components that direct client fulfillment with their engagement into esteem creation (the results of the method). In spite of the said confinements, the conceptual inquire about show may be considered to be a adequate premise for building experimental inquire about instrument

➤ **Paper 19 The influence of customer satisfaction, switching cost and trusts in a brand on customer loyalty - the survey on student as im3 users in Depok, Indonesia**

- In arrange to outlive within the tight competition, many cellular suppliers have an enormous exertion to preserve client devotion. This investigate endeavored to analyze the impact of client fulfillment, exchanging fetched, and believe in a brand towards client devotion mostly and at the same time. The investigate strategy was graphic investigation by the different relapse examination. The information was compiled by disseminating surveys to 100 respondents of youths in Depok Area, a suburb close Jakarta as Indonesia capital city. Youths where the most target of the cellular provider's advertise offers. The result appeared that customer fulfillment and exchanging taken a toll had a critical impact on client devotion. In any case, the believe within the brand had no noteworthy impact on

client dependability. Besides when tried at the same time, the client fulfillment, exchanging cost, and believe in a brand has impact on the client dependability. Based on the examination conducted in this consider may be summed up that in case the variable of client fulfillment and the exchanging taken a toll variable expanded, the client devotion would increment. The increment of believe within the brand would have no impact on the client dependability. Administrative suggestions Based on the investigate result there were three administrative suggestions for the company. To begin with, improving the client devotion through client fulfillment client fulfillment ought to be carried on, for examples by giving offices that meet the client desires, giving more outlet for guaranteeing the coordinate accessibility of administrations, as well as taking after up complaints for the clients. Moment, client dependability can be upgraded through progressed exchanging fetched, for case fortifying the flag, expanding the openness of the web benefit, reinforcing the particular community program for IM3 clients. Third, upgrading client dependability through believe within the brand might be created by enacting the development of IM3 items, making social holding through creating brand community, holding occasions and sponsorship, and building joining forces programs with banks for the money related interpretation openness.

➤ **Paper 20 Customer's Loyalty effects of CSR Initiatives**

Given the developing significance of social duty within the retail keeping money industry, in Malaysia, it remains basic for the managing an account industry to get it social duty as the determinant of customers' devotion. This considers points to underline the impacts of client centric, morals, green environment, and magnanimous on client dependability. Investigation on 257 usable surveys found client centric has the most noteworthy impact on retail keeping money industry whereas magnanimous is the slightest impacting figure on dependability. The discoveries of this consider moreover give a few other administrative implications for CSR procedure within the monetary institution industry. Firstly, in spite of the accentuation by numerous businesses on the green environment activities, its part as the separation and competitive advantage strategies cannot be neglected. The money

related teach have to be ceaselessly give productive and solid administrations to the clients by having more competent and well-presented workers to upgrade customers' encounters.

The significance of client centricity to the monetary institution is clear since it can make wealthy encounters for the customers, which play a pivotal part in building or creating customer's devotion. Furthermore, since of the dynamism of the budgetary institution industry, banks should take a energetic see of shopper behavior. This ponder appears the imperative part of client centric, green environment, morals, and magnanimous within the devotion relationship. This consider includes to the unused body of information on dependability as the result of the think about appears that the customer's devotion expands well past the issues of items and administrations. It can be concluded that clients are likely to continue having the benefit from a budgetary institution, which they see as doing the proper thing and socially centered. It is, in this manner, basic for the budgetary educate to function their businesses within the legitimate way.

4. RESEARCH METHODOLOGY

1. **Primary data** – will be collected through questionnaire of 100 responses minimum will consist 20 personal feedbacks from people
2. **Secondary data** – Though articles and research a papers
3. In this study the following data following tests will be used
 - A. **Correlation** It refers to the statistical relationship between two entities. In other words, it's how two variables move in relation to one another.
 - B. **Chi square** - It is used to determine whether there is Significant difference between the expected frequencies and the observed frequencies in one or more categories.
 - It is also used to test the goodness of fit of a distribution of data.
 - C. **Cronbach** - Most commonly used to measure internal consistency, commonly used when you have multiple Likert scale questions in a survey/questionnaire from which you want to know whether the scale is reliable or not.

- D. **Reliability** - it is a degree to which test scores for an individual test taker or group of test takers are consistent over repeated applications. No psychological test is completely consistent.

5. RESEARCH OBJECTIVES

1. To understand Goan electronic consumer goods market and to study the determinants of customer loyalty in electronic consumer market in Goa and Which company products acts the best in loyalty programs
2. To understand which company's products are mostly preferred by people living in Goa?
3. To understand how much a consumer is loyal towards the brand and effectiveness of company's product and to enhance the loyalty programme.

6. RESEARCH GAP

- The given 20 papers literature review gives a clear idea of customer loyalty research done on **bank loyalty systems, sportswear loyalty and many more** .
- But there is no such research done on customer loyalty on electronic consumer goods in goa
- **So this study and research will differ from other studies as it will measure the behavior of people staying in Goa on following parameters of product quality, service quality, people's perception on electronic industry as a whole. And how they can improve on their loyalty programs. This will be my research gap.**

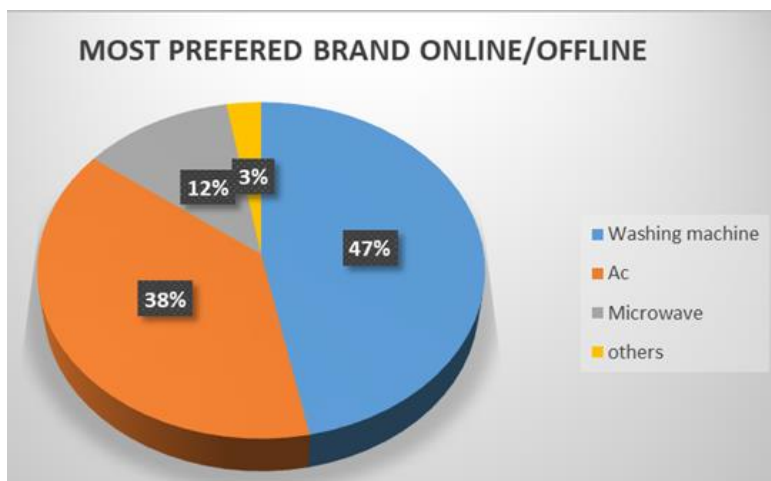
7. DATA ANALYSIS AND DISCUSSION

Gender		Frequency	Percent
	Male	54	48.2
	Female	55	49.1
	Total	109	97.3
Location			
	North Goa	66	58.9
	South Goa	43	38.4
	Total	109	97.3
Age	18 - 25	30	26.8
	25 - 35	30	26.8
	35 - 45	36	32.1
	45 - 55	10	8.9
	55 - and above	3	2.7
	Total	109	97.3
Education qualification	Higher secondary	3	2.7
	Graduate	66	58.9
	Post graduate	29	25.9
	PHD	5	4.5
	Diploma	6	5.4
	Total	109	97.3
Monthly income	Below 10000	10	8.9
	10000 - 50000	50	44.6
	50000 - 100000	23	20.5

	Above 100000	8	7.1
	Prefer not to say	18	16.1
	Total	109	97.3
Where do you mostly shop electronic consumer household items?			
	Offline stores	103	92
	Online platforms	6	5.4
	Total	109	97.3
Which product do you prefer buying online/offline?			
	Ac	42	37.5
	Washing machine	51	45.5
	Microwave	13	11.6
	Others	3	2.7
	Total	109	97.3
Which brand do you have the most electronic household items?			
	IFB	51	45.5
	SAMSUNG	17	15.2
	LG	36	32.1
	WHIRLPOOL	4	3.6
	OTHERS	1	0.9
	Total	109	97.3
For how long have you been the customer with your brand ?			

	Less than 1 year	4	3.6
	1 - 2 years	16	14.3
	2 - 3 years	37	33
	More than 3 years	52	46.4
	Total	109	97.3
What attracted you the most to buy this product?			
	offers	13	11.6
	marketing campaigns	14	12.5
	Rewards	8	7.1
	Positive word of mouth by old customers	30	26.8
	offline store experience	15	13.4
	Online customer care service	5	4.5
	All of the above	24	21.4
	Total	109	97.3
What aspects of this products you were most satisfied with ?			
	Quality	36	32.1
	Colour	10	8.9
	Features	30	26.8
	Packaging	6	5.4
	Designs and shape	19	17

	Convenience	8	7.1
	Total	109	97.3



Gender wise Brand comparison

		IFB	SAMSUNG	LG	WHIRLPOOL	OTHERS	Total
Gender	Male	20	8	22	3	1	54
	Female	31	9	14	1	0	55
Total		51	17	36	4	1	109

8. PROJECT FINDINGS

➤ IFB [51 RESPONDED]

- In the survey carried out by me I could get all together 110 responses across Goa. Some were from north goa and some from south goa. I could observe that IFB has the highest number of customers and most people prefer IFB products over other brands keeping the other factors in mind such as offline or online, offers, and parameters such as product quality and service quality, electronic household home appliances as whole. we could see IFB had higher % in all the questions.

➤ LG [36 RESPONDED]

- I could observe that after IFB the second highest is LG from north goa 25 and south goa 11 keeping the other factors in mind such as offline or online, offers, and parameters such as product quality and service quality, electronic household home appliances as whole. we could see that LG was second in %.

➤ SAMSUNG [17 RESPONDED]

- I could observe that after IFB and LG on third is Samsung from north goa 11 and south goa 6. keeping the other factors in mind such as offline or online offers, and parameters such as product quality and service quality, electronic household home appliances as whole. we could see that SAMSUNG was third in %.

➤ WHIRLPOOL [4 RESPONDED]

- I could observe that after IFB , LG,SAMSUNG we can see that whirlpool is on lowest with 4 responses from north goa 1 south goa 3 keeping the other factors in mind such as offline or online offers, and parameters such as product quality and service quality, electronic household home appliances as whole. we could see that WHIRLPOOL was fourth in %.

➤ **OTHERS [1]**

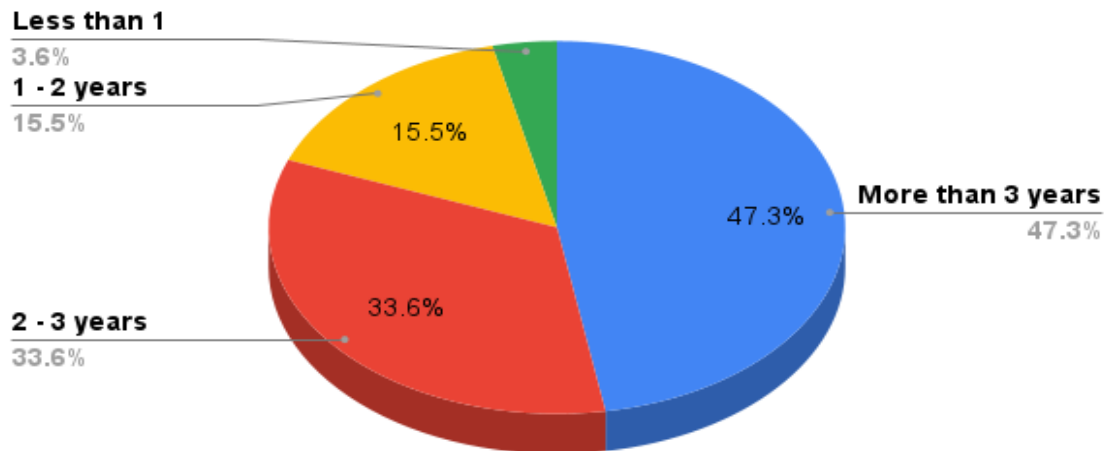
- Were LLOYD brand only 1 vote from south goa.

		Which brand you have the most electronic house holds items?					Total
		IFB	SAMSUNG	LG	WHIRLPOOL	OTHERS	
Location	North Goa	29	11	25	1	0	66
	South Goa	22	6	11	3	1	43
Total		51	17	36	4	1	109

1. From the 110 responses we can see that 51 people have voted for IFB product as Which brand you have the most electronic household's items.

- **IFB** we can see most people in Goa have IFB. For IFB 29 people voted from North Goa and 22 from South Goa.
- **LG** we can see out of 36 people most of them have voted as north goa 25 and south goa 11.
- **SAMSUNG** we can see out of 17 people have voted from north goa 11 and south goa 6
- **WHIRLPOOL** we can see out of 4 from north goa 1 south goa 3

For how long you have been the customer with your brand



2. For How long you have been a customer with your brand most

- People at **IFB** were for more than 3 years, count of 17 and rest were ,11 were for 1- 2 years and 2 for less than one years.
- **LG** were for more than 3 years, count of 22, 2- 3 years count was 12,1-2 count was 2 ,less than 1 was 0.
- **SAMSUNG** more than 3 years count was 10,2 -3 years count was 3,1-2 years 3 ,less than 1 year was 1.
- **WHIRLPOOL** were more than 3 years count was 2,2 -3 years count was 1,1-2 years 0 ,less than 1 year was 1.
- **OTHERS [LLOYD]** were at more than 3 years count 1 rest all aspects 0.

What attracted you the most to buy this product
responses

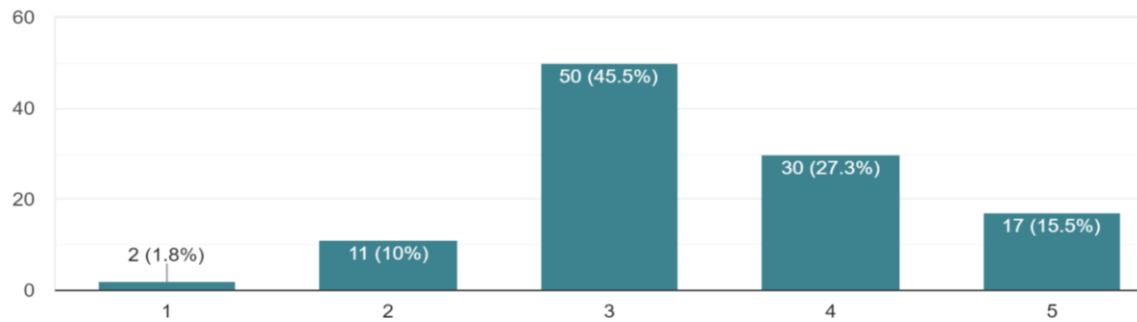


3. What attracted you the most to buy this product

- IFB 10 for positive word of mouth, 3 for rewards, 3 online customer service, 6 offline store experience, 3 offers, 8 marketing campaigns and 10 all of the above.
- LG 11 for positive word of mouth, 4 for rewards, 2 online customer service, 4 offline store experience, 3 offers, 4 marketing campaigns and 8 all of the above.
- SAMSUNG 6 for positive word of mouth, 1 for rewards, 0 online customer service, 1 offline store experience, 2 offers, 2 marketing campaigns and 5 all of the above.
- WHIRLPOOL 2 for positive word of mouth, 0 for rewards, 0 online customer service, 0 offline store experience, 1 offers, 0 marketing campaigns and 1 all of the above.
- OTHERS[LLOYD] 0 for all parameters

. The products of this brand are expensive compared to its competitors in market?

) responses

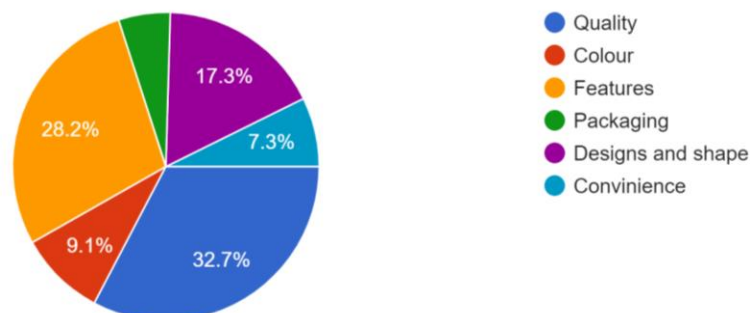


4. The products of this brand are expensive compared to its competitors in market

- **IFB** 10 People voted for neutral, 11 for agree, 1 for strongly disagree, 5 for strongly agree, 2 for disagree this shows people views on IFB as expensive is neutral. And 11 agree.
- **SAMSUNG** People voted for 6 neutral, 6 for agree, 0 for strongly disagree, 2 for strongly agree, 3 for disagree
- **LG** People voted for 19 neutral, 8 for agree, 1 for 1 strongly disagree, for 2 strongly agree, 6 for disagree
- **WHIRLPOOL** People voted for 4 neutral, 0 for agree, 0 for strongly disagree, 0 for strongly agree, 0 for disagree
- **OTHERS** 1 for neutral keeping all the aspects as 0.

. What aspects of this products you were most satisfied with ?

responses

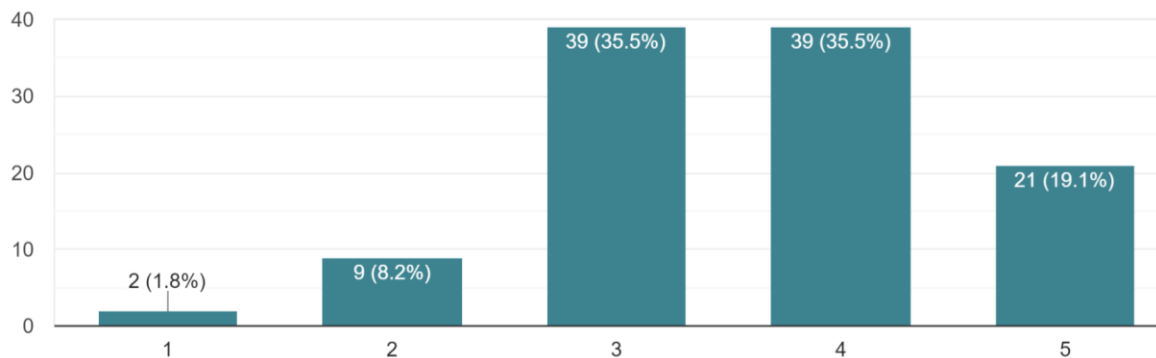


5. What aspects of these products were you most satisfied with ?

- **IFB** 5 people have voted for color,3 with convenience,10 people with designs and shape,15 with features, 4 for packaging, and 14 with quality.
- **LG** 4 people have voted for color, 4 with convenience,5 people with designs and shape,9 with features,1 for packaging, and 13 with quality.
- **SAMSUNG** 1 people have voted for color,1 with convenience,3 people with designs and shape,4 with features,1 for packaging, and 7 with quality.
- **WHIRLPOOL** 0 people have voted for color,0 with convenience,1 with designs and shape, 2 with features,4 for packaging, and 1 with quality.
- **OTHERS[LLOYD]** 1 for quality and other aspects as 0.

. Would like to make a repurchase products from this company?

) responses

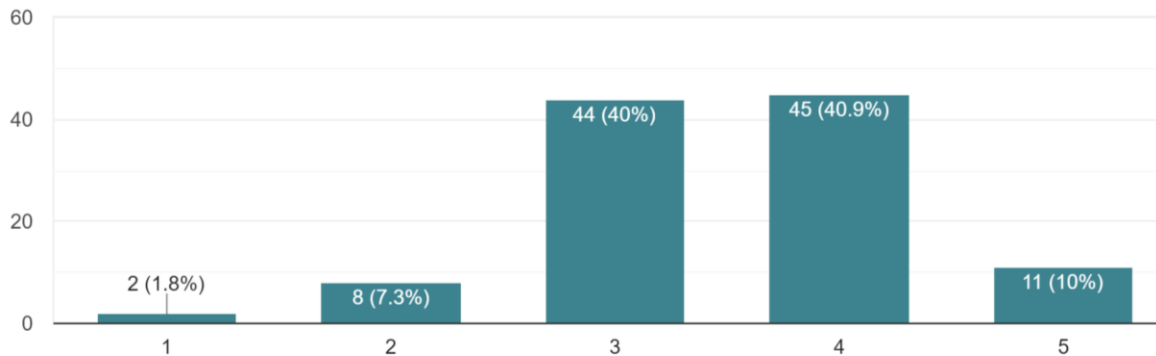


6. I Would like to repurchase products from this company?

- **IFB** counts as 0 strongly disagree, 3 disagree, 21 neutral, 17 agree, 10 strongly agree
- **LG** counts as 1 strongly disagree, 6 disagree, 12 neutral, 13 agree, 4 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 0 disagree, 6 neutral, 6 agree, 5 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 0 neutral, 3 agree, 1 strongly agree
- **OTHER[LLOYD]** strongly agree keeping other factors as 0.

. I would accept a reasonable price rise, because this brand provides match my expectations

l responses

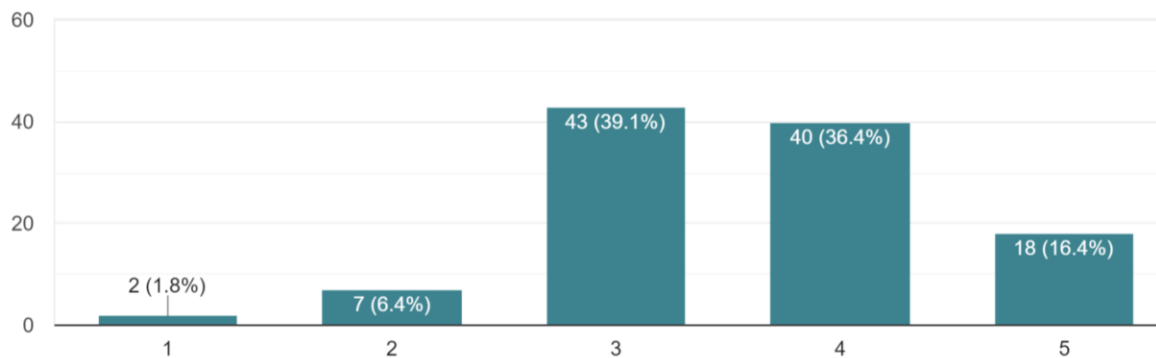


7. I Would accept a reasonable price rise, because this brand provides match my expectations

- **IFB** counts as 1 strongly disagree, 4 disagree, 18 neutral, 21 agree, 7 strongly agree
- **LG** counts as 0 strongly disagree, 4 disagree, 16 neutral, 14 agree, 2 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 0 disagree, 7 neutral, 8 agree, 2 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 3 neutral, 1 agree, 0 strongly agree
- **OTHERS [LLOYD]** Strongly disagree as 1 and keeping other factors as 0.

. Are you satisfied with the service delivery of this company

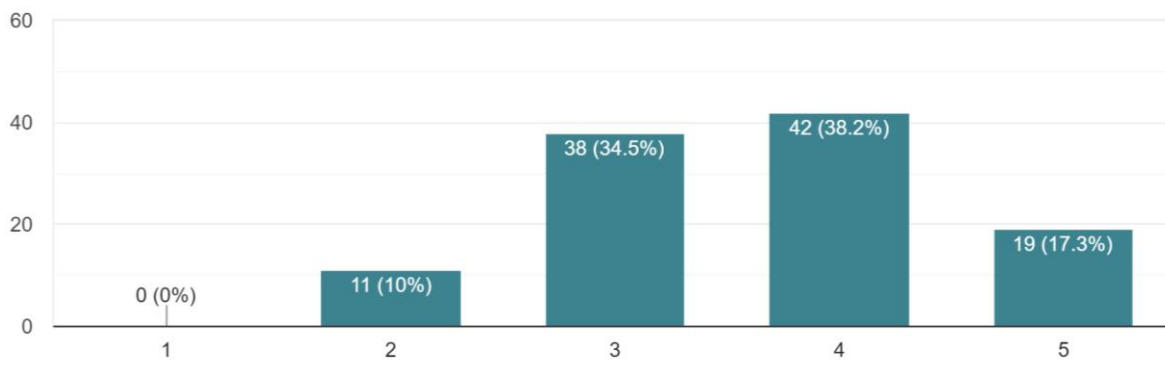
l responses



8. Are you satisfied with the service delivery of this company

- **IFB** counts as 1 strongly disagree, 4 disagree, 17 neutral, 17 agree, 12 strongly agree
- **LG** counts as 1 strongly disagree, 1 disagree, 18 neutral, 15 agree, 1 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 2 disagree, 6 neutral, 6 agree, 3 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 2 neutral, 1 agree, 1 strongly agree
- **OTHERS [LLOYD]** 1 agree keeping other factors as 0.

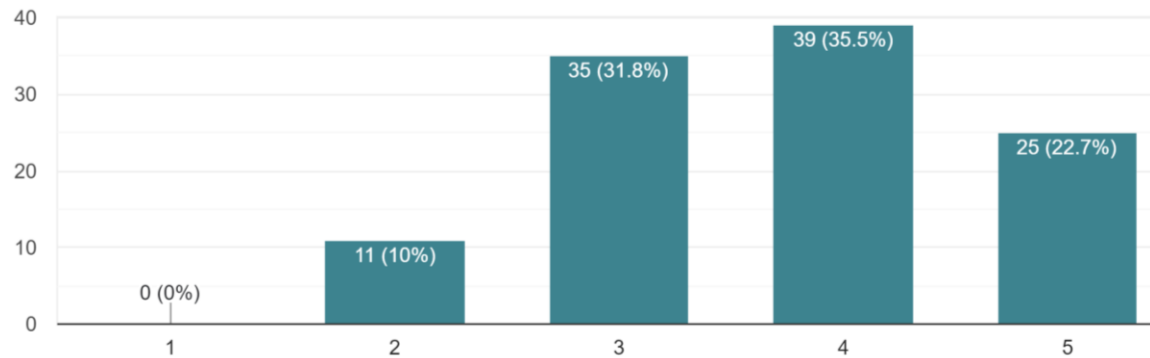
The employees are polite , courteous and respectful while talking to customer on call responses



9. Employees are polite, courteous and respectful while talking to customer on call

- **IFB** counts as 0 strongly disagree, 4 disagree, 15 neutral, 19 agree, 13 strongly agree
- **LG** counts as 0 strongly disagree, 5 disagree, 14 neutral, 14 agree, 3 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 2 disagree, 6 neutral, 7 agree, 2 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 3 neutral, 1 agree, 0 strongly agree
- **OTHERS [LLOYD]** agree as 1 keeping other factors as 0.

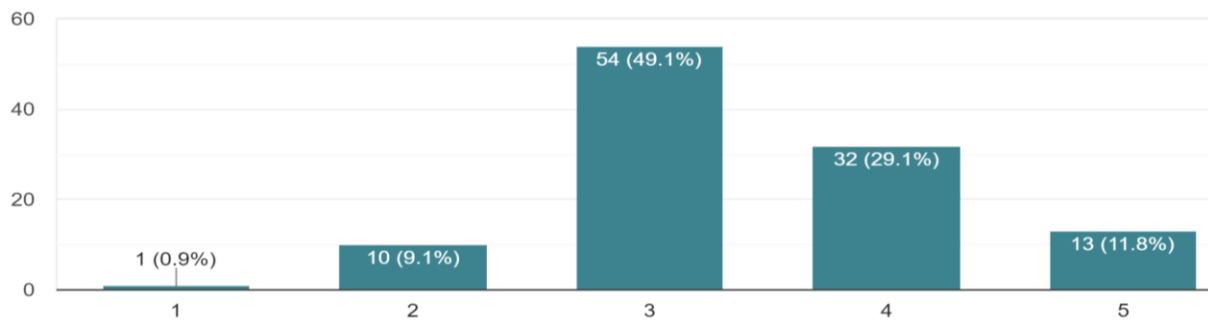
. The service team puts In efforts to understand my needs and solve my doubts
responses



10. The service team puts in efforts to understand my needs and solve my doubts

- **IFB** counts as 0 strongly disagree, 2 disagree, 17 neutral, 17 agree, 15 strongly agree
- **LG** counts as 0 strongly disagree, 7 disagree, 13 neutral, 12 agree, 4 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 2 disagree, 2 neutral, 8 agree, 5 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 2 neutral, 2 agree, strongly agree
- **OTHERS [LLOYD]** counts as 1 as neutral keeping factors as 0.

. The company is different from its competitors
responses



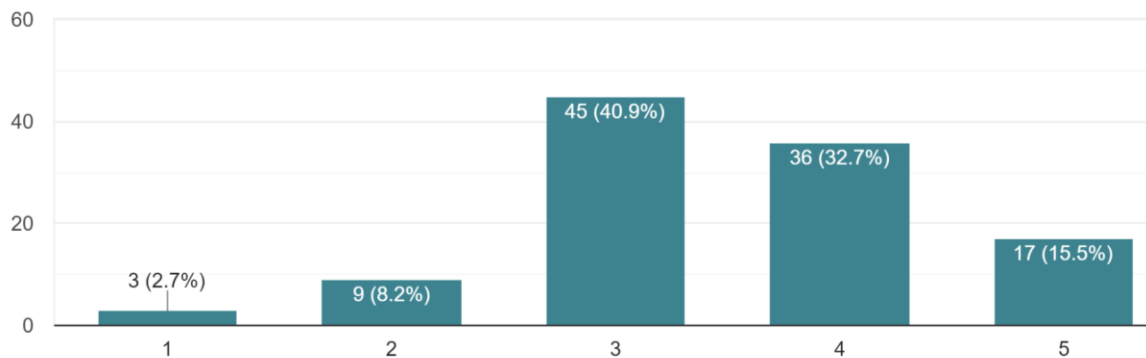
11. The company is different from its competitors

- **IFB** counts as 0 strongly disagree, 3 disagree, 21 neutral, 18 agree, 9 strongly agree
- **LG** counts as 1 strongly disagree, 4 disagree, 20 neutral, 9 agree, 2 strongly agree
- **SAMSUNG** counts as 0 strongly disagree, 3 disagree, 8 neutral, 4 agree, 2 strongly agree

- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 4 neutral, 0 agree, 0 strongly agree
- **OTHERS [LLOYD]** only 1 as agree keeping other factors as 0.

1. In comparing on going brands I know the company is growing in popularity

Responses

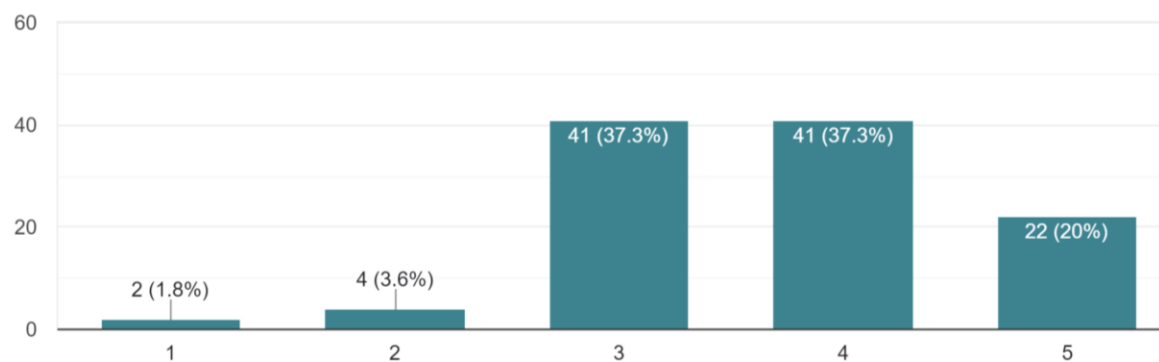


12. In comparing on going brands, I know the company is growing in popularity

- **IFB** counts as 0 strongly disagree, 2 disagree, 19 neutral, 18 agree, 12 strongly agree.
- **LG** counts as 1 strongly disagree, 3 disagree, 18 neutral, 11 agree, 3 strongly agree
- **SAMSUNG** counts as 1 strongly disagree, 3 disagree, 5 neutral, 6 agree, 2 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 1 disagree, 3 neutral, 0 agree, 0 strongly agree
- **OTHERS [LLOYD]** 0 strongly disagree keeping other factors 0.

2. I would recommend others to buy these company's product

Responses

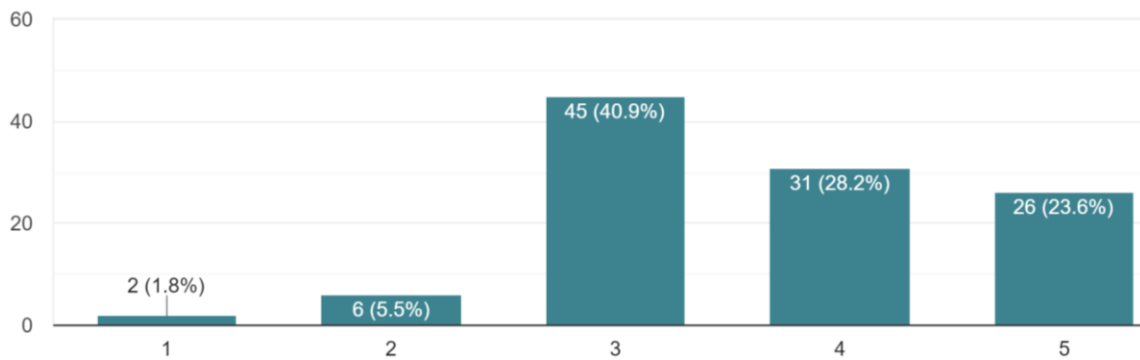


13. I would recommend others to buy these company's product

- **IFB** counts as 0 strongly disagree, 0 disagree, 16 neutral, 21 agree, 14 strongly agree
- **LG** counts as 1 strongly disagree, 4 disagree, 15 neutral, 11 agree, 5 strongly agree
- **SAMSUNG** counts as 1 strongly disagree, 0 disagree, 5 neutral, 9 agree, 2 strongly agree
- **WHIRLPOOL** counts as 0 strongly disagree, 0 disagree, 4 neutral, 0 agree, 0 strongly agree
- **OTHERS [LLOYD]** neutral as 1 keeping other factors as 0 .

I believe using this brand gives me a good status

responses

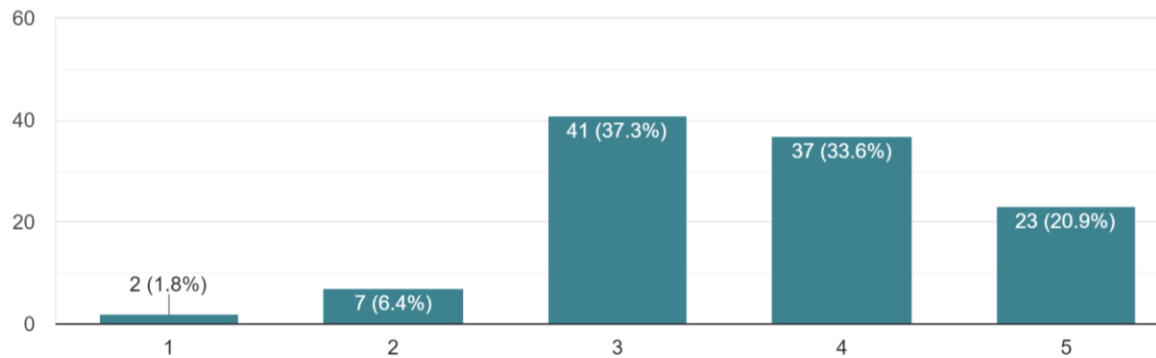


14. I believe using this brand gives me a good status

- **IFB** counts as 0 strongly disagree, 0 disagree, 18 neutral, 16 agree, 17 strongly agree
- **LG** counts as 1 strongly disagree, 5 disagree, 17 neutral, 8 agree, 5 strongly agree
- **SAMSUNG** counts as 1 strongly disagree, 1 disagree, 5 neutral, 7 agree, 3 strongly agree
- **WHIRLPOOL** counts as strongly disagree, 0 disagree, 4 neutral, 0 agree, 0 strongly agree
- **OTHERS [LLOYD]** neutral as 1 keeping other factors as 0

. This brand would be my first choice always !

I responses

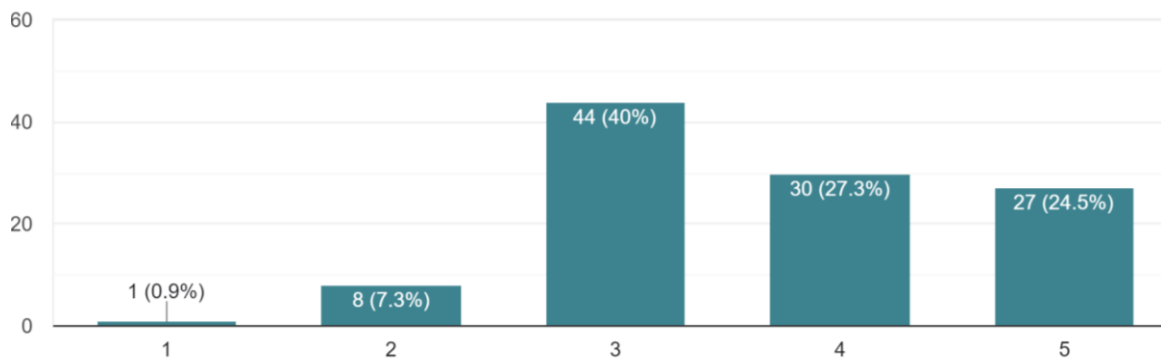


15. This brand would always be my first choice !

- **IFB** 20 voted for agree ,17 as neutral, strongly agree 14,strongly disagree 0,disagree 0
- **LG** 8 voted for agree ,16 as neutral, strongly agree 6 ,strongly disagree 0,disagree 6
- **SAMSUNG** 8 voted for agree ,6 as neutral, 2 strongly agree ,1 strongly disagree ,disagree 0.
- **WHIRLPOOL** 1 voted for agree , 2 as neutral,0 strongly agree ,0 strongly disagree ,1 disagree
- **OTHERS [LLOYD]** 1 for strongly disagree with other factors 0.

I would like to use current brand over other brand

responses



16. I would like to use current brand over other brand

- **IFB** 20 voted to agree,16 strongly agreed people will use the current brand over other brands in the market.
- **LG** 20 voted for agree,6 agree ,6 strongly agree and 4 disagree
- **SAMSUNG** 4 voted for agree,3 strongly agree and 4 disagree, neutral 5,strongly disagree 1
- **WHIRLPOOL** 0 voted for agree,0 agree,0 strongly agree and 0 disagree,4 neutral
- **OTHERS [LLOYD]** Strongly agree as 1 keeping other aspects as 0.

➤ Chi square

- In the table given below we are trying to find relation between monthly income and which brand you mostly prefer
- The Pearson value of chi square is 0.539 which shows there is association but a weak association.

		Value	Asymp. Std. Error	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Phi	.517			.023
	Cramer's V	.259			.023
Interval by Interval	Pearson's R	.059	.097	.616	.539 ^c
Ordinal by Ordinal	Spearman Correlation	-.014	.098	-.143	.886 ^c
N of Valid Cases		109			

➤ **Reliability**

- In the given table below, we can see that the Cronbach alpha should be above .06 of this data the result is given as .921 which says that data is reliable and all the question and responses are proper on point.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.921	12

➤ **Correlation**

- There is no significant correlation between 2 variables In the given below table which is depicting the table of correlations of 2 questions that is products of this brand are expensive compared to its competitors and the company is different from its competitors
- So the t assigned value is less than 0.05 and Pearson value is positive 28.7 %we can say there is a weak association between these two variables [questions]
- **Null hypothesis. We failed to accept the null hypothesis.**

Correlations

		The products of this brand are expensive compared to its competitors in market?	The company is different from its competitors
The products of this brand are expensive compared to its competitors in market?	Pearson Correlation	1	.287**
	Sig. (2-tailed)		.003
	N	109	109
The company is different from its competitors	Pearson Correlation	.287**	1
	Sig. (2-tailed)	.003	
	N	109	109

➤ IFB

- **In the analysis given above** we can see that IFB being at highest score of 51 all the questions given in survey the customers have voted most in NEUTRAL AGREE STRONGLY AGREE scale this shows that the customer is loyal towards IFB their Product quality and service quality has played a positive role in people's life IFBs products have delivered best towards the customers it maybe the service team, or employees all have played a positive role. The product quality is at the best that is the reason people have also voted as they will recommend IFB to others. The quality of product washing machine and Ac and Microwave raw materials used are best at quality. The shape and finish has also played a positive role and also a made in India product. Finally, we can make a conclusion on IFB that it provides the best, acts best in service, delivers the best and goan people are loyal towards IFB and prefer the most IFB products.

➤ LG

- In the analysis given below being at second place with 36 responses in the survey the customers have voted most in Strongly disagree, and less people have voted in strongly

agree and agree. As per the survey we can see that LG has less customers in goa including north and south goa. People aren't happy much, satisfied with product and its service when asked regarding will they recommend others 15 responses were neutral and 11 as agree which says they may or may not recommend when a user gives a statement as neutral it means he is under a doubt in taking decisions, so if the service, product and industry all are not serving customer properly then the factors may appear. By which a customer 100 % agrees to recommend looking at your service and the way you are serving customers. LG should focus on customer and service.

➤ **SAMSUNG**

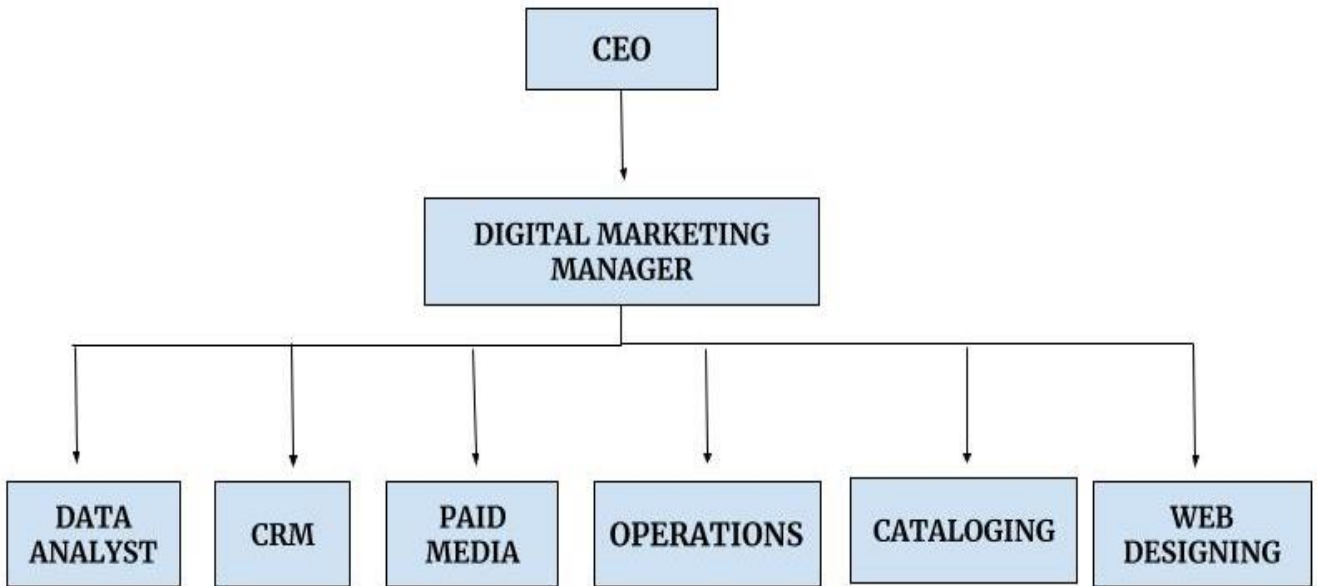
- In the analysis given below, Samsung being at third place with 17 responses clearly shows that in goa people prefer Samsung products very less compared to IFB and LG. including north and south goa. When asked will you recommend people answered 5 neutral and 9 agree.so being low in sales in goa Samsung should focus on marketing campaigns, offers, and try to do something creative where customers get attracted and buy products.

➤ **WHIRLPOOL and OTHERS[LLOYD]**

- In the analysis given above whirlpool being at fourth place and fifth Lloyd where whirlpool neutral were 4 and Lloyd were neutral 1 this shows sales were very poor in goa and the responses which i have received shows that they may have only IFB, LG the most then others.
- If the data was more in numbers it may include other brands as well . But as per my responses all over goa IFB is mostly preferred by people followed by LG . And customers are more loyal in case of IFB as most of the responses are in neutral agree and strongly agree.
- **Customers are happy because they feel it gives them good status and they will recommend to others all aspects are positive hence IFB is caring for its customer and customer is loyal towards IFB.**

9.LEARNINGS DERIVED AND WORK DONE

- During this summer internship at IFB AC plant I was in the Digital Marketing Department.
And my learning were as follows



1. Data Analyst

- Google analytics [tool] is being used, SEO - search engine optimization, Campaign URL builder
- Tracking of customer who has visited organic [company] website through tracking code
- Website orders Traffic [new users or returning users]From entering the website to add to cart and customers who leave the purchase journey in between are tracked.

2. CRM [Customer relation management]

- Maintain a relation with customers by sending them Email, SMS, WhatsApp messages.
- Generate the sales though lead from organic website Customer connect /make them feel special

3. PAID MEDIA

- Generate sales through google ads and increase company's revenue through online mode
Influence sales through physical stores by running campaigns on Google Ads & Meta.
- To get the customer on the company website Attract customers by appearing first on google in the first 4 searches.

4. OPERATIONS

- Coordinating orders through IFB branches Calls, email, query. Solving customer problems /branch problems

5. CATALOGING

- Uploading images and features of products
- The product code and information is given by product team as stock code After uploading all these necessary items the website is kept on staging There is a internal department checking done of specifications
- Final command on actual website live is done by Digital Marketing manager

6. WEB DESIGNING

- Web development To repair and edit the official website of IFB Availability of stock, running a campaign State wise different look of website
- Ex- If Kerala is celebrating onam then people visiting website in Kerala will show up onam related ads and creatives on website. but rest of India the website will be same.

A. Worked on GMB [google my business] data of 600 stores over India and fixed it based on existing pin code, address, new pin code, existing store code, new store code. Through oms data

B. Importance of IP and IP warming up

C. Email, SMS, Whatsapp messages how to improve and why to improve and when to?
[changing creatives, subject lines, to feel customer happy to read rather than skip, and it is done when KYC fill rate is less]

D. IFBs CRM [Customer Relation Management] How IFB makes customer feel special and converts the leads into customer

- E. Why KYC [know your customer / customer onboarding] is done
- F. Why is staging required during product category and specifications editing [replicate of live website where departmental employees can see and change if required before getting live]
- G. Paid media helps IFB to generate sales [Reach more and more people]
- H. Data analytics role in IFB [In terms of decision Making]
- I. Importance of operations [Coordinate with customer and branch]
- J. Website designing [To attract customers + hassle free browsing]

10.RECOMMENDATIONS TO THE COMPANY

[Based on survey research]

- As per the survey conducted responses towards IFB were 51 responses mostly all had voted in the range of neutral, agree and strongly agree
- Customers were loyal and were mostly positive in all the survey questions but some had disagreed and strongly disagree answered by IFB customers
- We could see negative responses were in questions like
 1. In comparing on going brands i know company is growing in popularity [2 Disagree]
 2. The company is different from its competitors [disagree 3]
 3. Employees were polite and courteous and respectful while talking to us on call [Disagree 4]
 4. Are you satisfied with the delivery of this company [1 Strongly disagree and disagree 4]
 5. Would you like to repurchase [disagree 3]
- Above given questions had a neutral voting of from 18 - 21 number of responses
- So, when a user vote neutral it means he is not sure he may or may not buy
- But when a customer buying products says that they disagree and strongly disagree it means somewhere the company is failing to give its service towards the customers.

- Above questions says that IFB have to improve its business in following things such as
 - **Improve Customer Service**
 - **Digital presence of IFB website should be increased compared to competitors**
 - **Product quality and Product variations based on color, features.**
 - **Offline store experience /IFB points**
 - **Faster delivery of products to customers without much delay**
 - Although IFB has a 51 % of market share in Goa which is highest but some aspects are falling apart where if IFB works then those negative responses will change into positive and sales will increase automatically and there will be a repurchase done.
 - Thus, these are the factors that will affect customer loyalty of IFB.

THANKYOU