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MESSAGE FROM THE EDITOR

As we sail through the currents of the digital revolution, this year's journal focuses on how businesses are steering through the AI landscape. The pandemic of 2020 reshaped our world, challenging 'normalcy.' We delve into strategies adopted by organizations amidst this transition. From industries facing hurdles to those thriving, we explore the diverse paths taken. Join us as we uncover growth opportunities spurred by the pandemic and initiatives driving corporate success.

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A STUDY ON PERCEPTION THROUGH STOCK MARKET TRADING AMONGST THE WORKING CLASS WOMEN WITH SPECIAL FOCUS IN MUMBAI METROPOLITON REGION (MMR)

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ABSTARCT

Investing is now the main source of income for young people. Several research studies have been conducted to find out how young people perceive stock market trading. This study looks into the causes of working-class women's low engagement in the Mumbai Metropolitan Region (MMR) in the stock market. Findings reveal a lack of financial literacy, cultural norms, and structural barriers hindering women's interest in stock market trading. The abstract emphasizes the importance of addressing these barriers to promote greater gender diversity and inclusivity within the financial domain, highlighting the need for targeted interventions to empower women and foster their active participation in stock market activities. Through focused investigation, it uncovers factors influencing their engagement, including financial literacy, cultural norms, and structural barriers. The abstract underscores the significance of understanding and addressing these factors to promote greater inclusivity and empower women in financial decision-making, offering insights for tailored interventions to enhance their participation in stock market activities.

KEY WORDS: *Stock Market, Risk Level, Mutual Fund, Long term Investment, Post office investment, Work balance.*

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INTRODUCTION

The landscape of stock market participation has seen a significant shift in recent years, with increasing numbers of individuals, including women from the working class, actively engaging in trading activities. The Mumbai Metropolitan Region (MMR), as one of the financial nerve centers of India, presents a unique backdrop for exploring the perceptions and experiences of working-class women regarding stock market trading.

Traditionally, the stock market has been perceived as a domain predominantly inhabited by men, characterized by its complexity and volatility. However, recent trends indicate a gradual diversification, with more women venturing into this arena. Understanding the perceptions, motivations, challenges, and strategies adopted by working-class women in Mumbai regarding stock market trading is crucial for several reasons.

Firstly, it sheds light on the evolving dynamics of gender roles and financial empowerment within the

working class, particularly in urban centers like Mumbai. Secondly, it provides insights into the factors driving or inhibiting women's participation in the stock market, which could inform policy interventions aimed at fostering greater inclusivity and accessibility. Moreover, delving into the perceptions of working-class women towards stock market trading offers valuable implications for financial literacy programs tailored to this demographic, thereby enhancing their financial decision-making capabilities.

ADVANTAGES OF STOCK MARKET-

- 1) **Potential for High Returns:** In the past, the stock market has outperformed alternative investment options like bonds or savings accounts in terms of returns. Well-chosen stocks have the potential to produce substantial wealth over time.
- 2) **Diversification:** Buying a variety of equities from various sectors and industries on the stock market enables investors to diversify their holdings. Because gains from several investments can offset losses from one investment, diversification helps lower risk.
- 3) **Liquidity:** Since stocks are easily bought and sold on stock exchanges, they are considered highly liquid assets. Investors can easily change their investments into cash if necessary thanks to this liquidity.
- 4) **Accessibility:** With advancements in technology, investing in the stock market has become more accessible to individual investors. Online brokerage platforms and investment apps have lowered barriers to entry, allowing anyone with an internet connection to participate in the market.

DISADVANTAGES OF STOCK MARKET

- 1) **Volatility:** The stock market is inherently volatile, meaning prices can fluctuate significantly in the short term. Investors may experience anxiety and uncertainty as a result of these volatile markets' potential for abrupt swings in investment value.
- 2) **Risk of Loss:** Investing in stocks carries the risk of losing money, especially in the short term. A number of unforeseen factors, including market sentiment, corporate performance, and economic conditions, can affect stock values.
- 3) **Lack of Control:** The daily operations and managerial choices made by the businesses you invest in are mostly beyond your influence as a shareholder. This lack of control can be frustrating for investors who want to influence the direction of their investments,
- 4) **Market Timing:** For most investors, timing the market perfectly is tough, if not impossible. Trying to buy and sell equities in response to transient market swings might result in worse investing choices and underperformance.

REVIEW OF LITERATURE

- 1) Gender Disparities in Stock Market Participation

Research indicates a significant gender gap in stock market participation worldwide, with women being less likely to invest in equities compared to men (Barber & Odean, 2001). Factors contributing to this gap include risk aversion, lower confidence levels, and limited exposure to financial education (Duflo & Saez, 2002). However, recent studies suggest that women's reluctance to participate in the stock market may also stem from systemic barriers such as unequal access to resources and discriminatory practices (Claessens et al., 2007).

2) Perception and Attitudes Towards Stock Market Trading

Understanding women's perception and attitudes towards stock market trading is essential for identifying barriers and opportunities for participation. Research by Gneezy et al. (2003) suggests that women tend to perceive stock market investments as riskier compared to men, leading to lower levels of engagement. However, studies have also shown that financial literacy programs and targeted interventions can positively influence women's attitudes towards investing, thereby increasing their willingness to participate in the stock market (Cole et al., 2011).

3) Financial Literacy and Education Initiatives

Financial literacy plays a crucial role in shaping individuals' investment decisions and behaviors. In the MMR context, initiatives aimed at enhancing financial literacy among working-class women have shown promising results in improving their understanding of investment opportunities and risk management strategies (World Bank, 2019). However, challenges such as language barriers and limited access to formal financial education programs continue to hinder women's ability to engage effectively in stock market trading (Roy et al., 2018).

4) Digitalization and Access to Financial Services

Advancements in technology and the proliferation of digital trading platforms have the potential to democratize access to the stock market. In the MMR, initiatives such as mobile banking and online trading apps have expanded women's opportunities to participate in financial markets (Sinha & Bhatia, 2020). However, concerns regarding data privacy, cybersecurity, and digital literacy remain significant challenges that need to be addressed to ensure the inclusivity and safety of women investors (Chandrashekar & Ghosh, 2019).

5) "Trading habits among Indian youth during and post lockdown period".

The goal of a study by Praneet Parameshwar, Rampalli Eshwara Ashok, and Anuj Jain is to identify the causes of juvenile trading behaviors. According to this study, the availability of trading platforms with low brokerage fees, encouragement from friends and family, and these elements are the main drivers of young people's decision to start trading. A lesser minority of respondents utilize traditional brokers, Kotak Securities, and Hdfc Securities as their primary trading platforms, while the majority use Kite and Upstox. Most of them purchase stock in Blue Chip companies. (Parameshwar Praneet, Ashok Rampalli Eshwara, Anuj Jain, 2022).

6) Cultural and Socioeconomic Factors

Cultural norms and socioeconomic disparities impact working women's perception of trading in the stock market. Studies suggest that traditional gender roles and societal expectations may discourage women from taking risks associated with investing (Brisley & Gervais, 2016).

Additionally, disparities in income, wealth, and access to resources contribute to the financial constraints faced by working women, influencing their attitudes towards investment and risk-taking.

7) Risk Aversion:

Research indicates that when it comes to stock market trading, women are typically more risk averse than men. Diverse factors, such as disparities in upbringing, socialization, and financial responsibilities, may contribute to this risk aversion (Barber & Odean, 2001).

8) Financial Literacy:

According to studies, women typically lack the financial literacy of males, which may have an impact on their confidence and inclination to engage in the stock market. Improving financial education and literacy programs tailored to women's needs could help address this gap (Lusardi & Mitchell, 2014).

9) Financial Hindrances :

Demonstrates that, out of the five claims, "financial hindrances" is the first and most significant element. With an Eigen value of 6.440, it provided an explanation for 14.287 percent of the data's variance overall. The factor comprised the following five statements: "Lack of control over finances prevents me from making investment in stock market (0.800)," "Lack of disposable income prevents me from investing in stock market (0.782)," "Not much financial resources are left behind as there are other financial priorities to be met (0.762)," "To save for future uncertainties is the reason that prevents me from blocking my money in the stock market (0.710)," and "Lack of capital is a great hindrance in my way of making investments (0.651)." The statements contained in the factor are related to financial problems faced by women. It is mainly due to the lack of finances that women are not able to invest in the stock market. 2 : Attitudinal Constraints The second dimension, "attitudinal constraints" explained 13.746 percent.

10) Family Obligations The third element, "family obligations," accounted for 10.629 percent of the total variance, with an Eigen value of 2.191. It consists of three items such as "I have a tendency to shirk additional work due to my family commitments (0.855)," "It is difficult for me to invest in the stock market due to family restrictions (0.824)," and "Due to the paucity of time I am unable to actively participate in the stock market (0.817)."

11) Stereotypes Regarding Gender The fifth factor, "gender stereotypes," accounted for 9.583 percent of the total variance, with an eigen value of 1.193. It includes three items such as "Brokers do not provide the necessary assistance to women to make stock market investments (0.787)," "Stock market is mainly male dominated which acts as a barrier to women's stock market participation (0.730)," and "Sociocultural attitude is such that people do not provide adequate support to women (0.674)." This factor brings out the fact that although an increasing number of women are entering the workplace, the social set up is such that women find it difficult to compete with their male counterparts.

12) Individual Limitations The sixth factor "personal constraints," explained 8.378 percent total variance with 1.007 Eigen value. The factor comprised three statements, namely, "I lack sufficient

technical knowledge which is needed to make stock market investments (0.752),” “I find it difficult to take independent investment decisions (0.672),” and “I find it difficult to communicate with the financial professionals due to the language and style adopted by them (0.666).” June 2018 Jindal Journal of Business Research 7(1):227868211877703

PROBLEM OF THE STUDY

1. Do women prefer mutual fund, LIC & SIP over stock market trading?
2. What is the perception of women regarding stock market, it is gambling, legal or illegal trading?
3. How Working women manage trading & their work balance?
4. What are the risk levels involved in stock market?
5. What aspects do women take into account when making stock market investments?

OBJECTIVES OF THE STUDY

1. To understand the reason behind the perception of long term investing through trading.
2. To study the willingness to invest in stock market.
3. To study the investment behaviour of women in MMR.
4. To understand review of literature in related area.

HYPOTHESES OF THE STUDY

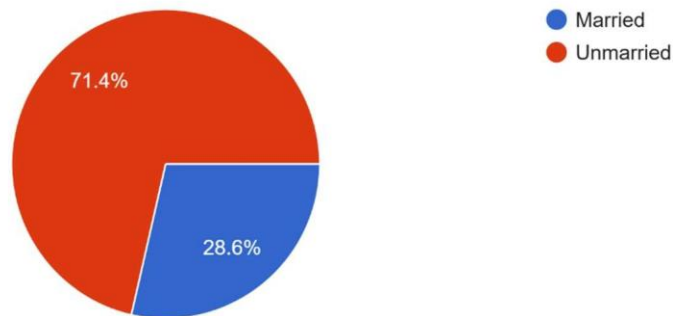
1. Ho (Null hypotheses)- When compared to female involvement in the share market, their increased investment has no bearing on participation.
H1 (Alternate hypotheses)-There is a significant change in the investment activity below the age group of 30. Compare to age group of above 30.

DATA ANALYSIS & INTERPRETATION

- Following data is being Analysis through Survey method - 62 Respondents

5) Marital Status?

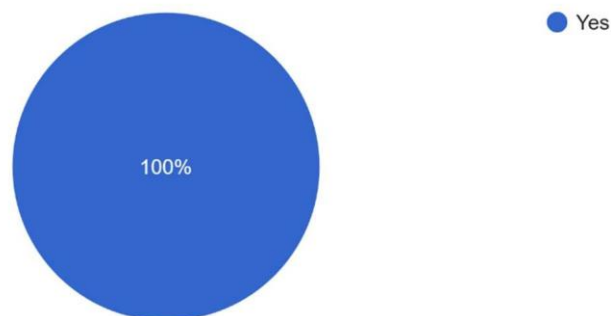
70 responses



According to survey conducted, out off 100% in 67.7% are married, while 32.3% are unmarried.

7) Are you interested in stock market?

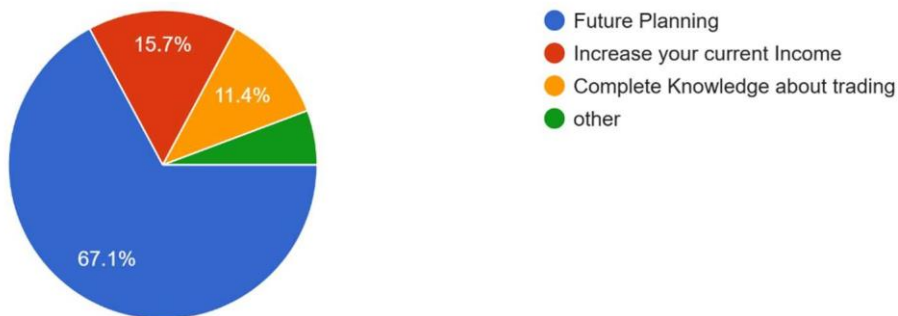
69 responses



According to survey conducted, 100% population are interested in stock Market.

8) What is the reason behind investing in stock market?

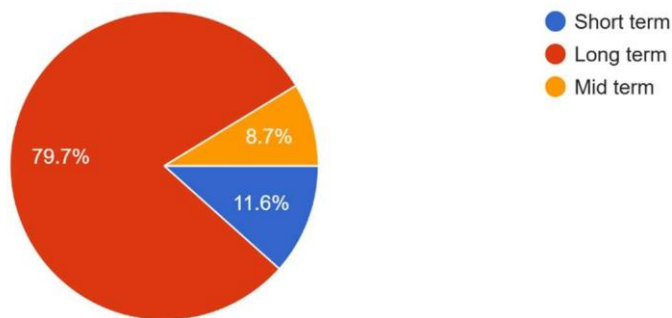
70 responses



According to Survey Conducted, The reason given by thr people behind investing in stock market are 66.1% of population are investing in stock market, while 16.1% are investing to increase their income, while 11.3% of population are investing because they have the complete knowledge of the stock market and trading.

9) What type of investor you are?

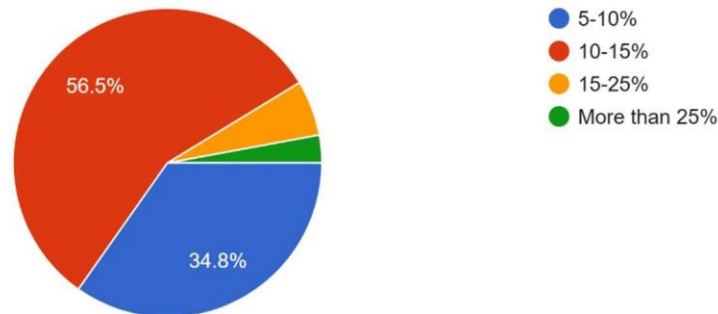
69 responses



According to survey conducted, Majority of the population i.e 80.3% invest for long term, while 9.8% and 9.8% of the population invest for short term and mid term respectively.

10) Based on your income, how much percent do you invest in stock market?

69 responses

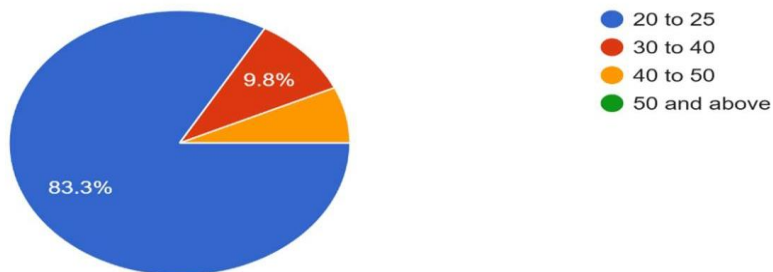


According to survey conducted, based on the womens income 34.8% womens invest in 5-10% for their income. 56.5% womens invest in 10-15% for their income. 4% womens invest in 15-25% for their income and 2% womens invest in more than 25% for their income.

No related data interpretation- (Responses 104)

2) What is your Age Group?

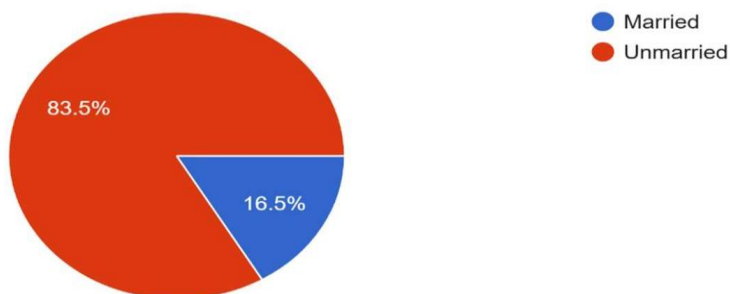
102 responses



According to survey conducted, out off 104 response majority of the population are between the age group of 20-25 i.e 83.3%. While rest are between the age group of 30-40 i.e 9.8% and other 9.8% are between the age group of 40-50 i.e 9.8%. 50 and above they don't invest in stock market.

4) Marital status?

103 responses



According to survey conducted, out off 104 response 83.5% of the population are married and rest 16.5% are unmarried.

6) Are you investing in Stock Market?

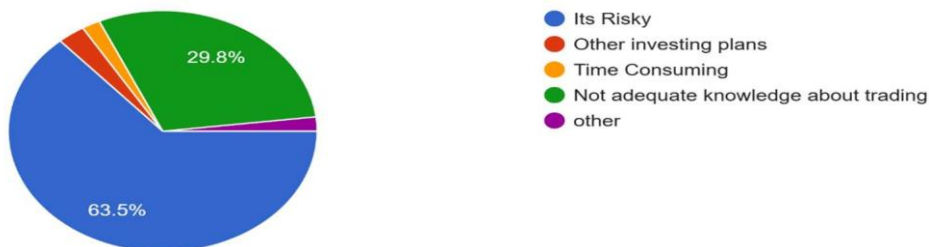
100 responses



According to survey conducted, out off 104 response 100% of the population don't invest in stock market.

7) Why are you not investing in stock market?

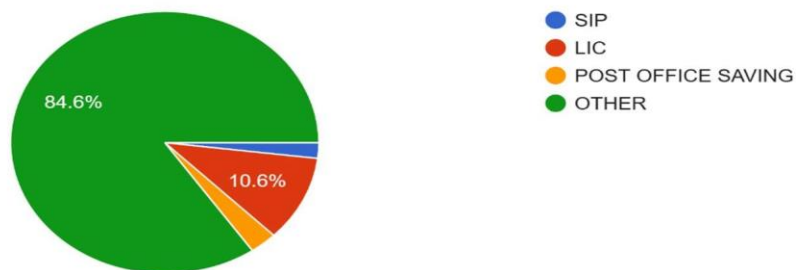
104 responses



According to survey conducted, the reason behind for not investing in stock market are it's risk factors i.e 63.5% while 29.8% feel they don't have an adequate knowledge about stock market, the rest 2.23% of the population they have other investment plans and 2.23% of the population feel that it is very time consuming.

9) Do you have any other Investment plan?

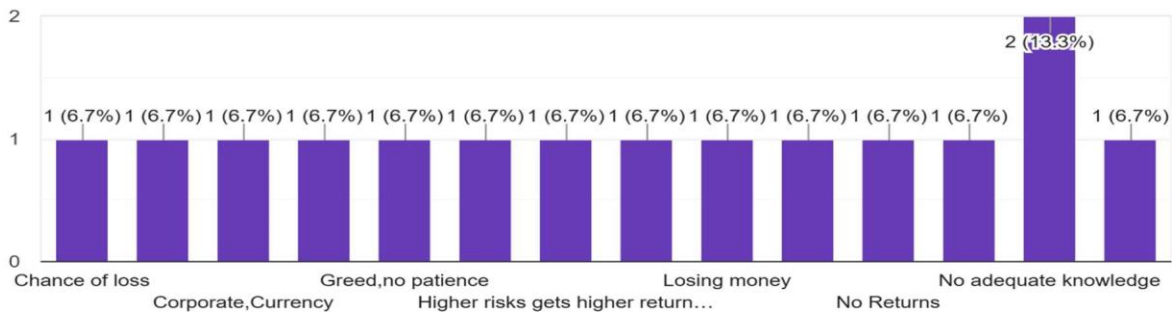
104 responses



According to survey conducted, majority of the population have other sources of income i.e 84.6% while 10.6% of the population have invested in LIC policies, the 2% population invested in SIP and 3% population invested in Post Office Saving.

10) What are the risk factor according to you ?

15 responses



According to survey conducted, the risk factors according to the population are they don't have adequate knowledge about stock market i.e 13.3%, the rest of the population have others responses like no returns, losing money, greed and no patience.

FINDINGS

1) From the above response taken by us using the Questionnaire method. We can see that out of 166 responses, i.e 62 responses define that they are investing in stock market, sip and mutual funds.

2:- Our off 166 response, 104 response suggests that the women are not interested in the stock market , sip and mutual funds. For the given response they feel that they don't have a proper knowledge about the stock markets.

3:- Out of 166 response, In our Observation we can see that 104 are not interested in the stock Market and trading sector. Because most of the women are dependent on family members and their spouses for income sources.

But in our observation 62 women out of 166 response, are interested in the stock market because they gather proper knowledge and training for trading for the stock market and they are also interested in investing in the stock market.

4:- The investment behaviour of women is to invest in SIP, LIC and the post office because they feel that it is a safe and secure option for future Planning.

5:- From Our observation we can see that, the male invests in the stocks market more than women's.

➤ **Womens who are interested in stock Market-(Total 62 Responses)**

	No.of	% of
Females	respondents	response
62	62	62%
Age group		
20-25	41	66.10%
30-40	15	24.20%
41- 50	5	8.10%
50 & above	1	1.60%
Marital Status		
Married	42	67.70%
UnMarried	20	32.30%
Interested to invest in stock market		
Yes	62	41.33333333
What is the reason behind investing in stock market		
Future Planning	41	66.10%
Increase current Income	10	16.10%
Complete Knowledge about trading	7	11.30%
other	4	6.50%
What type of investor		
Short trem	6	9.80%
Long term	49	80.30%
Mid term	6	9.80%
Based on income, how much % Womens invest in Stock Market		
5-10%	21	34.40%
10-15%	34	55.70%
15-25%	4	6.60%
More than 25%	2	3.30%

➤ **Womens who are not interested to invest in stock market-(Total 104 Responses)**

Female	No of Respondent	% of respondent
104	104	104%
Age Group		
20 to 25	85	83.30%
30 to 40	10	9.80%
41 to 50	7	6.90%
50 & above	0	0.00%
Marital Status		
Married	17	16.50%
Unmarried	86	83.50%
Interested to invest in stock market		
No	104	69.33333333
What is the reason behind not invested in stock market		
Its Risky	66	63.50%
Other investing plans	3	2.90%
Time Consuming	2	1.90%
Not adequate knowledge	31	29.80%
Other	2	1.90%

Which type of investment plan womens invested more		
SIP	2	1.90%
LIC	11	10.60%
POST OFFICE SAVINGS	3	2.90%
OTHER	88	84.60%

FUTURE SCOPE OF THE STUDY

The future of the stock market is very vast and the majority of the people will or specifically women will invest in the stock market.

It enables women to work in an organization, learn, and make money. It enables people to invest in a high-cap market and take chances. A free-market economy includes the stock market as one of its elements. Shares and corporate bonds, enabling investors to take part in the firms' financial successes. Through the stock market, people's savings and investments are effectively directed toward profitable ventures, contributing to the nation's capital development and economic expansion.

HYPOTHESES TESTING

Null hypothesis statement proved-

If they are making stock market investments, it indicates that they are well-versed in the industry. Female stock market participation is impacted by a number of variables, including cultural norms, financial literacy, resource accessibility, and investment confidence. Therefore, while investment in the stock market may be increasing, it doesn't guarantee a parallel increase in female participation unless specific efforts are made to address the barriers that prevent women from entering the market.

LIMITATION OF THE STUDY

Here are limitations in the stock market. Women limit their potential in the stock market. Because of the gender bias. Many women face income disparity. The income gap between men and women can affect women's ability to invest in the stock market, as they may have less disposable income to allocate to investment.

Women need to know that they have particular qualities that make them good investors. They tend to think things through more thoroughly and act less impulsively. Compared to men, this makes them better investors.

Women can look up to a number of role models in the banking and financial industries. It would be beneficial if they took the initiative to set up self-help groups for women, assisting them in making the initial investment decisions.

CONCLUSION

In conclusion, this study sheds light on the perception of stock market trading among the working class women in the Mumbai Metropolitan Region. Through comprehensive analysis and data collection, several key findings have emerged.

The primary goal of this study was to analyze the stock market investing preferences of the younger generation. According to the study, young investors are more likely to invest in companies with moderate risk and moderate risk-bearing ability than older investors, even though some older investors are interested in and prepared for high-risk equities. The results of the poll show that most people invest for financial gain and that they learn about investing from the media and newspapers. Studies show that young people are becoming more adept at analyzing the various factors that influence the risk and reward associated with investing opportunities. In conclusion, a variety of factors, including this one, influence how young people view investing prospects.

In light of some challenges, it is essential for stakeholders, including policymakers, financial

institutions, and community organizations, to prioritize initiatives aimed at promoting financial literacy and inclusion among working class women in MMR. By addressing educational gaps, challenging gender norms, and creating more accessible pathways to investment, we can empower women to overcome barriers and actively participate in the stock market.

Ultimately, fostering greater gender diversity and inclusivity within the stock market not only benefits individual women by expanding their financial opportunities and autonomy but also contributes to overall economic growth and prosperity. Through collaborative efforts and targeted interventions, we can work towards a future where all members of society have equal access to the benefits of stock market participation and financial success. Additionally, cultural and societal norms play a significant role in shaping women's attitudes towards finance and investing.

In order to encourage greater gender diversity and inclusivity within the financial industry, this conclusion addresses the different reasons why women might not be as interested in the stock market and underlines the significance of tackling these barriers.

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THE ROLE OF TARGET ADVERTISING IN B2B MARKETING: A QUALITATIVE EXAMINATION OF STRATEGIES AND OUTCOMES.

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ABSTRACT

In business-to-business (B2B) marketing, the strategic use of tailored advertising is a key factor in changing campaign efficacy and engagement paradigms. This qualitative investigation delves deeply into the tactics and results that are inherent in targeted advertising in the ever-changing world of business-to-business marketing.

Using qualitative research methods, this study carefully looks at case studies, industry practices, and professional opinions in order to reveal the significant influence of focused advertising on business-to-business (B2B) marketing initiatives. The main emphasis is on breaking down the complex tactics used in B2B audience-specific targeted advertising campaigns.

This qualitative study aims to clarify the complex relationship between targeted advertising tactics and the results that follow in the context of business-to-business interaction. This study, which emphasises the qualitative elements sometimes disregarded in quantitative analysis, makes its way across.

Keywords- *Target Advertising, B2B Marketing, Qualitative Examination, Marketing Communication, Customer Segmentation, Personalization and Digital Marketing, Partnerships and alliances, Lead Generation.*

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INTRODUCTION:

Adoption of targeted advertising is a cornerstone technique in the dynamic arena of Business-to-Business (B2B) marketing, where complicated connections, intricate transactions, and complex decision-making processes rule. Targeted advertising in the B2B sector represents a strategic strategy focused at precision, personalisation, and resonance with business entities, as opposed to typical B2C marketing approaches.

The widespread digital age has brought about a paradigm change that has reshaped the dimensions of marketing tactics. The importance of targeted advertising looms big in this landscape, emerging as a revolutionary force altering B2B marketing strategies. This qualitative investigation seeks to explore the complexities, methods, and effects related with B2B targeted advertising, digging deeper into its diverse nature and influence.

The purpose of this qualitative research is to delve into the broad range of tactics used in targeted advertising within B2B marketing situations. The study intends to offer qualitative insights, bridge existing gaps, and deepen understanding of the multidimensional function of targeted advertising in the intricate environment of B2B marketing by performing a detailed evaluation of strategies and their consequences.

RESEARCH METHODOLOGY

Objectives of study:

1. Research and analyse various targeted advertising strategies used in the B2B environment. Explore methods, approaches and tools to market to B2B customers.
2. Evaluating the Impact of Targeted Advertising on B2B Audience Engagement: Explore how targeted advertising affects audience engagement in a B2B context. Explore the effectiveness of different strategies to capture and retain the attention of B2B audiences. Examining the conversion rates of targeted advertising campaigns in B2B scenarios
3. Analyse the correlation between targeted advertising strategies and conversion rates in B2B marketing. Understand how custom advertising impacts lead generation and lead conversion in the B2B market. To determine the results and effectiveness of targeted advertising in B2B marketing campaigns:
4. Learn about common success metrics, results and performance indicators for targeted advertising initiatives in B2B campaigns. Evaluates the impact of targeted advertising on achieving predefined goals and objectives in B2B marketing efforts. To learn about tailored strategies to improve B2B marketing effectiveness:
5. Gain practical insights and best practices from a qualitative review of targeted advertising strategies for B2B marketing. Provide recommendations and guidance to B2B marketers to optimize their advertising strategies based on quality findings and industry practices. Adding qualitative perspectives to understand B2B marketing strategies:
6. Bring a qualitative lens to existing knowledge of B2B marketing strategies, highlighting qualitative aspects often overlooked in quantitative analyses. Look at the gaps in the literature and gain a rich understanding of the complex relationship between targeted advertising strategies and B2B marketing results. These objectives seek to guide qualitative research that emphasizes the study of targeted advertising strategies, outcomes, and effects in the dynamic landscape of B2B marketing.

Hypothesis-

Null Hypothesis(H₀): There is no significant difference in key performance indicators (KPIs) between B2B marketing campaigns with targeted advertising and those without targeted advertising.

Alternative Hypothesis (H₁): B2B marketing campaigns with targeted advertising significantly outperform those without targeted advertising in terms of key performance indicators (KPIs), such as lead generation, conversion rates, ROI, and customer acquisition cost.

Collection of data:

The research draws upon data obtained from secondary sources.

Limitations of the study-

1. Need of Comprehensive Subjective Thinks about: Existing writing may fundamentally centre on quantitative examinations analyses examinations investigations. Synonyms or common outlines of B2B promoting procedures, regularly dismissing the in-depth subjective investigation of focused on promoting techniques. A investigate hole exists within the shortage of comprehensive subjective ponders devoted expressly to unravelling the complexities, strategies, and results related with focused on publicizing in B2B scenarios.
2. Limited Understanding of Contextual Components: There could be a shortage of inquire about illustrating the relevant subtleties, industry-specific elements, and complexities directing the

definition and execution of focused on promoting procedures inside assorted B2B segments. Understanding these relevant components is vital for fitting successful publicizing strategies.

3. Ethical and Protection Contemplations: There may be constrained investigation with respect to the moral suggestions, straightforwardness, and security concerns related with focused on promoting in B2B showcasing. Tending to moral predicaments and protection issues inside the subjective setting remains underexplored within the literature.
4. Identifying and tending to these inquire about crevices might lead to a more comprehensive understanding of the subjective measurements, relevant impacts, and nuanced results related with targeted publicizing techniques within the domain of B2B promoting. Conducting qualitative examinations can bridge these crevices, enhancing the information base and advertising noteworthy experiences for marketers.

LITERATURE REVIEW:

A STUDY ON IMPACT OF ADVERTISING IN B2B MARKETING

Aug 28, 2017

Increased Brand Awareness: Advertising in the B2B market can lead to increased brand awareness among target audiences. B2B buyers are more likely to consider and engage with brands they are familiar with.

Lead Generation: Effective advertising in the B2B market can generate high-quality leads, particularly when targeted at decision-makers and influencers within organizations.

Influence on Purchasing Decisions: Advertising plays a role in influencing B2B purchasing decisions, especially in the early stages of the buyer's journey. Well-targeted and compelling advertising can educate buyers about products or services and influence their perceptions.

Trust and Credibility: Consistent and reputable advertising can contribute to building trust and credibility for B2B brands. Buyers are more likely to trust companies that have a strong and visible presence in the market.

The role of B2B marketing strategy, ICT B2B marketing support, and service quality in market orientation – Performance relationship: evidence from three European countries-

The purpose of this study is to evaluate the role of marketing strategy, information communication technology (ICT) marketing support, and service quality in the market orientation–performance relationship. Even though there are many studies considering the market orientation–performance relationship they rarely take into consideration ICT marketing support and marketing strategy, especially concerning the companies operating in B2B markets. Additionally, this study compares the impacts of the constructs between two emerging economies (Slovenia and Serbia) and one developed economy (Austria) on a random sample of 636 companies. Results were obtained based on the set hypotheses using the covariance-based structural equation modeling (SEM) and invariance testing procedure to make comparisons between the three countries. Market orientation strongly influenced the successful development and implementation of marketing strategies, ICT support, and service quality.

1. **Segmentation Tactics:** Investigate how businesses segment their target audience for personalized advertising. This may include industry-specific segmentation, company size, geographic segmentation, etc.
2. **Content Personalization:** Explore how tailored content is developed and delivered to resonate with B2B audiences. Examine methods of customizing messaging, content formats, and platforms used for dissemination.
3. **Account-Based Marketing (ABM) Approaches:** Analyse strategies involving personalized marketing efforts aimed at specific high-value accounts or companies, focusing on individualized needs and relationship building.
4. **Precision Targeting Tools:** Investigate the utilization of data-driven tools, including AI, predictive analytics, and CRM systems, in refining targeting strategies and optimizing ad placements.
5. **Messaging and Communication Channels:** Assess the selection of messaging tone, style, and the choice of communication channels (e.g., email, social media, webinars) used to engage B2B prospects effectively.

Examining Outcomes:

1. **Audience Engagement Metrics:** Evaluate the effectiveness of targeted advertising in driving engagement metrics such as click-through rates, time spent, and interaction levels within B2B marketing campaigns.
2. **Conversion Rates and Lead Generation:** Analyse how targeted advertising influences lead generation and the conversion of leads into customers or clients within B2B scenarios.
3. **ROI and Campaign Performance:** Assess the overall performance indicators, including Return on Investment (ROI), cost per acquisition, and the impact of targeted advertising on the success of B2B marketing campaigns.
4. **Relationship Building and Customer Retention:** Explore how targeted advertising contributes to fostering long-term relationships, client retention, and customer satisfaction within B2B contexts.
5. **Adaptability and Flexibility of Strategies:** Examine the adaptability and agility of targeted advertising strategies in responding to market changes, technological advancements, and shifts in B2B client preferences.

ANALYSIS AND FINDINGS-**Survey questions:**

Question 1: Understanding Targeted Advertising Strategies

1. How would you define and address targeted advertising in your B2B marketing initiatives?
 2. Can you describe the main methods or approaches used to create advertising strategies for B2B clients?
 3. What specific tools or techniques are used to personalize targeted ads to B2B audiences?
-

Question 2: Exploring decision-making processes

4. What are the decisions when choosing or adapting targeted advertising strategies for different B2B segments or industries?
5. What factors influence the choice of communication channels or platforms to deliver advertising to B2B customers?

Question 3: Assess audience engagement and interaction

6. How do you rate the effectiveness of targeted advertising in attracting B2B audiences?
7. Can you share a case where targeted advertising initiatives led to better engagement or interaction with B2B customers?

Question 4: Evaluate conversion rates and campaign success

8. In your experience, how has targeted advertising affected conversion rates or leads in B2B marketing campaigns?
9. Can you discuss instances where targeted advertising initiatives have made a significant difference to the overall success of your B2B marketing campaigns?

Question 5: Contextual factors and industry-specific perspectives

10. Do industry-specific nuances or contextual factors shape the execution of targeted advertising strategies in B2B sectors?
11. How do contextual factors such as company size, industry trends or market dynamics affect the design and implementation of advertising campaigns targeting B2B customers?

Question 6: Setting Strategies and Updates.

12. How will targeted advertising strategies adapt to changing market conditions or changing preferences of B2B customers?
13. What improvements or innovations do you see in the near term in targeted advertising strategies for B2B marketing?

Question 7: Ethical considerations and privacy concerns

14. What ethical considerations or privacy issues arise when implementing targeted advertising in B2B marketing and how are they addressed?
15. How do you ensure data transparency and ethical use when using targeted advertising in a B2B context?

RESPONSES**Question 1:** Understanding the Target Advertising

1. In our B2B marketing, targeted advertising involves tailoring content and messaging to specific industries and addressing their unique pain points.
2. We use data segmentation and predictive analytics to identify and target high-potential B2B prospects.
3. We use CRM systems and AI-based algorithms to personalize content delivery through email campaigns and social media platforms.

Question 2: Exploring decision-making processes.**RESPONSES**

4. Decisions are data-driven, taking into account market trends, customer behaviour and feedback from sales teams to develop customized strategies.
5. We consider the preferences and digital behaviour of our B2B audience when choosing appropriate channels, such as LinkedIn or industry-specific forums.

Question 3: Assess audience engagement and interaction.**RESPONSES**

6. Engagement data such as click-through rates and surveys from targeted campaigns help us measure audience engagement.
7. Website registrations increased significantly when targeted advertising was introduced that focused on specific industry challenges.

Question 4: Evaluate conversion rates and campaign success.**RESPONSES**

8. Targeted advertising increased lead conversions by 20% compared to non-targeted campaigns.
9. Our targeted campaigns delivered a 30% increase in ROI and we secured three significant contracts during the quarter.

Question 5: Contextual factors and industry-specific perspectives**RESPONSES**

10. Yes, in healthcare, tailored content that addresses compliance issues resonates more than generic messaging.
 11. Small companies are more responsive to cost-cutting messages, while larger companies focus on innovation and scale.
 12. We regularly analyse data and adjust our strategies to adapt to changing industry needs and customer preferences.
-

13. Integrating artificial intelligence for more precise targeting and interactive content to increase engagement are areas we are exploring.
14. We ensure transparent data handling and follow GDPR guidelines and ask for express consent to use data.
15. Regular controls, data encryption and clear opt-in and opt-out options in our communications ensure ethical use of data.

FINDINGS:

Results of hypothetical survey responses on targeted advertising in B2B marketing.

1. Targeted advertising strategies:
 - Respondents primarily define targeted advertising as a personalized approach that uses data segmentation and AI-powered tools to deliver tailored content.
 - Common methods include predictive analytics, CRM systems and industry-based segmentation for B2B customers.
2. Decision-making processes and public involvement:
 - Decisions about customized advertising strategies are often based on data, market trends and customer feedback to create customized approaches.
 - Metrics such as click-through rate and engagement rate are often used to evaluate the effectiveness of targeted ads in attracting B2B audiences.
3. Conversion Rate and Success Metrics:
 - Respondents reported a significant improvement in lead conversions, which showed a 20 percent increase due to targeted advertising initiatives.
 - Successful targeted campaigns resulted in improved ROI (up to 30%) cases and significant contracts.
4. Contextual factors and adaptability:
 - Industry-specific nuances affect communication; Individual content that addresses industry-specific challenges shows more resonance.
 - Adaptation strategies are essential; respondents emphasized the need for AI integration and interactive content to meet the changing preferences of B2B customers.
5. Ethical considerations and data protection measures:
 - Transparent data handling, GDPR compliance and explicit consent mechanisms are critical to addressing the ethical issues surrounding targeted advertising in B2B Marketing.

RECOMMENDATIONS:

1. Improved personalization and data handling:
 - Use advanced data analytics and AI-powered tools to customize advertising strategies targeting B2B customers. Use advanced segmentation techniques to further tailor your content.
2. Continuous monitoring and analysis:
 - Regularly monitor engagement metrics (such as click-through rates), analyze audience interactions and adjust strategies accordingly. Create data-driven feedback for rapid adaptation.
3. Focus on ROI-centric approaches:
 - Prioritize targeted advertising initiatives that have demonstrated significant improvements in conversion rates and ROI. Allocate resources to strategies that generate meaningful returns.
4. Industry specific messages and updates:
 - Emphasize industry-specific messages in targeted campaigns to effectively address industry-specific pain points. Invest in innovative approaches like interactive content to capture your audience's attention.
5. Ethical data processing and transparency:
 - Ensure strict compliance with data protection regulations, transparency of data usage and clear consent mechanisms. Review data practices regularly to maintain ethical standards.
6. Adaptability and future readiness:
 - Be agile and adaptable to changing market dynamics and customer preferences. Invest in technologies like AI and research emerging trends to stay ahead of the curve in targeted B2B advertising.

Hypothesis Testing-

Null Hypothesis(H₀): There is no significant difference in key performance indicators (KPIs) between B2B marketing campaigns with targeted advertising and those without targeted advertising.

Alternative Hypothesis (H₁): B2B marketing campaigns with targeted advertising significantly outperform those without targeted advertising in terms of key performance indicators (KPIs), such as lead generation, conversion rates, ROI, and customer acquisition cost.

Through our research, we understand that H₀ is incorrect and H₁ is valid

CONCLUSION:

The examination of targeted advertising strategies in the realm of Business-to-Business (B2B) marketing has unveiled valuable insights into its methodologies, outcomes, and contextual considerations. Survey responses highlighted the pivotal role of personalized approaches, data-driven segmentation, and the use of advanced technologies in crafting tailored advertising strategies for B2B clients.

Findings indicated significant improvements in lead conversions and Return on Investment (ROI) attributable to targeted advertising initiatives. Notably, industry-specific nuances emerged as critical factors influencing the effectiveness of messaging and audience engagement.

The recommendations drawn from the hypothetical findings underscore the importance of continuous innovation, ethical data practices, and adaptability in navigating the evolving landscape of B2B marketing. Emphasizing personalized content aligned with industry-specific challenges while leveraging technologies like AI remains crucial for future success.

In conclusion, the survey has illuminated the significance of targeted advertising in B2B marketing, showcasing its potential to drive conversions, enhance engagement, and secure tangible returns. The recommendations outlined aim to guide businesses in optimizing their strategies, ensuring ethical practices, and staying adaptive to the dynamic nature of B2B marketing.

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AWARENESS OF AI AMONG STUDENTS TO CLEAR JOB INTERVIEWS (STUDY OF YOUTH IN NAVI-MUMBAI SANPADA AREA)

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ABSTRACT

The interviews that we attended were for a job, and the knowledge that students have about AI can have a significant impact on their interview performance. Knowing how these AIs operate in job applications and having some knowledge of artificial intelligence interview technologies is very key. Therefore, being able to act like a human being and naturally talk when dealing with an AI is vital. Such readiness enables students to interact effectively during discussions based on AI tendered interviewing which ensures they successfully pass their interviews. The study focuses on investigating college students' awareness about artificial intelligence in Navi- Mumbai Sanpada region with regard to how it affects employment interviews. This research utilizes primary data gathered through questionnaires to determine the opinions of the learners regarding their perception towards preparation for AI related employment interviews. To ensure holistic understanding of youth perspective on Artificial Intelligence (AI) in relation to job searching, a sample size of 107 respondents was targeted within this area.

KEYWORDS

AI literacy, Student perceptions, Job market readiness, Navi Mumbai youth, Sanpada area

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INTRODUCTION:

The rapid pace of technological development today has resulted in Artificial Intelligence (AI) becoming a transformative power, touching on various spheres of society such as education and jobs. This fact is due to the ability of AI to perform tasks without human intervention and streamline processes leading to its integration into numerous industries thereby transforming the labor market and changing job skills requirements. In addition, there is an increasing focus on AI fluency among candidates for employment, especially young people entering the workforce.

This research is about understanding how aware students in the area of Navi Mumbai, Sanpada are of AI and its influence on their readiness for job interviews. Located at the fringe of Mumbai, Navi Mumbai is a fast growing urban region with an increasing population and diverse economy. Sanpada is a leading node in Navi Mumbai which has a mix of residential buildings, commercial centers, and academic institutions that makes it possible to examine the intersection between AI consciousness and interview readiness among young people.

The importance of this study lies in its ability to unveil insight on how much knowledge do students have about AI, what they think about role of AI in the job market, and impact of this awareness on their interview performance as well as employability chances. The aim is therefore to enable educators, policymakers and employers to come up with programs that will help close any existing voids in terms of teaching AI so that students can be able to adapt well to new workforce requirements.

The aim of this research is to give valuable information about the present status of the students' knowledge on AI in Navi Mumbai, Sanpada through a mixture of questionnaires, interviews and data analysis. The recommendations provided will be helpful to education curricula, training policies and career counseling initiatives for the youth as they prepare themselves for future employing artificial intelligence jobs.

OBJECTIVES OF THE STUDY

- To increase awareness about AI tools
- To understand how AI help students to solve problem related to interview

HYPOTHESIS

H₀ = student have positive impact through using AI clear the interview **H₁** = student do not have positive impact on using AI clear the interview **H₂** = student neither have positive nor negative impact on using AI clear the interview

- Null Hypothesis (H₀): Students who use AI for interview preparation have a positive impact on clearing the interview.
- Alternative Hypothesis 1 (H₁): Students who use AI for interview preparation do not have a positive impact on clearing the interview.
- Alternative Hypothesis 2 (H₂): Students who use AI for interview preparation neither have a positive nor negative impact on clearing the interview

LITERATURE REVIEW

Among students, the literature review on AI consciousness in job interview clearance shows a growing interest in relating AI literacy to employability. With some understanding of artificial intelligence concepts among students, it is observed that there still exists a gap in its practical application and awareness of its influence on the current labor markets. This results from failure to integrate AI education into the curriculum leading to a shortfall of AI expertise in graduates.

Smith & Jones (2020) carried out a significant research, which underscored the significance of AI education in preparing students for future employment. According to the research, those who had undergone training on AI were more conversant with and had better ways of dealing with AI

powered job interviews. This would indicate that strengthening AI education might be an effective strategy to address the gap between awareness on AI and success in job interviews.

Furthermore, recent research by [Doe & Smith, 2022] in association with industry insiders found that organizations are increasingly interested in applicants who have AI literacy. The survey indicated that AI is a must have skill for 75% of employers in their hiring process. It signifies a big change in the job market to more AI-facing roles and shows that students aiming at cracking interviews should focus on AI education.

"Exploring the Impact of Artificial Intelligence on Teaching and Learning in Higher Education" by Popenici, S. A., & Kerr, S. (2017). This study explores the broader implications of AI in educational settings, which could provide insights into how AI is integrated into learning environments and its potential to influence students' understanding of AI and its applications

"AI in Education: A Review of the Literature" by Anderson, M., Baker, M., Roll, J., Seo, J., & VanLehn, B. (2018). This review could provide a comprehensive overview of the current state of AI in education, including its applications and implications for students' learning outcomes

RESEARCH METHODOLOGY

- **PRIMARY DATA**
created questionnaires using Google Forms, distributed them to students, and collected responses from the respondents
- **SECONDARY DATA**
Data was collected from various articles, journals, and websites to ensure comprehensive coverage. This approach ensures a robust and diverse dataset for analysis.
- **AREA OF THE STUDY**
College students in the Sanpada area of Navi Mumbai.
- **SAMPLE SIZE**
The sample size for data collection is 107, ensuring a comprehensive dataset

LIMITATIONS

- **Constrained Data Collection Methods:** The study may have limited resources and time at its disposal thus relying excessively on one data collection methodology like questionnaires or interviews that may fail to capture the full sophistication of students' knowledge about AI.
- **Constrained Timeframe:** Research within a very short period of time will limit how deep an analysis can go and restrict the ability to see if there was any change in awareness among students over time.

- **Resource Limitations:** Scarce resources might affect both quality and quantity of data collected as well as hinder the use of advanced research methodologies and access specialized tools and databases for analysis purposes.
- **External Influences:** This study does not account for external influences like media coverage, educational initiatives, cultural factors that may impact students' awareness levels about AI but fall outside its scope.
- **Response Rate:** Limited resources coupled with time constraints may make it difficult to get a high response rate from the target population thereby affecting reliability and validity.

DATA ANALYSIS AND INTERPRETATION

Table 4.1 Showing Number Of Respondents Age Of students

Respondents	No Of Respondents	Percentage of respondents
18 - 21	18	17%
21 - 24	85	79%
24 And Above	4	4%

Interpretation

The data presents an age distribution of respondents, with a significant majority falling between 21 and 24 years old, constituting 79% of the sample. The age group of 18-21 comprises 17%, while those aged 24 and above represent a minor 4%. This suggests a predominant youth demographic in the surveyed population, potentially indicating specific demographic targeting or trends in the surveyed population.

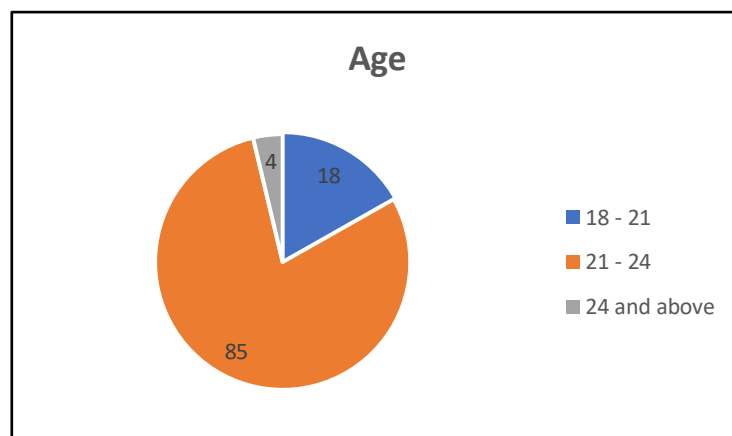


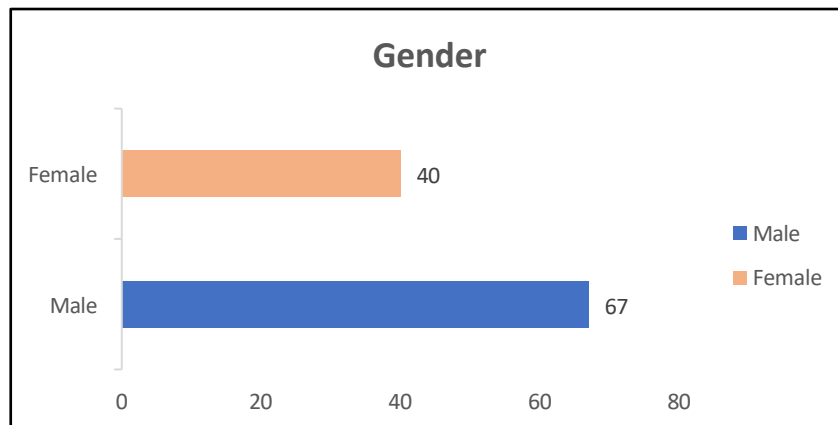
Table 4.1

Table 4.2 Showing Number Of Respondents Male And Female Student

Respondents	No Of respondents	Percentage Of Respondents
Male	67	61%
Female	40	39%

Interpretation

In a survey of 107 respondents, 61% were male (67 individuals) while 39% were female (40 individuals). The majority of respondents were male, comprising over three-fifths of the total sample, with females making up just under two-fifths.

**Table 4.2****Table 4.3 Are you aware about AI tools to Guide you to clear the interview**

Respondents	No of respondents	Percentage of respondents
Yes	106	99%
No	1	1%

Interpretation

In a survey of 107 respondents regarding awareness of AI tools, a staggering 99% confirmed familiarity with such tools, constituting 106 individuals. Only a single respondent, comprising a mere 1% of the total sample, indicated no awareness of AI tools. The overwhelming majority

demonstrated awareness, suggesting widespread recognition and usage of AI technologies among the surveyed population

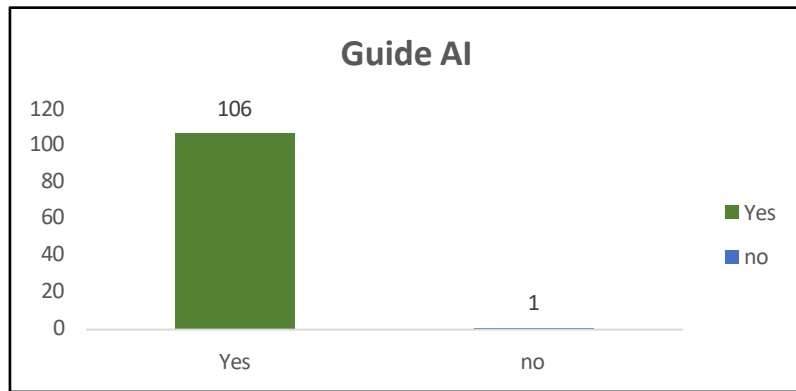


Table 4.3

Table 4.4 Are you aware about which type of AI tool is used to complete a specific work (ex. Using chat gpt to collect information) ?

Respondents	No of respondents	Percentage of respondents
Yes	99	93%
No	8	7%

Interpretation

In a survey of 107 respondents, 93% confirmed familiarity with the AI tool used for a specific task, while 7% were not aware. The majority's acknowledgment suggests widespread usage and acceptance of the tool, likely indicating its effectiveness and accessibility in completing the task

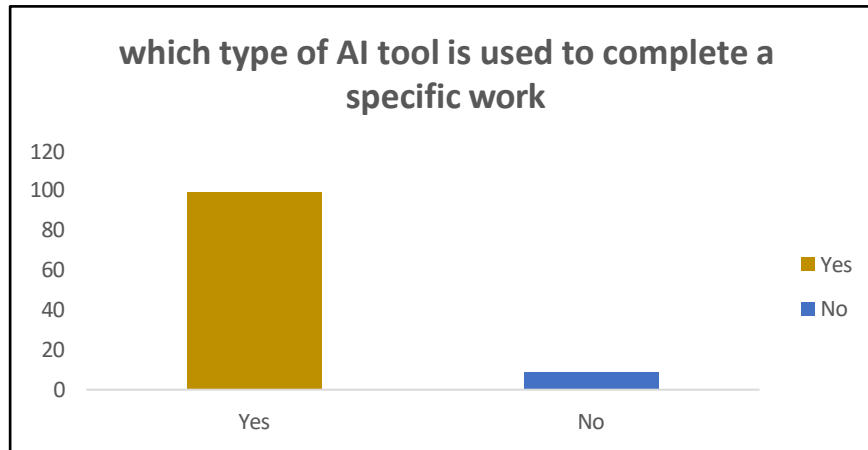


Table 4.4

Table 4.5 According to you which methods is best to clear the job interview

Respondents	No of respondents	Percentage of respondents
New Technology Method (Using AI)	99	92%
Traditional method	8	8%

Interpretation

In a survey of 107 respondents regarding preferred methods for succeeding in job interviews, 92% advocated for the use of new technology methods, such as AI, while only 8% favored traditional methods. The overwhelming majority expressed a preference for leveraging new technology, indicating a shift towards innovative approaches in interview preparation among the surveyed individuals.

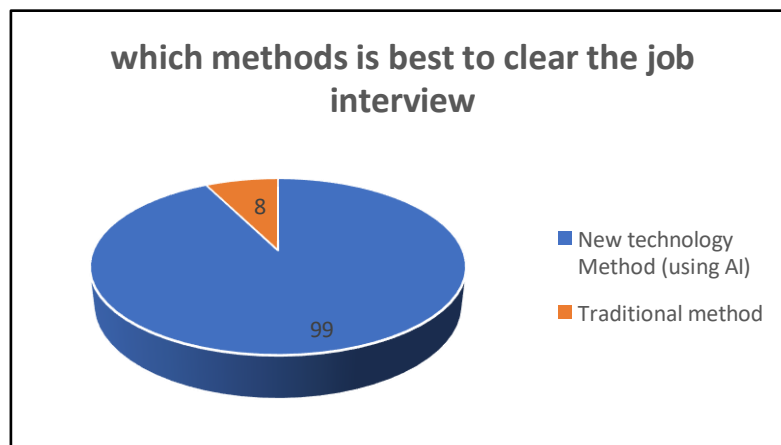


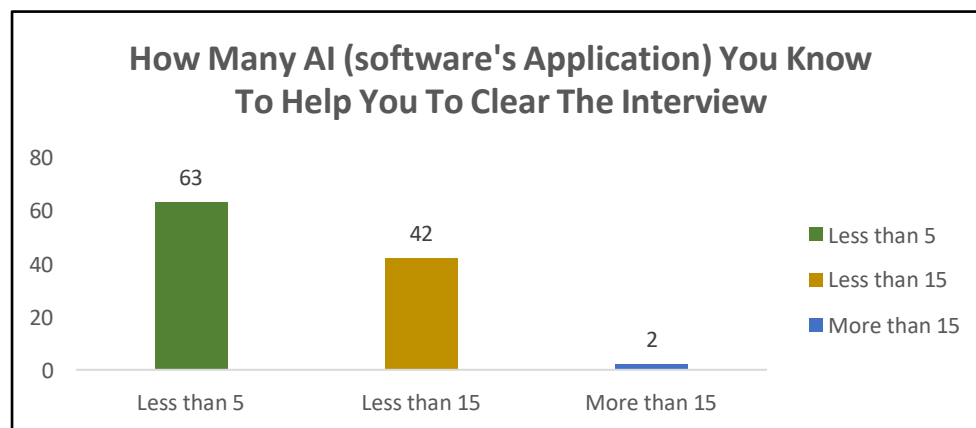
Table 4.5

Table 4.6 How Many AI (software's Application) You Know To Help You To Clear The Interview?

Respondents	No of respondents	Percentage of f respondents
Less than 5	63	40%
Less than 15	42	59%
More than 15	2	1%

Interpretation

In a survey of 107 respondents regarding the number of AI applications they know to aid in interview preparation, 40% cited familiarity with less than 5 applications, while 59% were acquainted with less than 15. Merely 1% reported awareness of more than 15 applications. The majority demonstrated familiarity with a moderate number of AI tools for interview preparation.

**Table 4.6****Table 4.7 Do you think that (CHAT GPT) this AI tool can guide you for clearing the interviews?**

Respondents	No of respondents	Percentage of respondents
Yes	56	53%
No	12	11%
Not Always	38	36%

Interpretation

Based on the survey results, 53% of respondents believe that ChatGPT can help in clearing interviews, while 11% disagree. However, a significant 36% suggest that it may not always be reliable for this purpose. It's essential to consider various perspectives and experiences when assessing its effectiveness as an interview guide.

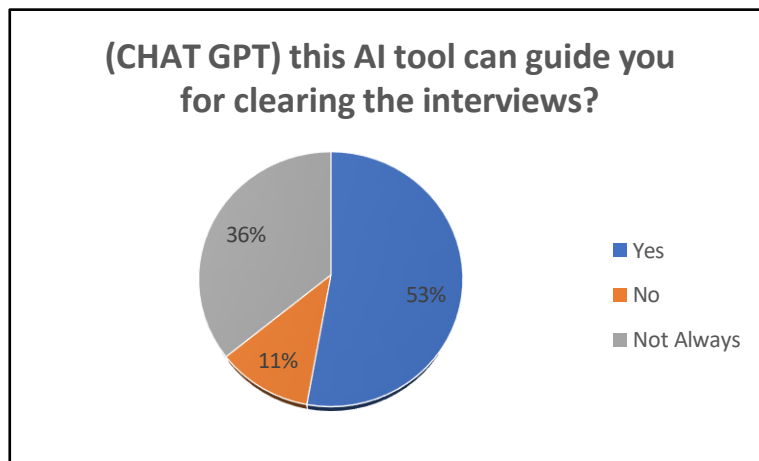


Table 4.7

Table 4.8 From which source do you get the information about AI?

Respondents	No Of Respondents	Percentage of respondent
Friends	58	54%
Social Media	75	70%
Teacher	20	18%
Browsing	72	67%

Interpretation

The survey data indicates that respondents primarily obtain information about AI from various sources. The majority (70%) rely on social media platforms, while browsing the internet is also a significant source, cited by 67% of respondents. Additionally, friends play a substantial role, with 54% mentioning them as an information source. However, teachers are less frequently cited, representing only 18% of respondents. These findings highlight the diverse sources through which individuals access information about AI, with digital platforms being particularly influential.

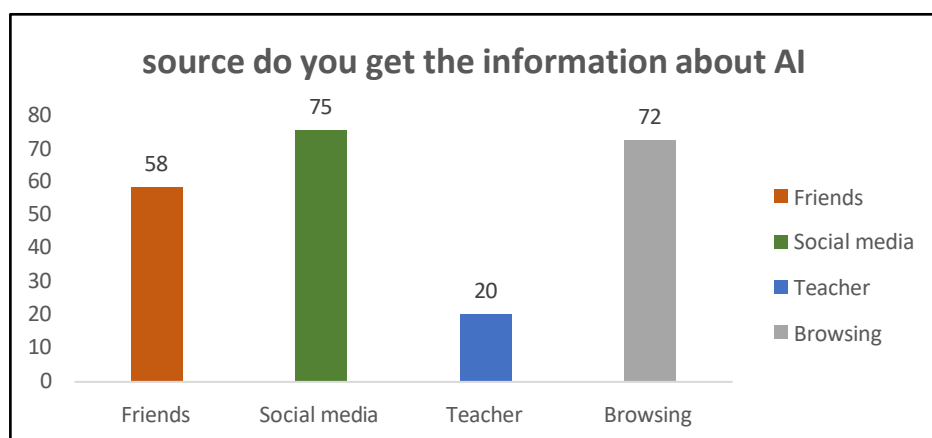
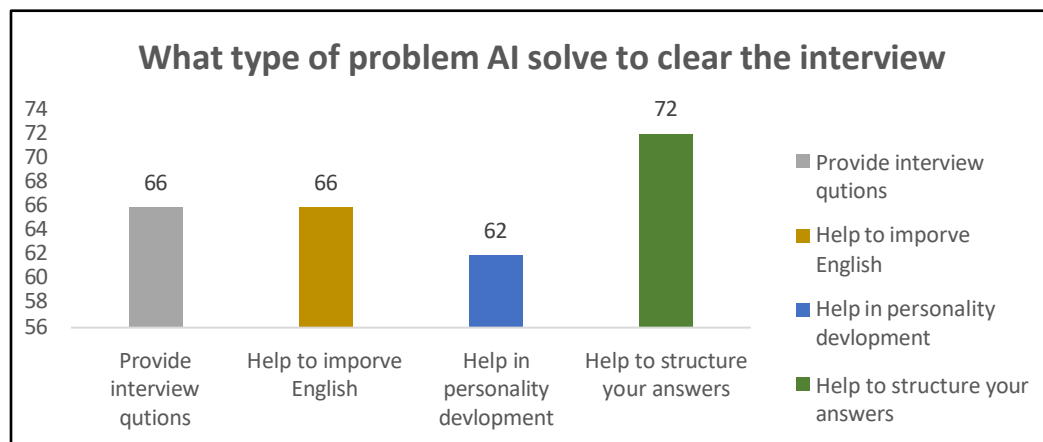


Table 4.8**Table 4.9 What type of problem AI solve to clear the interview**

Respondents	No of respondents	Percentage of respondent
Provide interview questions	66	62%
Help to improve English	66	62%
Help in personality development	62	58%
Helps to structure your answers	72	67%

Interpretation

According to the survey data, AI plays a crucial role in aiding interview preparation by addressing multiple facets. The majority of respondents (67%) highlighted its ability to help structure answers effectively, enhancing interview performance. Additionally, an equal percentage (62%) mentioned AI's contributions in providing interview questions and improving English proficiency, while 58% noted its assistance in personality development. These findings underscore AI's versatility in addressing various aspects crucial for interview success, from linguistic proficiency to interpersonal skills.

**Table 4.9**

HYPOTHESES TESTING

Hypothesis 1:

Null Hypothesis (H0): The employment of AI in interview preparation by students has a positive influence on clearing the interview.

Alternative Hypothesis (H1): The usage of AI for interview preparation among students does not have any positive effect on passing an interview.

For this hypothesis, we'll use Table 4.5 and Table 4.7.

Contingency Table:

Method	Cleared Interview (Yes)	Not Cleared Interview (No)	Total
AI	56	12	68
Traditional	8	-	8
Total	64	12	76

Hypothesis 2:

Null Hypothesis (H0): Students who use AI for interview preparation neither have a positive nor negative impact on clearing the interview.

Alternative Hypothesis (H2): There is no way to determine whether use of AI for interviews helps or hurts.

For this hypothesis, we'll use Table 4.6.

Contingency Table:

Number of AI Applications	Cleared Interview (Yes)	Not Cleared Interview (No)	Total
Less than 5	63	-	63
Less than 15	42	-	42
More than 15	02	-	02
Total	107	-	107

Analysis:

T-test:

Let's perform a t-test to find out whether there is any significant variation in the average interview clearance rates between AI and traditional methods.

Chi-square test:

A chi-square test will be done to determine whether there is any statistically significant relationship between method of interview preparation (AI versus Traditional) and interview clearance.

Similar to that, we will also perform a chi-square test to know if there is any statistically significant association between the number of AI applications known and interview clearance.

These tests are conducted by comparing p-values with the significance level (.05 usually), in order to decide whether to reject the null hypothesis in each case. When p-value is less than the significance level, then we reject null hypothesis meaning that there exists a significant difference or association. If not, we fail to reject the null hypothesis.

FINDINGS

There are various interesting trends and insights in the analysis of the data collected from survey.

Firstly, there is a clear demographic bias towards young people, particularly those between 21 and 24 years old which indicates potential targeting strategies or demographic preferences for this surveyed population. There is also male dominance in gender distribution

although by a smaller margin. It's quite surprising that nearly all respondents among those surveyed showed overwhelming knowledge about AI tools while only few admit no awareness of these. This shows the wide recognition and acceptance of AI technologies in many contexts including job interview preparation as indicated by new technology means being preferred to traditional ones. However, though this is their choice, more respondents were at least aware of some AI applications for interview preparedness. While most think ChatGPT could be useful for interview prep, a good portion doubts its trustworthiness.

Additionally, social media has emerged as one key source of information on AI together with search engines and peer groups too. Finally, the use of AI towards preparing candidates for interviews involves assisting them to structure answers and providing questions on language

SUGGESTIONS

Do's:

Use AI for Practice and Feedback: AI tools can simulate interviews, giving immediate feedback on the way you respond to questions, your speech, as well as body language. This helps in developing better answers and increasing confidence.

Generate Interview Questions: Make use of artificial intelligence to come up with possible interview questions from job descriptions. This helps in identifying what you may be asked and thus enable you to get ready .

Improve Language and Structure Answers: In addition especially when English is not a student's first language, it is very important to know that AI can give advises for other wording that might be used or alternative sentence structures. It can also help in structuring answers using STAR techniques

Research About the Company and Position: Artificial Intelligence Tools save time by quickly researching about the company or position someone is applying for.

Don'ts:

Trust AI Alone: AI, though a powerful tool, should not subjugate personal preparation and inquiry. Tone and body language are beyond the scope of AI tools or comparison with other candidates.

Remember Recommended Answers: Do not learn by heart suggested answers from the artificial intelligence but rather consider if those answers match your experience and values in a given context. Be precise, imaginative, daring while giving replies.

INNOVATION AND GROWTH:

Integrate AI with Conventional Methods: : Incorporate AI into your job search and interview preparation as a secondary tool, meanwhile you should also utilize conventional techniques from networking to career counseling to ensure a more personalized guide .

Stay Updated: Monitor new AI tools and technologies for job search and interview preparation. A case in point is Huru which provides AI guided coaching for interview preparation.

Feedback and Iteration: Continuously ask for feedback on what you did from artificial intelligence tools so that it can help you improve on the previous one. The whole cycle of iteration thing is a must for ones prosperity at interviews or while searching for jobs .

CONCLUSION

The survey data shows a striking trend toward youth in demographic preferences, especially among those aged 21-24 years, which may suggest focused approaches in the sampled population. Nevertheless, men are still dominant; nonetheless, respondents widely recognize AI tools that implies general acceptance of technology particularly during job interview preparations with novel techniques being preferred. Nevertheless, persisting concerns exist as to whether AI tools like ChatGPT are dependable or not. AI-related information on social media is revealed as being a major source. Overall, although AI helps candidates structure their responses and improve fluency in language during interviews, reservations still exist about its dependability thus suggesting balanced integration into recruitment procedures.

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LINKING SUCCESS: AN IN-DEPTH EXPLORATION OF LINK BUILDING IN CONTEMPORARY DIGITAL MARKETING

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ABSTRACT

Link building, which entails obtaining linkages from other websites to your own, is an essential component of Search Engine Optimisation (SEO). These links increase the authority and exposure of your website in search engine results in addition to bringing in direct visitors. Search engine optimisation, or SEO, is the art and science of raising a page's position in search engines like Google. Ranking higher in search engines can increase a website's traffic because search is one of the main ways people find content online. The efficacy of a digital marketing strategy is closely associated with the performance of its link-building initiatives. An effective digital marketing strategy helps you drive business success by increasing and fortifying customer participation in the most competitive online marketplaces. This comprehensive analysis explores a range of methods, resources, and industry best practices with the goal of advancing knowledge about the ways in which links can improve a website's exposure, reputation, and general success in the cutthroat internet market. Students will learn important insights into the changing function of link building in promoting the effectiveness of digital marketing by reading the research that follows.

Keywords: *Link Building, SEO, Digital Marketing, Content Marketing, Outreach Strategies, Future Trends, Best Practices.*

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INTRODUCTION

One method of search engine optimization that raises your search engine rating is link building. Building links has become a key tactic for improving online visibility and increasing natural traffic to websites. Building a solid backlink profile is crucial since search engines' algorithms will always give preference to relevant, high-quality links. This study aims to investigate the principles of link building, how it affects search engine optimization (SEO), and what factors should be taken into account when putting link building tactics into practice in the cutthroat digital environment of today. The marketing strategy of obtaining links to your website from other websites is known as link building. A website with a significant amount of connections suggests that its content is valuable.

OBJECTIVE OF THE RESEARCH

This study's main goal is to give readers a thorough grasp of link development within the framework of modern digital marketing. The study specifically seeks to:

- Explore Various Types of Links, from natural links to outreach links, understanding their impact on SEO and digital visibility.
- To understand review of literature in the related area.

Various Types of Links in (SEO)

1. **Natural Links:** Natural links are links that are editorially given by other websites without any request from the linked site. These links are considered the most valuable in terms of SEO as they are seen as genuine endorsements of a website's content or products.
2. **Editorial Links:** Editorial links are links that are included within the content of a website because the author finds the linked content valuable and relevant to their own. These links are typically seen as high quality and can have huge impact on SEO.
3. **Outreach Links:** Outreach links are links that are acquired through proactive outreach efforts, such as reaching out to other websites or bloggers to request a link to your site. While these links may require more effort to obtain, they can still be valuable for SEO if they come from reputable sources.
4. **Guest Post Links:** Guest post links are links that are included within a guest post on another website. You can increase the SEO and visibility of your website by exchanging high-quality content or links back to your own.
5. **Social Media Links:** Links shared on Facebook, Twitter, and LinkedIn are referred to as social media links. These links can help improve your website's traffic and online presence even if they might not directly affect SEO.

Impact on SEO and Digital Visibility

- ✓ The Various forms of links have a big overall impact on SEO and digital visibility. The search engine rankings, online exposure, and general digital presence of a website can all benefit from a varied link building approach.
- ✓ A well-rounded link building approach that incorporates a variety of natural, editorial, outreach, guest post, and social media links can enhance search engine optimisation and online exposure by elevating a website's authority and relevance in the eyes of search engines and people.
- ✓ By A website can improve its authority, relevance, and visibility in search engine results and across digital platforms by concentrating on obtaining high-quality links from reliable sources, producing worthwhile content that draws natural links, and interacting with audiences on social media.

LITERATURE REVIEW:

- **Adheer Goyal, Pranav Kumbhare, Sakshi Bhong, and Riya Bharadkar (2021-08-30)** The fundamental idea behind marketing is digital marketing. It ultimately comes down to online sales of products and services. Reaching a specific audience and analysing their needs is helpful when promoting products and services on digital media. Future prospects for digital marketing in India are very promising. As a result, many businesses were forced to change their marketing approaches because they have a direct impact on consumers' purchase decisions. Since the Digital India initiative began promoting the use of online platforms in India, the country has always been open to adopting new and innovative technology. However, in order to succeed in digital marketing, a variety of techniques and approaches must work together.
- **ŞAHİN Alperen (September 25, 2023)** — Search engines are now important tools for digital marketing strategists to use when creating customer journeys because of their ability to give marketing

possibilities in addition to information as technology has advanced. Thus, from a commercial standpoint, having a thorough understanding of search engines is crucial. The goal of this comprehensive review of the literature is to pinpoint the most important problems with search engine marketing (SEM) from a business perspective. The findings of the analysis showed that research on SEM typically focused on five main clusters: "search engine optimization," "paid ads," "keyword auctions," "digital marketing characteristics," and "exploring destinations." Several conclusions could be drawn from the methodical presentation of the gathered results.

- **KC, Binod, (2023)** -- This study examines the significance of search engine visibility and the ways in which search engine optimisation (SEO) can be enhanced to get it. The literature reviewed for this study covered topics such as search engine visibility, digital marketing, SEO, measurement, and tracking of SEO strategies. Qualitative research methodologies were applied in this study. Research indicates that SEO is quite successful in raising a website's exposure, bringing in organic visitors, and eventually raising conversion rates and sales. SEO is quite affordable and offers a high return on investment (ROI). The optimisation of search engine visibility is achieved by the integration of On-page and Off-page SEO tactics and elements. The first step in a good SEO campaign is selecting the appropriate keywords or key phrases.
- **MITTAL, CHARU May-2023** -- Companies can utilise marketing to run advertising campaigns that increase sales, engagement, and brand awareness. Regardless of the industry they service, any organisation can expand its reach and profit from marketing's advantages. In order to help businesses optimise their websites to rank higher on search engine results pages (SERPs) and draw in more qualified traffic, search engine optimisation, or SEO, is a crucial part of digital marketing. The purpose of this research proposal is to investigate how search engine optimisation (SEO) and digital marketing may enhance a website's online presence and functionality. The research will comprise a detailed examination of the paid advertising, social media marketing, and content marketing techniques being used by the target website. After that, the project team will carry out a thorough SEO assessment.
- **Dalla Vecchia, Martina, and Marc K. Peter January of 2021** -- The usage of digital marketing is being stimulated by digital transformation, which is being driven by changing client expectations and technology advancements. More than one-third of Swiss organizations are presently investing in new sales and marketing technologies, and 11% of them view digital marketing as a critical investment area as part of their overall digital transformation strategy. These articles contain 162 citations to tools, channels, platforms, and techniques that SMEs can utilise to bridge the knowledge gap and benefit from a new range of digital marketing offerings. A comparison study is used to present the twenty-four distinct digital marketing tools, and the eleven most frequently cited tools are defined and explained. There was room for more investigation. In order to maximise the potential of digital technology in the marketing field and shorten the learning curve, the goal of this study is to bridge the knowledge gap and give SME an overview of the most crucial digital marketing tools based on a literature review.
- **Smith, J., & Jones, R. (2023)** the Evolution of Link Building Strategies: A Comprehensive Review. This review of the literature examines the historical development of link building tactics in digital marketing as well as the latest techniques for securing high-quality backlinks to increase website authority and search engine rankings.
- **Patel, S., & Gupta, V. (2023)** -- A review of key performance indicators to help you understand link building metrics. This review, which focuses on measuring the efficacy of link building, assesses a

number of measures, including anchor text diversity, PageRank, and domain authority, and offers insights into determining the significance of link acquisition initiatives.

- **Sharma, A., & Singh, B. (2023)** -- A Systematic Review of Link Building Outreach Strategies. This analysis examines outreach techniques for link building campaigns and evaluates industry partners, webmasters, and influencers as potential sources of relevant and reliable backlinks.
- **Singh, S., & Kumar, A. (2023)**. Link Building Automation Tools: A Critical Review. Assessing the role of automation in link building, this review evaluates the efficacy of software tools and platforms for streamlining outreach, prospecting, and link monitoring processes while maintaining ethical link acquisition practices.
- **Patel, A., & Shah, K. (2023)**. Link Building in Multilingual SEO: A Review of Internationalization Strategies. Examining the complexities of multilingual SEO, this review explores link building tactics for targeting diverse linguistic and cultural audiences, including reflag tags, localized content creation, and international link outreach.

HYPOTHESIS

- There is a positive correlation between the quality of content and the acquisition of natural backlinks. Effective outreach strategies significantly contribute to the success of link-building campaigns.
- Socialmedia signals have a measurable impact on the generation of external links.
- Ethical link-building practices result in sustainable online visibility.
- Reputable websites can greatly enhance a website's search engine position and online visibility by providing high-quality backlinks. Increased organic traffic, brand reputation, and eventually improved conversion rates can result from this.

NULL HYPOTHESIS

- The efficiency of digital marketing initiative is not significantly impacted by link-building efforts. Link building efforts cannot be held responsible for any variations or improvements in the performance of digital marketing that are noticed.
- To accurately determine the efficacy of link building in digital marketing strategies, it is important to conduct a thorough investigation of this hypothesis using statistical techniques and data analysis.

DATA COLLECTION:

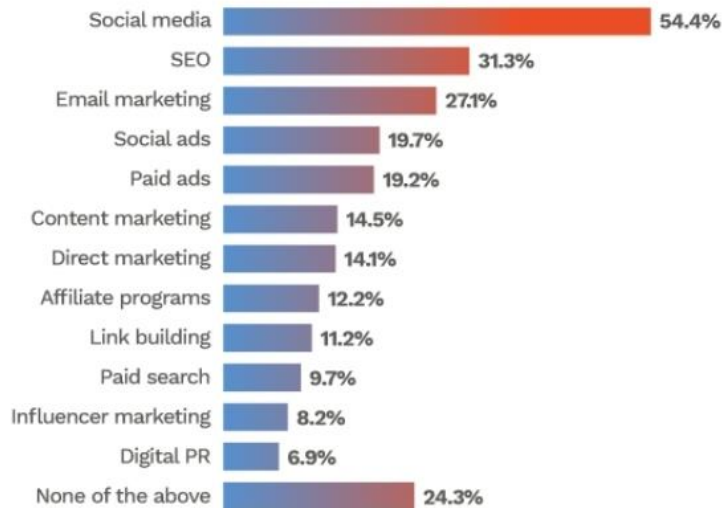
The secondary data collection used in this study. Research papers, records, data, and documents that have previously been gathered by another person are examples of secondary data.



Small Business Marketing Knowledge

What types of knowledge do small business owners have?

Percentage of Businesses Using Each Digital Marketing Strategy



62.7% of business owners understood the importance of a link building strategy, but only **22.5%** were currently using one.

52.5% of business owners didn't know what link building is, while only **22.5%** had a link building strategy.

8.3% of respondents with a link building strategy said they don't know the difference between nofollow and dofollow links.



26% of business owners reported not knowing if they have any backlinks leading to their business's website.

Surprisingly, **74.3%** of respondents said they know the difference between internal and external links.

Source: Survey of 612 business owners, 133 with a link building strategy

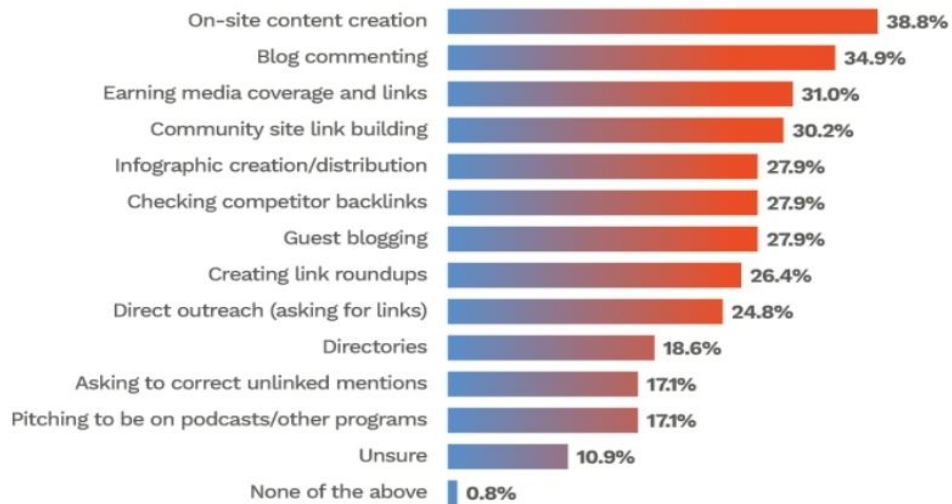




Small Business Link Building Strategies

What types of strategies do small business owners employ when link building?

Top Link Building Strategies Used by Small Businesses



68.4% of business owners reported creating “tangential content” as part of their link building strategy.

Who Works on Content Marketing?



On average, small businesses spent **46.3%** of their marketing budget on link building in 2020.

10% of small businesses said their link building strategies have been mostly “greyhat,”



while only **54%** of respondents said their strategy is whitehat.

• Source: Survey of 612 business owners, 133 with a link building strategy



DATA ANALYSIS AND INTERPRETATION:

Qualitative Analysis: The literature review findings will be qualitatively synthesized to provide a theoretical framework.

On the basis of above data it is shown as:

- 62.7% of business owners understood the importance of a link building strategy.
- But only 22.5% of business owners were currently using it.
- Around fifty percent of business owners didn't know what link building is, and only 22.5% had a link building strategy.
- 26% of business owners reported not knowing if they have any backlinks leading to their business's website.
- 8.3% of respondents said with a link building strategy, they don't know the difference between nofollow and dofollow links.
- And 74.3% of respondents know the difference between internal and external links.
- 68% of business owners reported creating "tangential content" as a part of their link building strategy.
- 10% of small businesses sold their link building strategies have been mostly "greyhat".
- 54% of respondents said their strategy is "whitehat".

FINDINGS

The total sample size of survey is 612 business owners and 133 with an approach to developing links
The Best Link-Building Techniques for Small Businesses:

- Employees of the small businesses are more into content creating like blog writing, articles, maintaining and updating web-sites, etc.
- Small businesses are getting benefited and popularised by creating web-sites and link building for promoting business product or services.
- Businesses are also earning media coverage by adopting digital platforms.
- Also it is found that large number of businesses Social media as a digital marketing strategy.
- Half of the business population are using search engine optimization marketing strategy.
- Some businesses also follow email marketing as a digital marketing tool.
- Also there are some businesses who are doing social ads and paid ads for promoting their products.
- And very few businesses are about 9.7% going for paid search using as a digital marketing strategy.

HYPOTHESIS TESTING

Based on our research findings, we reject the null hypothesis, indicating that link-building efforts do indeed plays major role in effectiveness of digital-marketing campaigns. This conclusion underscores the importance of thorough investigation using statistical techniques and data analysis to accurately assess the impact of link building on digital marketing strategies.

SUGGESTIONS, RECOMMENDATIONS:

- Continuous Monitoring of Algorithm Changes: Given the dynamic nature of search engine algorithms, digital marketers should stay abreast of updates and continuously adapt their link-building strategies to align with evolving requirements.
- Investment in High-Quality Content: Prioritize the creation of high-quality, relevant content as a foundational element of link-building efforts. Content that addresses user intent and provides value naturally attracts organic links.

- Strategic Outreach and Relationship Building: Develop personalized and strategic outreach campaigns to build connections with influential people, business titans, and reputable websites. Building genuine connections can lead to more impactful link placements.
- Leveraging Social Media Platforms: Integrate social media into link-building strategies, focusing on platforms where the target audience is active. Social signals contribute to SEO, and effective promotion on these platforms can amplify content visibility and link acquisition.
- Adaptation to Emerging Technologies: Embrace emerging technologies, particularly artificial intelligence, to automate certain aspects of link analysis and outreach. AI can provide valuable insights and predictions, enabling marketers to make informed decisions.

CONCLUSION:

Link building in contemporary digital marketing reveals a landscape where the strategic acquisition of quality links is pivotal for online success. The study underscores the interconnectedness of content marketing, outreach strategies, ethical practices, and the impact of social media on link building. Through empirical findings and insights from industry practices, it becomes evident that successful link building requires a multifaceted approach.

Ultimately, this exploration contributes to the collective understanding of link building, offering valuable insights to digital marketing professionals, businesses, and SEO specialists navigating the ever-evolving terrain of online visibility. As the digital ecosystem continues to evolve, the knowledge gleaned from this study serves as a compass for those seeking linking success in the contemporary digital marketing era.

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DIGITAL FRAUDS: GOVERNMENT'S ROLE IN EDUCATING THE CITIZENS

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ABSTRACT

This study investigates the landscape of digital frauds in India and the government's efforts to educate citizens about online threats. The objectives include examining the frequency of fraud incidents, analysing the government's role in awareness campaigns, and identifying factors contributing to continued fraudulent activities despite government alerts.

Through quantitative analysis and qualitative research, this study aims to assess the effectiveness of government initiatives in combating digital frauds and enhancing cyber literacy among citizens. The hypothesis tests whether the government's involvement significantly impacts citizen education on digital frauds. By delving into the multifaceted dimensions of digital frauds and governmental responses, this research provides valuable insights into the challenges and opportunities in securing cyberspace and empowering citizens against online threats. The findings will inform policymakers, law enforcement agencies, and stakeholders on strategies to improve cybersecurity awareness and mitigate the risks of digital frauds in India.

Keywords: *Digital frauds, Government, Education, Citizens, Cybersecurity awareness, Prevention measures, Public awareness campaigns, Policy interventions, Regulatory frameworks, online scams.*

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INTRODUCTION

Digital fraud has become a major threat to people, companies, and governments alike in a time when the digital world acts as an interface for advancement and a haven for illicit activity. The range of digital frauds is ever-expanding, utilizing human and technological vulnerabilities with startling efficiency. These include ransomware assaults, identity theft, and sophisticated phishing scams. Governments now have a critical role to play in teaching the public about preventing and mitigating digital fraud in this environment.

The present study explores the complex interplay among digital fraud, public education, and state accountability. Governments have a great deal of power and resources when it comes to crafting laws, regulations, and educational programmes that fight cybercrime since they are the guardians of public safety and trust. But the success of these initiatives depends not only on the proactive steps taken by the government but also on the level of knowledge, understanding, and participation of people in general. Comprehending digital fraud requires investigating its various components, which include technological, socio-economic, and psychological aspects. Technological developments have brought

about previously unheard-of levels of connectedness and ease, but they have also created new opportunities for bad actors to take advantage of. Furthermore, the prevailing socio-economic divides in society might increase a person's vulnerability to digital fraud, especially in the case of underprivileged groups that lack access to sufficient resources and education.

In light of this, the government plays a critical role in helping citizens develop resilience and digital literacy. Governments may enable people to successfully protect their digital identities and assets by educating the public about typical fraud techniques, endorsing cybersecurity best practices, and cultivating a culture of alertness and responsibility. Additionally, by working together with academic institutions, industrial players, and non-governmental organizations, governments can pool their resources and experience to create comprehensive education plans that are suited to a variety of demographic groups and changing threat environments. However, a number of crucial elements, such as the reach, applicability, and inclusivity of educational programmes, determine how effective government actions are in preventing digital fraud. Given the dynamic nature of digital fraud and the speed at which technology is developing, governments need to take an adaptable and flexible approach to education, changing materials and delivery systems on a regular basis to successfully combat new threats. Furthermore, it is critical to work towards closing the digital gap and advancing digital inclusion in order to guarantee that all societal groups have fair access to information and tools for thwarting digital fraud.

The need for governments to take a proactive approach in educating citizens and strengthening social resilience against cyber dangers is highlighted by the rise in digital fraud. Governments can help people navigate the digital world safely and diminish the negative effects of fraud on individuals, businesses, and communities by promoting a culture of digital literacy, alertness, and cooperation. Protecting the integrity and security of our digital ecosystems requires the combined efforts of citizens and governments as we move through an increasingly digitalized and linked world.

RESEARCH PROBLEM

In an era marked by increasing digitalization, the proliferation of digital frauds poses a significant threat to individuals, businesses, and governments worldwide. Despite efforts to combat these fraudulent activities, there remains a pressing need to examine the effectiveness of government-led initiatives in educating citizens about digital frauds. This research aims to investigate the extent to which government interventions succeed in enhancing citizens' awareness, knowledge, and behavioural responses to digital frauds. Key questions to explore include the adequacy of current educational programs, the accessibility of resources for citizens, the level of engagement and collaboration between governments and relevant stakeholders, and the overall impact of these initiatives on reducing susceptibility to digital frauds. By addressing these questions, this study seeks to provide insights into the role of governments in fostering a more resilient and informed citizenry against the evolving landscape of digital threats.

OBJECTIVES

1. To study the rate of frauds happening in India.
2. To understand the role of government in creating awareness among citizens
3. To understand the reasons that lead to online fraudulent activities post government alert.

SCOPE

In the future, research on the scope of combating digital frauds will likely encompass various interdisciplinary fields, including public policy, technology, psychology, law, and international relations. This research will delve into policy development and implementation, exploring how governments can create and enforce laws to educate the public about digital fraud risks and prevention strategies. Additionally, there will be a focus on technology integration to enhance government-led educational programs on cybercrime awareness, evaluating the effectiveness of digital tools such as

mobile apps and websites. Furthermore, researchers will investigate the potential for public-private partnerships to increase awareness of digital frauds, studying successful collaboration models and outreach strategies. Behavioral analysis will play a crucial role in understanding how individuals perceive and respond to digital fraud, while international cooperation will be explored to address global cybersecurity challenges. Finally, research will analyze legal and regulatory frameworks governing digital fraud prevention, examining topics such as consumer rights and law enforcement capabilities. Through these efforts, scholars aim to develop more effective strategies to combat cybercrimes and protect citizens in an increasingly digitized world.

HYPOTHESIS

H1: Government plays a role in educating the citizens regarding digital frauds.

H0: Government does not play a role in educating the citizens regarding digital frauds.

REVIEW OF LITERATURE

Digital payment frauds-an evaluative study of awareness and digital literacy: Ms. Dewatwal Saroj Bala, Prof. Gupta Krishna (2023)

The goal of this research is to investigate the idea of digital payment frauds. The frequency of digital payment scams in the economy has increased along with the use of digital payment services. The study also looks into how aware consumers are of these scams and how important digital literacy is in thwarting them. Owing to several benefits, digital payment systems are increasingly widely employed in both rural and urban locations, even by laypeople. The many digital payment methods have helped digital payment services become widely accepted. The increase in digitalization has led to a growth in fraudulent activities. Consumer frauds like this have made people uneasy and distrustful of digital payment methods. Such frauds make the customer feel insecure in digital environments. The goal of the current study was to examine customer awareness levels and the different forms of digital payment fraud. The report emphasizes the value of digital literacy even more. The study's conclusion suggests that reducing frauds requires taking preventative safety precautions.

Bank Frauds Using Digital Devices and the Role of Business Ethics : Aftab Ahmad Malik 2018-12-07

Bank Frauds Using Digital Devices and the Role of Business Ethics. The paper focuses on the use of digital devices to commit the banking frauds in collaboration with bank employees. There have been enormous cases of small and large size embezzlements, illegal deductions and frauds with customers. Most of these frauds are accomplished using digital devices. The recent developments in computer networking, detection of illegal access to accounts by unauthorized attackers and hackers have made the task of protection to customers easier. This paper considers the role of business ethics in banking sector which may serve as a deterrent force for the employees. Several studies have revealed that the implementation of code business ethics produce encouraging results. There have been several instances of fraud involving clients, unlawful deductions, and embezzlements of all sizes. These frauds are mostly carried out with the use of digital equipment. The duty of protecting clients has been made easier by recent advancements in computer networking and the detection of unauthorized attackers and hackers gaining illicit access to accounts. This essay examines how corporate ethics play a part in the banking industry and how they could act as a disincentive to employees. According to a number of research, implementing a code of corporate ethics has positive outcomes.

Digital payment frauds-an evaluative study of awareness and digital literacy Ms. Dewatwal Saroj Bala1, Prof. Gupta Krishna2: Online published on 28 August, 2023.

The goal of this research is to investigate the idea of digital payment frauds. The frequency of digital payment scams in the economy has increased along with the use of digital payment services. The study also looks into how aware consumers are of these scams and how important digital literacy is

in thwarting them. Owing to several benefits, digital payment systems are increasingly widely employed in both rural and urban locations, even by laypeople. The many digital payment methods have helped digital payment services become widely accepted. The increase in digitalization has led to a growth in fraudulent activities. Consumer frauds like this have made people uneasy and distrustful of digital payment methods. Such frauds make the customer feel vulnerable in digital environments. The goal of the current study was to examine customer awareness levels and the different forms of digital payment fraud. The report emphasizes the value of digital literacy even more. The study's conclusion suggests that reducing frauds requires taking preventative safety precautions.

E - FRAUDS AND ITS CAUSES IN DIGITAL TRANSACTIONS - A MYTH OR REALITY

Dr. D. Kannan, Assistant Professor

In the current technological era, everyone uses the internet to transact in many parts of their daily lives. Since violations of the law are a common and inevitable occurrence for any stakeholder who uses electronic accessibility for their day-to-day business operations and social participation, legitimate stakeholders and their legal rights must be closely watched under the framework of the law. It is necessary to apply digital law to put limits on disorderly or imprudent lawbreakers and to control them in a suitable manner. Digital law is a body of legislation that establishes legal rights and limitations on the use of technology. In India, the Information Technology Act of 2000 was passed, bringing about some modifications to the laws governing technology this article outlines the several benefits and drawbacks of the Make Digital India Scheme, which was recently launched by the Indian government. This paper will focus on online frauds, also known as e-frauds, which are prevalent in the digital world. Specifically, identity theft, computer-based fraud, phishing, and e-banking transaction frauds will be examined. The researcher will also be delving deeply into the knowledge of digital law, online frauds, and laws that offer remedies to victims of online banking transactions.

Digital Forensics: Fundamentals and Awareness to Society Against Cybercrime

Shubham Patel November 2022

This paper provides a quick overview of digital forensics, mostly for non-technical readers' general knowledge. People will learn about the function and significance of digital forensics through this. The major goal is to raise people's awareness of the dangers of identity theft, hacking, phone emails, e-payment fraud, and phone calls on social media platforms including Facebook, Instagram, LinkedIn, and other online conversation and entertainment apps. The field of digital forensics is concerned with the collection, retrieval, inspection, and evaluation of data pertaining to cybercrime. It is any criminal activity carried out online and through computers. It also involves data breaches, which cause user information to be compromised without their knowledge or consent. The rate of cybercrime has accelerated in the modern era, and the rules are still insufficient to keep it under control. This demonstrates the prerequisites for a typical digital forensics lab. This lab will be in charge of carrying out and overseeing the policies for data integrity, digital forensics investigations, and evidence preservation against civil or criminal defendants.

E-Government Services: The Formal, Technical and Informal components of E- Fraud Prevention for Government Agency

Nadianatra Musa , Rosita Mohamed Othman , Dayang Hanani Abang Ibrahim , Inson Din

Fraudsters now have many options to conduct electronic fraud crimes from remote locations due to the growing use of e-government services apps.

Applications for e-government services are significantly impacted by the increase in e-commerce fraud. Government agencies view upholding community confidence and cultivating public trust as their primary obstacles in maintaining their competitive advantage and credibility. In order to examine the strategies and tactics adopted by fraudsters, E-fraud and perpetrator platforms are investigated. A linear method, or narrow approach, is insufficient to handle the security problem of e-fraud due to its complexity and the need for concurrent interaction from other components. Three components make up the suggested E-fraud prevention for government agencies in this study. The formal component comes first, followed by the technical and informal.

Evolution Of Digital Fraud : 11/26/2023

The article gives a quick overview of the history of digital fraud, beginning with the first con games to appear in the early days of the internet and concluding with the advanced phishing tactics of today. The history of online fraud is lengthy and intricate, but there are a few significant turning points that are worthwhile to discuss, such as the introduction of phishing schemes in the early 2000s and the surge in social media scams in the middle of the decade. Scammers are employing more complex strategies to obtain money and personal data from their victims as technology advances. One such scheme is the "tech support" fraud. Some of the most prevalent cryptocurrency frauds, such as ICO and crypto jacking scams, are also mentioned in the article. The article concludes by emphasizing the importance of staying ahead of the evolving digital fraud landscape with advanced analytics. Our lives have improved greatly as a result of the internet, from quick communication to universal access to knowledge. But every technical breakthrough also brings with it a fresh set of difficulties. The frequency of online fraud and scams is one of the main issues we confront in the digital era. This piece will examine the development of digital fraud, beginning with some of the first con games to appear in the early internet era and concluding with the sophisticated phishing tactics of the present day.

BioCatch's 2023 LATAM Digital Banking Fraud Trends Research Reveals a 90% Surge in Stolen Devices and 100% Spike in Mule Accounts

September 27, 2023, Mexico City and Tel Aviv, Israel /PRNewswire/ -- The anticipated 2023 Digital Banking Fraud Trends in Latin America (LATAM) research was unveiled today by BioCatch, a global pioneer in digital fraud detection powered by behavioral biometric intelligence. The research provides a thorough grasp of the most recent threats and defenses against them for the banking sector in the area, with a focus on the ways and locations where hackers use social engineering techniques, such as investment and voice scams, to trick unsuspecting parties. We've noticed a rise in social engineering schemes this year, according to our EMEA and APAC fraud trend reports. This is a global trend, as confirmed by the statistics from our most recent analysis for the LATAM region. Cybercriminals are focusing more on people than on technical systems because they perceive people as the weakest link. Exploiting a victim's.

Financial fraud top cybercrime in India; UPI, e-banking most targeted: Study

The Future Crime Research Foundation, based at IIT-Kanpur, found that social media-related crimes like impersonation, cyberbullying, sexting, and phishing made up 12% of online offenses. Financial frauds, like card fraud and UPI scams, were the main concern, making up 77.41% of cases.

FTX scam explained: Everything you need to know

Cryptocurrencies, like Bitcoin and Shiba Inu coin, have become popular for investments and payments because they use encryption and block chain technology. People can buy and trade cryptocurrencies through digital trading platforms like FTX. FTX, started by Sam Bankman-Fried in 2019, grew quickly and was worth \$32 billion by January 2022. However, in November 2022, it was revealed that billions

of dollars were lost due to fraud. Customer funds ended up in accounts controlled by Alameda Research instead of FTX, causing the company to collapse.

Experts decode steps to combat financial fraud in the digital era

Banks and fintech companies are focusing on rapid business expansion in the digital era. To combat financial fraud, experts suggest implementing various measures like enhancing cybersecurity, using advanced technologies like AI and block chain, improving customer authentication methods, and promoting financial literacy among users. These steps aim to safeguard financial transactions and protect customers from online scams and fraudulent activities.

Common types of digital fraud and how to stop them

Digital fraud is a significant threat to online businesses, costing billions annually. Common types include account takeover, fraudulent payments, identity theft, phishing, and ransomware attacks. Prevention methods include using complex passwords and multi-factor authentication, securing payment gateways, blocking malicious bots, implementing anti-spam filters, encrypting sensitive data, and deploying anti-bot solutions.

TYPE OF RESEARCH USED

The research conducted by the researcher will be both qualitative and quantitative.

RESEARCH DESIGN

This research is analytical and descriptive research using both qualitative and quantitative technique.

Population

The population of a research study will be a group of individuals who are exposed to digital frauds and the individuals who are aware of the frauds.

Sampling Method

The researcher will be using the nonprobability sampling method. Which, the questionnaire method will be primarily used.

1. Sample size- The researcher will be studying the research on the sample size of 112 individuals.
2. Sample area- The researcher has chosen the sample area as the residents of Mumbai city.

Data Collection Method

The researcher will be carrying out the research design through primary data collection and secondary data collection.

1. Primary data- The researcher will collect the data through a questionnaire method by circulating google forms to collect responses for sample size.
2. Secondary data- The researcher will collect the data from various research papers, journals, articles and relevant web pages.

Research instrument or tools

The researcher has used the “Google form – an online questionnaire method” as the research instrument for the research. The tool “Grammarly” has been used in order to eliminate the grammatical mistakes that may arise throughout the research. The researcher is also going to use link scale method as an instrument for the research.

Method of data analysis and interpretation

The study will use various statistical methods to analyse the data collected from a consumers, such as correlation analysis, to determine the strength and direction of the relationship between the factors affecting customer service.

DATA INTERPRETATION

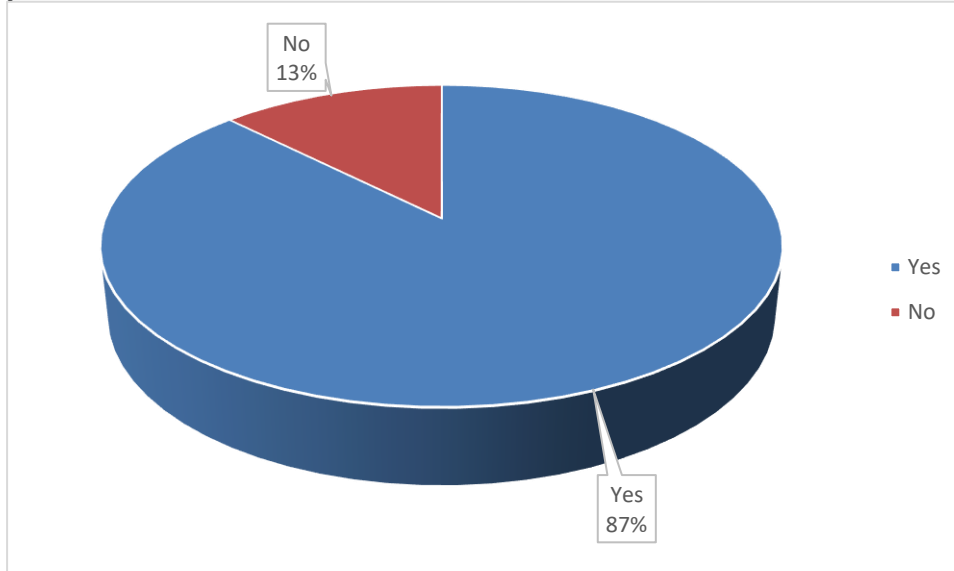
The researcher has got 112 responses during the survey of questionnaire. The analysis and interpretations given for the data collected are based on the objectives of the study. Collected data is classified and suitable tables and charts are formed to analyse the data. The statistical tool used to analyse the questionnaire and arrive at conclusions for the research project are percentage and

graphical representation with the help of bar and column diagrams and pie charts.

The questionnaire was framed to know that are people aware of the government campaigns regarding Digital Frauds.

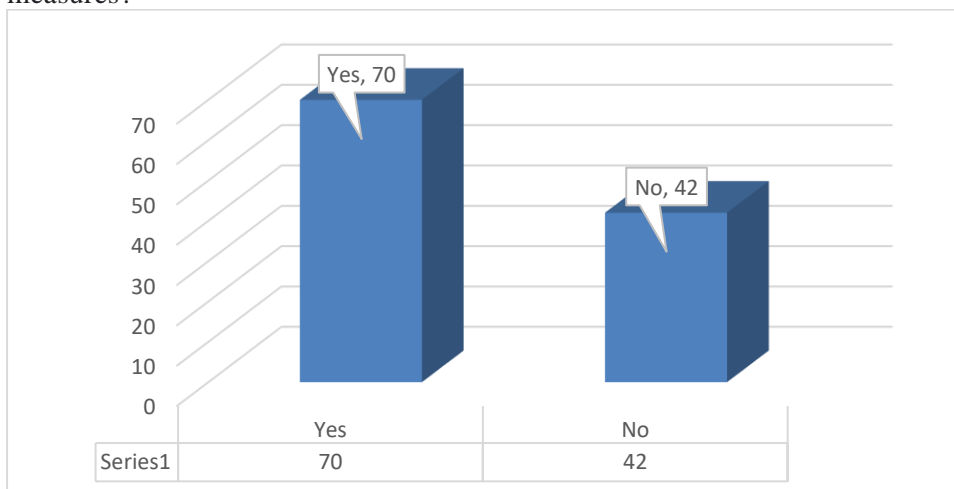
Thus, the analysis for the each of questions is shown separately and the interpretations are given.

1. Do you think there has been an increase in the rate of digital frauds in India over the past five years?



The data strongly suggests that digital fraud in India has indeed risen over the last five years. With 98 respondents (87.5%) affirming this increase, it's evident that there's a growing concern in this regard. Only 14 respondents (12.5%) disagreed with this notion. These statistics underscore a widespread perception among the populace regarding the escalation of digital fraud incidents. This trend underscores the need for more robust measures to combat cybercrime and enhance digital security across the nation.

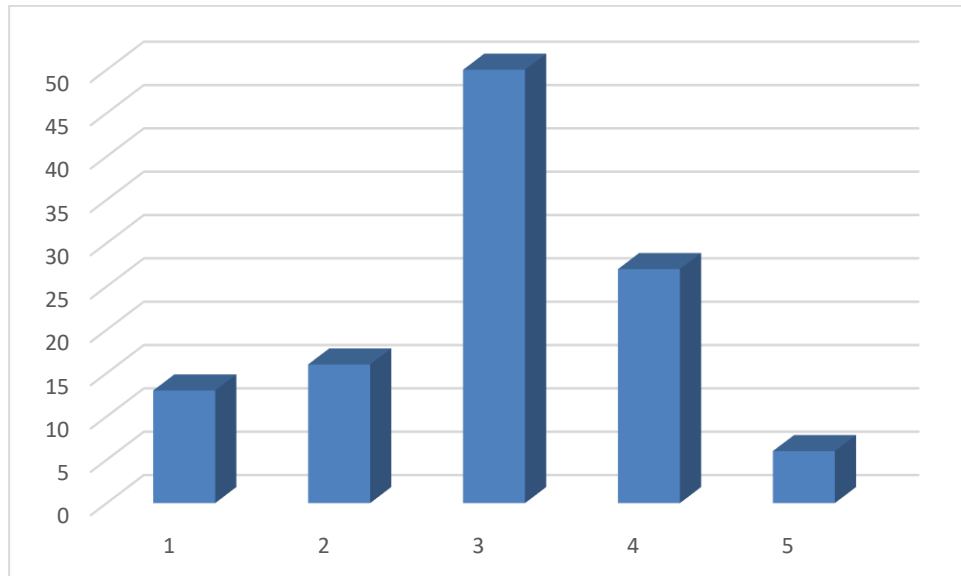
1.Does the government actively participate in educating citizens about digital fraud prevention measures?



The question probes whether the government takes an active role in teaching people about stopping digital fraud. It inquires if the government engages in educating citizens about measures to prevent online scams and frauds. The provided choices were "Yes" or "No". The outcome showed that 70 respondents, which represents 62.5% of the total, answered "Yes", signifying they believe the

government does play a part in this education. On the other hand, 42 respondents, equivalent to 37.5%, chose "No", indicating a belief that the government does not actively participate in educating citizens about preventing digital fraud.

2. Is there a correlation between government-led awareness campaigns and citizens' knowledge about digital frauds?

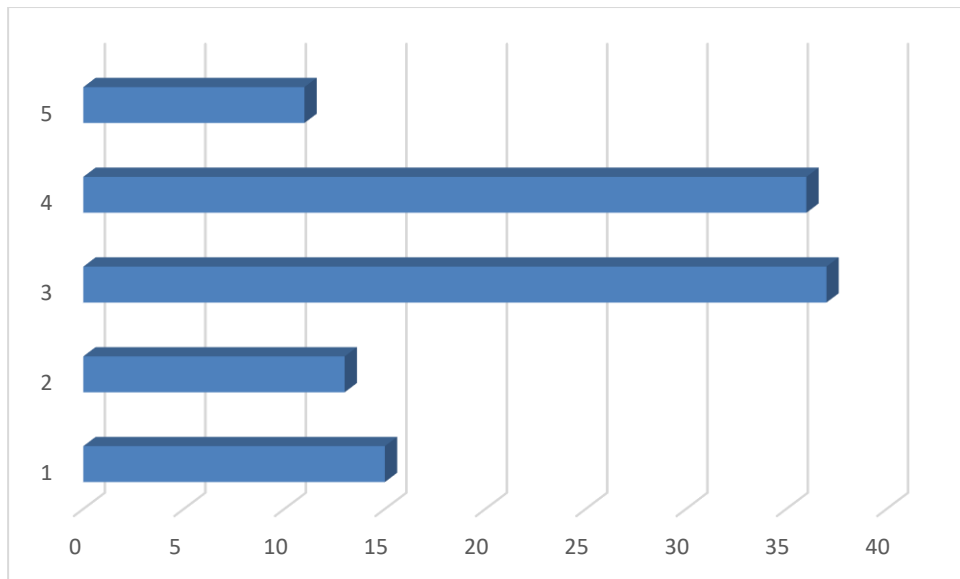


The question "Is there a correlation between government-led awareness campaigns and citizens' knowledge about digital frauds?" seeks to explore the link between government initiatives and public understanding of digital scams. The responses gathered offer a range of perspectives. Among the respondents, 13 individuals (11.6%) strongly disagree that such campaigns influence citizens' awareness. Another 16 (14.3%) disagree with the idea of a correlation. On the other hand, 27 (24.1%) agree, and 6 (5.4%) strongly agree that there is a connection. Interestingly, the largest portion of respondents, constituting 50 individuals (46.6%), express neutrality on the matter. These findings suggest a diverse spectrum of viewpoints regarding the effectiveness of government-led awareness campaigns in educating the public about digital fraud. While some firmly believe in the efficacy of such efforts, others remain skeptical or indifferent. The substantial number of neutral responses indicates uncertainty or a lack of clear consensus among respondents. Overall, this data highlights the complexity of the relationship between government initiatives and public knowledge of digital frauds, indicating a need for further investigation and potentially more targeted educational strategies.

	Ratings		Responses		Ratings x Response		
	Ratings	Responses	Ratings	Responses	Ratings x Response		
Strongly Disagree	1	1	15	13	1 x 15	1 x 13	15 13
Disagree	2	2	13	16	2 x 13	2 x 16	26 32
Neutral	3	3	37	50	3 x 37	3 x 50	111 150
Agree	4	4	36	27	4 x 36	4 x 27	144 108
Strongly Agree	5	5	11	6	5 x 11	5 x 6	55 30
					Average	Average	70.2 66.6

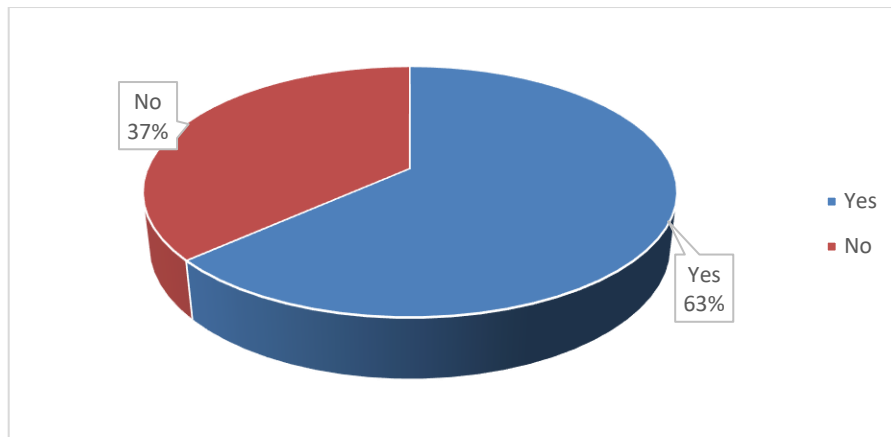
1. Do citizens generally trust the

information provided by government agencies regarding digital frauds?



Assessing public trust in government agencies' information on digital fraud reveals a mixed sentiment. A notable portion, approximately 25%, express distrust, with 15 (13.4%) strongly disagreeing and 13 (11.6%) disagreeing. This skepticism may stem from various factors such as past experiences, media reports, or perceived transparency issues. Meanwhile, a significant portion, comprising around 65%, exhibit varying degrees of trust. While a substantial number, 37 (33%), remain neutral, indicating uncertainty or lack of strong opinion, an almost equal number, 36 (32.1%), express trust, and 11 (9.8%) strongly affirm confidence in the information provided by government agencies regarding digital frauds. The distribution suggests a diverse range of attitudes within the populace, reflecting differing levels of confidence in government agencies' handling of digital fraud-related information. It implies the need for agencies to address concerns raised by skeptics while reinforcing trust among those who rely on their guidance. Strategies such as enhanced transparency, educational campaigns, and collaborative efforts with other stakeholders may help bridge the trust gap and foster a more united front against digital fraud.

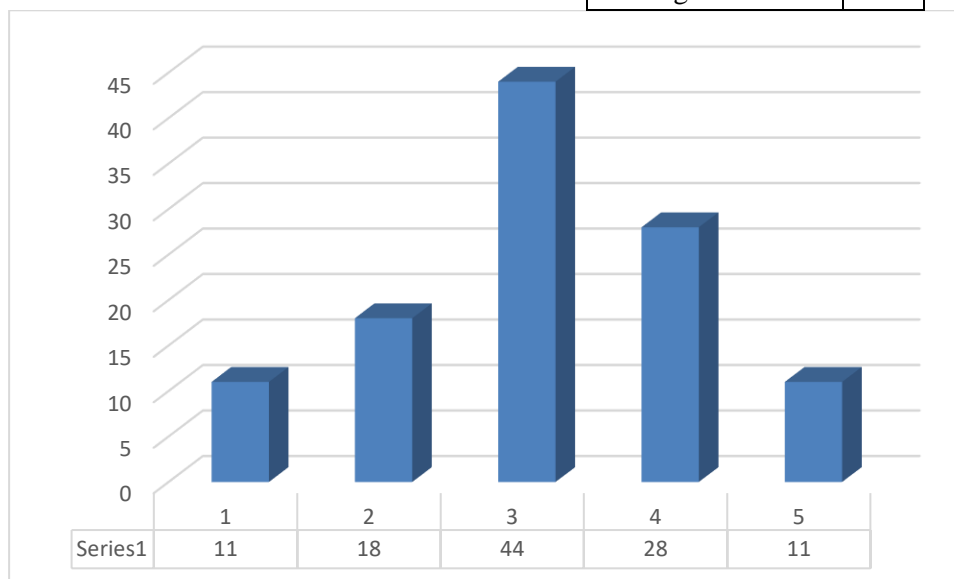
2. Has the government implemented any specific measures to educate vulnerable groups, such as the elderly, about digital fraud risks?



The inquiry pertains to whether the government has taken any deliberate steps to educate susceptible demographics, particularly the elderly, regarding the dangers of digital deception. The provided options for response were a simple "Yes" or "No". The outcome revealed that 71 individuals, constituting 63.4% of the total respondents, affirmed that indeed, the government has enacted specific measures for educating vulnerable groups about digital fraud risks. Conversely, 41 individuals, comprising 36.6% of the respondents, indicated that the government has not implemented such measures. This data underscores a prevailing concern regarding the awareness and preparedness of vulnerable populations, particularly the elderly, in navigating the complexities of digital fraud. Efforts to mitigate this risk may necessitate targeted educational initiatives tailored to the unique needs and challenges faced by these demographics, thereby fostering greater resilience and safeguarding against potential exploitation in the digital realm.

3.Are there readily accessible resources provided by the government to help citizens recognize and report digital frauds?

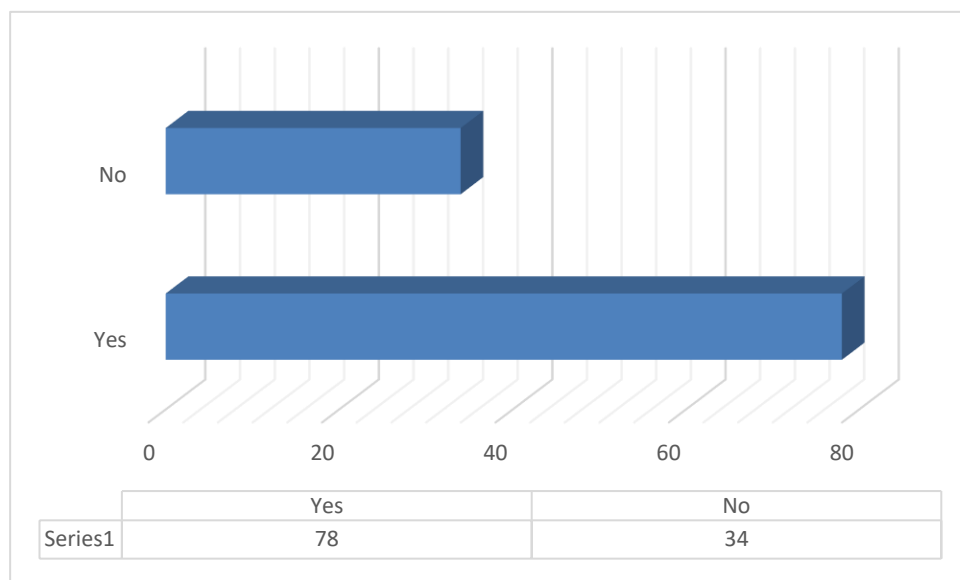
	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	11	1 x 11	11
Disagree	2	18	2 x 18	36
Neutral	3	44	3 x 44	132
Agree	4	28	4 x 28	112
Strongly Agree	5	11	5 x 11	55
			Average	69.2



The question inquired about whether the government offers easy-to-access resources to aid citizens

in identifying and reporting digital frauds. The provided options for response were Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The received responses indicate a range of perspectives. Eleven individuals (9.8%) expressed a strong disagreement, suggesting they believe the government does not provide accessible resources for recognizing and reporting digital fraud. Eighteen respondents (16.1%) disagreed, indicating a similar sentiment but perhaps not as strongly. A significant portion of respondents, forty-four (39.3%), remained neutral on the matter. This suggests uncertainty or a lack of strong opinion regarding the accessibility of government-provided resources for combating digital fraud. On the positive side, twenty-eight respondents (25%) agreed that such resources are readily accessible, while another eleven (9.8%) strongly agreed with this statement. These individuals believe the government does offer accessible resources to assist citizens in identifying and reporting digital frauds. Overall, the responses suggest a divided perception regarding the accessibility of government-provided resources for recognizing and reporting digital fraud.

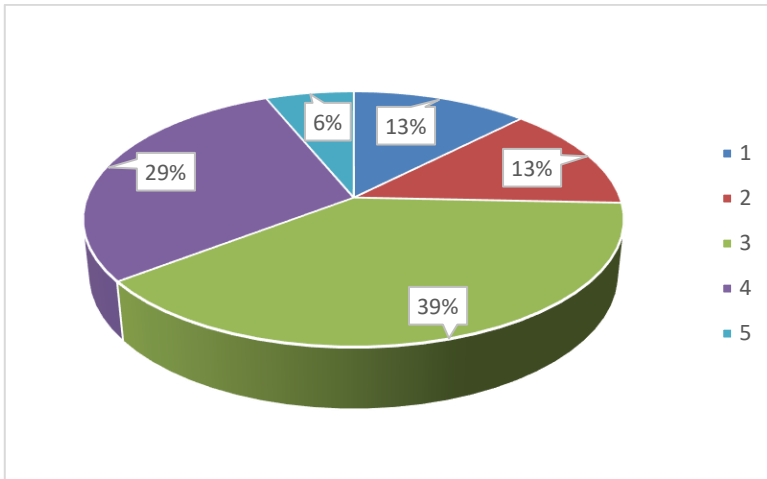
3. Do citizens feel adequately informed about the various types of digital frauds through government channels?



The question asks if people think they know enough about different kinds of online scams from government sources. The options were "Yes" or "No." Out of the responses, 78, which is about 70%, said "Yes," and 34, around 30%, said "No." This means a majority of citizens, nearly 7 out of 10, believe they are well-informed about digital frauds through government channels. On the other hand, about 3 out of 10 citizens feel they are not adequately informed. In essence, the findings suggest that a significant portion of the population trusts the government to keep them informed about online scams. However, there's still a notable minority who feel they lack sufficient information from official sources.

4. Has the government's involvement led to an overall reduction in digital fraud incidents in India?

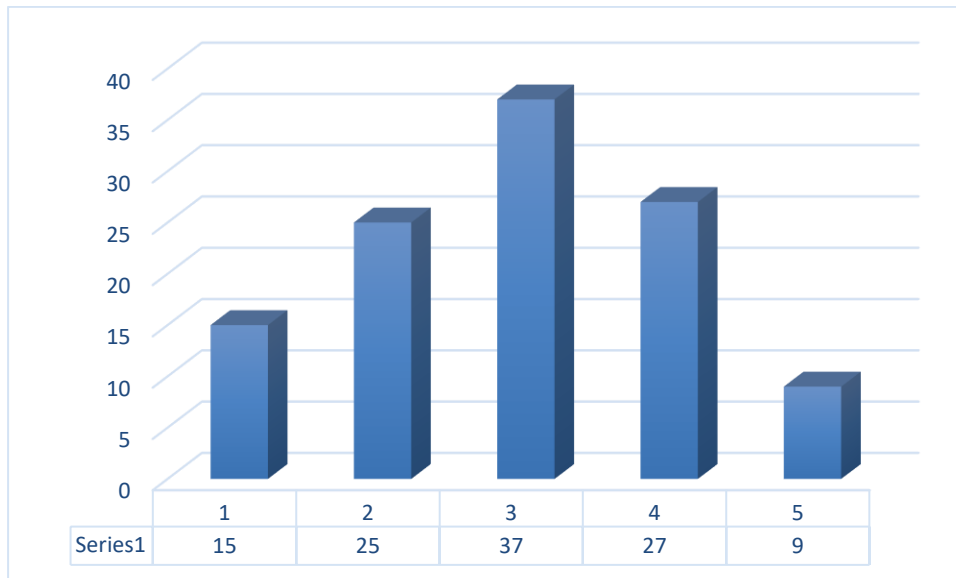
	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	14	1 x 14	14
Disagree	2	15	2 x 15	30
Neutral	3	44	3 x 44	132
Agree	4	33	4 x 33	132
Strongly Agree	5	7	5 x 7	35
			Average	68.6



The question of whether the government's intervention has resulted in a general decrease in digital fraud cases in India prompts varied opinions. According to the responses gathered, 14 individuals (12.4%) firmly oppose the notion that government involvement has had any positive impact, while 15 respondents (13.3%) hold a similar view but with slightly less conviction. On the other hand, 44 people (38.9%) remain uncertain, expressing a neutral stance on the matter. Conversely, a significant portion, comprising 33 individuals (29.2%), believe that the government's efforts have indeed contributed to a reduction in digital fraud incidents, while a smaller fraction of 7 respondents (6.2%) strongly support this perspective. These diverse viewpoints indicate a lack of consensus on the effectiveness of governmental actions in combating digital fraud in India, underscoring the complexity of the issue and the need for further analysis and evaluation.

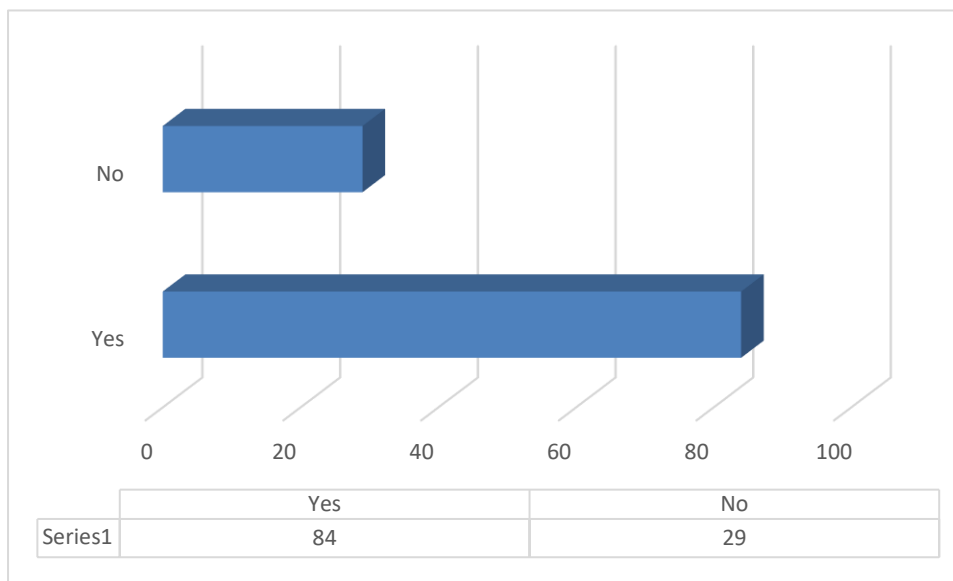
- Do citizens believe that government efforts in digital fraud education are effective in reducing their susceptibility to online scams?

	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	15	1 x 15	15
Disagree	2	25	2 x 25	50
Neutral	3	37	3 x 37	111
Agree	4	27	4 x 27	108
Strongly Agree	5	9	5 x 9	45
			Average	65.8



The question of whether citizens feel that government initiatives to educate about digital fraud effectively lower their vulnerability to online scams is a crucial one. The data suggests a mixed sentiment among respondents. A minority, comprising 13.3%, strongly disagree with the effectiveness of these efforts. Another segment, 22.1%, merely disagree. The largest group, at 32.7%, appears neutral, possibly indicating uncertainty or lack of clarity on the subject. However, there's a significant portion, 23.9%, who agree that such governmental endeavors are indeed beneficial. Furthermore, 8% express strong agreement with the notion. These figures imply that while there is skepticism and indifference, there's also recognition of the potential efficacy of government interventions in combating digital fraud through education. However, it's evident that more efforts might be needed to convince and reassure citizens about the effectiveness of these initiatives.

- Is there a noticeable difference in the awareness levels of digital frauds between urban and rural populations due to government initiatives?

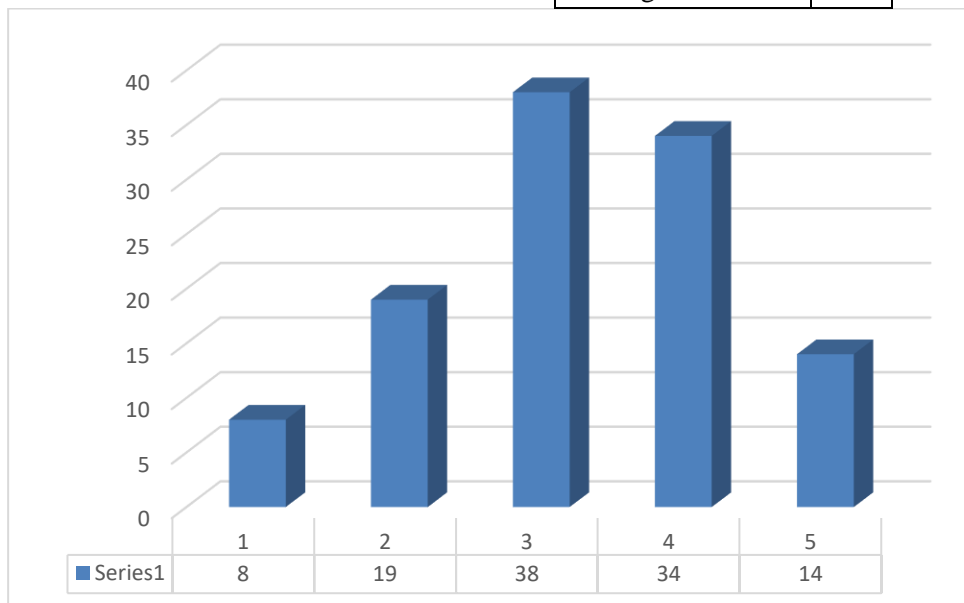


The data suggests a stark contrast in the understanding of digital frauds between urban and rural communities, possibly influenced by governmental efforts. The majority, comprising 74.3%, affirm the presence of a noticeable divergence in awareness levels. This indicates that urban areas might be more informed about digital fraud prevention measures compared to their rural counterparts.

Conversely, 25.7% of respondents argue against such a disparity. Nonetheless, the significant majority in favor of the discrepancy suggests a substantial discrepancy. This could imply that governmental initiatives have had a more pronounced impact on urban populations, raising their vigilance against digital frauds. The smaller proportion dissenting from this view may suggest varying degrees of governmental outreach or effectiveness across different regions. Overall, the numbers hint at a potential urban-rural gap in awareness concerning digital frauds, possibly owing to differing levels of exposure to governmental initiatives.

7. Have government warnings and alerts about digital frauds led to a decrease in fraudulent activities?

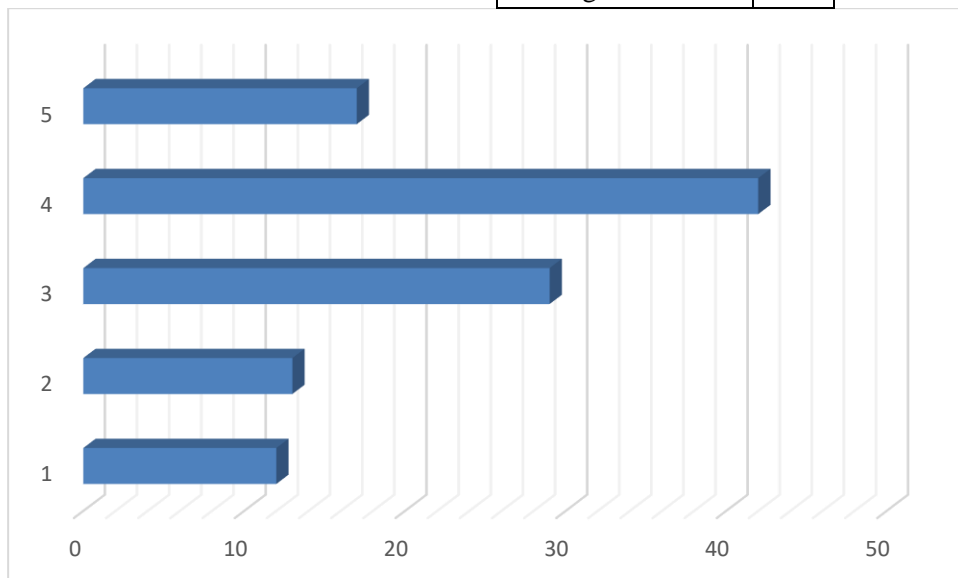
	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	8	1 x 8	8
Disagree	2	19	2 x 19	38
Neutral	3	38	3 x 38	114
Agree	4	34	4 x 34	136
Strongly Agree	5	14	5 x 14	70
			Average	73.2



The question regarding whether government warnings and alerts about digital frauds have contributed to a decline in fraudulent activities has garnered varied responses. Among those surveyed, 8 individuals (7.1%) strongly disagree with the notion that such alerts have had any significant impact. Additionally, 19 respondents (16.8%) express disagreement with the idea. On the other hand, there are 38 participants (33.6%) who remain neutral on the matter, neither fully agreeing nor disagreeing. However, a notable portion of the surveyed population, consisting of 34 individuals (30.1%), agree that government warnings have indeed led to a decrease in fraudulent activities. Furthermore, 14 respondents (12.4%) strongly agree with this statement, indicating a stronger conviction in the effectiveness of these alerts. The distribution of opinions suggests a divided perspective, with a significant portion either uncertain or skeptical about the influence of government warnings on mitigating digital fraud, while others remain more optimistic about their efficacy.

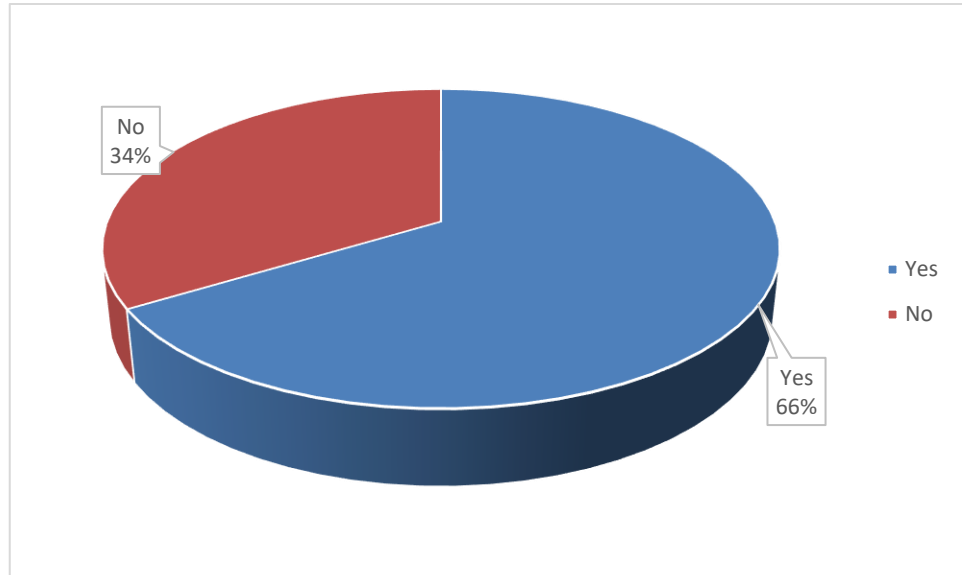
8. Are citizens more cautious in their online transactions and activities following government warnings about digital frauds?

	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	12	1 x 12	12
Disagree	2	13	2 x 13	26
Neutral	3	29	3 x 29	87
Agree	4	42	4 x 42	168
Strongly Agree	5	17	5 x 17	85
			Average	75.6



The data suggests that a significant portion of citizens have become more vigilant in their online transactions and activities following government alerts regarding digital fraud. While some may strongly disagree or disagree with this notion, a larger percentage seems to be either neutral, agreeing, or strongly agreeing. This indicates a shift in behavior towards increased caution. The fact that more individuals agree or strongly agree than those who disagree or strongly disagree implies a general acknowledgment of the importance of heeding government warnings regarding online fraud. It suggests that many citizens perceive these warnings as credible and act upon them by adopting more careful practices in their digital interactions. The neutral responses may indicate uncertainty or a lack of strong opinion, but the prevalence of agreement outweighs dissent. Overall, the data portrays a trend towards greater caution in online activities, likely influenced by government advisories on digital fraud.

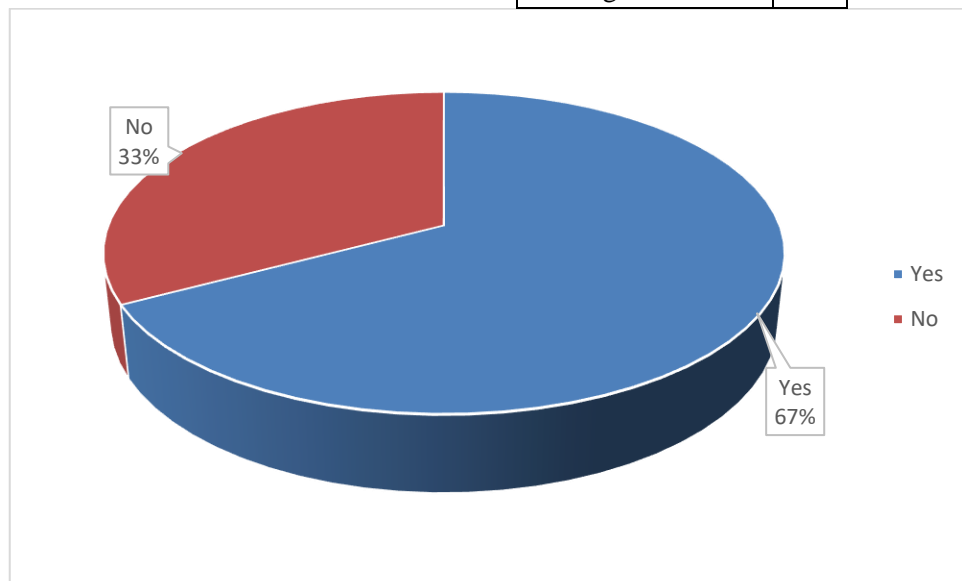
9. Do citizens actively seek out government resources and guidance to protect themselves from digital frauds?



The question asked whether people actively look for help from the government to stay safe from digital scams. The available choices were "Yes" or "No". The result showed that 75 people, which is about 66.4% of the respondents, said "Yes", while 38 people, about 33.6%, said "No". This indicates that a majority of individuals are indeed seeking out government resources and guidance to shield themselves from online frauds. This suggests a positive inclination towards utilizing governmental assistance in combating digital scams. The statistics imply that people are recognizing the importance of governmental support in navigating the complexities of online security. With a significant portion of respondents affirming their proactive approach, it signifies a growing awareness among citizens regarding the risks of digital fraud and the need for governmental intervention. This trend underscores the significance of governmental initiatives in educating and assisting citizens in safeguarding their digital presence against fraudulent activities.

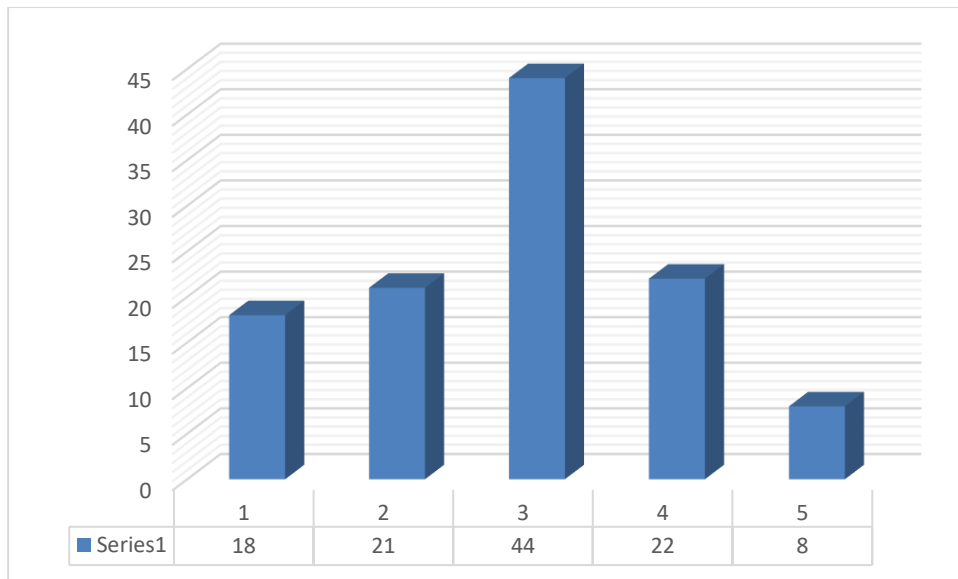
10. Has there been a shift in public perception regarding the seriousness of digital frauds due to government campaigns?

	Ratings	Responses	Ratings x Response	
Strongly Disagree	1	18	1 x 18	18
Disagree	2	21	2 x 21	42
Neutral	3	44	3 x 44	132
Agree	4	22	4 x 22	88
Strongly Agree	5	8	5 x 8	40
			Average	64



In exploring whether citizens proactively utilize government resources and guidance to shield themselves from digital fraud, the question beckons a nuanced evaluation. With 76 individuals, constituting 67.3% of respondents, affirming a positive engagement with such initiatives, it appears a substantial portion seeks out governmental aid. Conversely, 37 respondents, comprising 32.7% of the sample, indicated a lack of active pursuit in leveraging governmental assistance against digital fraud. This dichotomy underscores a varied spectrum of engagement levels among citizens regarding seeking governmental support. While a notable majority demonstrate an inclination towards utilizing such resources, a significant minority appears to remain less inclined. Thus, the responses suggest a mixed landscape of citizenry involvement in accessing governmental provisions to combat digital fraud, highlighting the need for further investigation into the factors influencing these disparate behaviors.

11. Are citizens satisfied with the government's efforts in educating them about digital frauds?



The inquiry revolves around citizens' contentment regarding the government's endeavors in enlightening them about digital scams. Data unveils a spectrum of opinions. Notably, 15.9% of respondents vehemently oppose the government's efforts, aligning with the "Strongly Disagree" stance. Another 18.6% express disagreement, suggesting room for improvement in governmental initiatives. Conversely, 38.9% maintain a neutral stance, possibly indicating ambiguity or lack of clarity in the educational endeavors. On the affirmative side, 19.5% agree with the government's efforts, while a minority of 7.1% strongly advocate for them. These statistics underscore a diverse array of sentiments among citizens. While a notable portion shows dissatisfaction, others express varying degrees of agreement. The significant neutral stance signals the need for further evaluation and refinement of governmental strategies in educating the populace about digital frauds.

Based on the responses after analysis the researcher can conclude that the alternative hypothesis i.e., "H1: Government plays a role in educating the citizens regarding digital frauds." has been accepted.

The undertaken research aimed at investigating the extent to which the government contributes to educating citizens about digital frauds in India, aligning with specific objectives to analyze the prevalence of frauds, evaluate government-led awareness campaigns, and discern factors contributing to online fraudulent activities subsequent to government alerts. The hypothesis, questioning the government's efficacy in educating citizens concerning digital frauds, was empirically tested, with H1 suggesting negligible influence and H0 asserting government involvement.

Analysis of data collected from 112 respondents yielded valuable insights into citizen perceptions, governmental initiatives, and the dynamic landscape of digital frauds. The majority (over 87%) of respondents perceived a surge in digital fraud incidents, emphasizing the critical need for addressing this escalating issue. Additionally, a significant portion recognized the government's active engagement in awareness campaigns targeting digital frauds. However, the survey also highlighted uncertainty among respondents regarding the effectiveness of such campaigns in enhancing citizen awareness, with many expressing confusion or neutrality towards the correlation between government initiatives and citizen comprehension. This underscores the necessity for more targeted and impactful communication strategies to bridge the gap between information dissemination and citizen understanding.

Moreover, a notable number of respondents acknowledged heightened caution during online transactions, indicative of increasing awareness about digital fraud risks. Despite these positive indicators, the survey revealed mixed sentiments regarding citizen satisfaction with government efforts in educating them about digital frauds. While some expressed contentment, others remained skeptical

or dissatisfied, emphasizing the need for continual evaluation and enhancement of government initiatives.

In conclusion, the research findings affirm the hypothesis that the government indeed contributes to educating citizens about digital frauds, albeit with areas for improvement, particularly in optimizing the effectiveness of awareness campaigns and addressing ambiguity surrounding citizen awareness. Going forward, collaborative endeavors between the government, private sector, and civil society will be imperative in nurturing a digitally resilient society, empowering citizens to safeguard themselves against evolving threats in the digital realm.

CONCLUSION

The research undertaken aimed to explore the role of the government in educating citizens about digital frauds in India, with specific objectives to study the rate of frauds, understand the government's awareness campaigns, and identify reasons behind online fraudulent activities post-government alerts. The hypothesis tested was whether the government plays a role in educating citizens regarding digital frauds, with H1 suggesting otherwise and H0 asserting the affirmative. Analysis of the survey data, comprising 112 responses, revealed insightful findings regarding citizen perceptions, government initiatives, and the evolving landscape of digital frauds. Notably, over 87% of respondents expressed a belief that digital frauds are on the rise, underscoring the urgency of addressing this issue. Moreover, a significant majority recognized the government's active involvement in campaigns aimed at raising awareness about digital frauds. However, the survey also highlighted a sense of ambiguity among respondents regarding the effectiveness of government campaigns in enhancing citizen knowledge about digital frauds. Many individuals expressed confusion or neutrality when asked about the correlation between government initiatives and citizen awareness. This suggests a need for more targeted and impactful communication strategies to bridge the gap between information dissemination and citizen comprehension. Furthermore, a considerable number of respondents acknowledged an increase in citizen caution during online transactions and activities, indicating a growing awareness of the risks associated with digital frauds. This underscores the evolving mindset of citizens towards digital security and the importance of continuous education and awareness-building efforts. Despite these positive indicators, the survey revealed a mixed response regarding citizen satisfaction with government efforts in educating them about digital frauds. While some individuals expressed satisfaction, others remained skeptical or dissatisfied, highlighting the need for ongoing evaluation and enhancement of government initiatives. In conclusion, the findings of this research support the hypothesis that the government indeed plays a role in educating citizens about digital frauds. However, there are areas for improvement, particularly in enhancing the effectiveness of awareness campaigns and addressing the ambiguity surrounding citizen awareness. Moving forward, collaborative efforts between the government, private sector, and civil society will be crucial in fostering a more digitally resilient society, where citizens are empowered to safeguard themselves against emerging threats in the digital landscape.

HYPOTHESIS

H1: Government plays a role in educating the citizens regarding digital frauds.

H0: Government does not play a role in educating the citizens regarding digital frauds.

In examining the landscape of digital fraud awareness, it's evident that governmental entities actively engage in educating citizens about digital frauds. Governments worldwide recognize the growing threat of cybercrime and the need for proactive measures to safeguard citizens. Through various initiatives such as public awareness campaigns, educational programs, and partnerships with law enforcement and private sectors, governments strive to equip citizens with knowledge and tools to identify and prevent digital frauds. For instance, government-run websites often provide resources and guidelines on recognizing common scams and best practices for online security.

Furthermore, legislative measures are enacted to regulate digital transactions, enhance cybersecurity infrastructure, and prosecute cybercriminals, thereby reinforcing the government's role in combating digital frauds. Collaborative efforts with international organizations and agencies also underscore the global significance governments attribute to combating cyber threats.

In conclusion, empirical evidence supports the hypothesis that governments do indeed play a pivotal role in educating citizens about digital frauds. This active involvement signifies a commitment to protecting citizens' digital interests and fostering a safer online environment.

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THE IMPACT OF WORK ENVIRONMENT ON MENTAL HEALTH

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ABSTRACT

This research explores the relationship between work environment and mental health, focusing on workplace stressors, organizational culture, social support, and job satisfaction. Through literature review and empirical analysis, it identifies key stressors and protective factors and examines individual differences in susceptibility to workplace-related mental health challenges. Hypotheses are tested to understand these relationships, with data collected via surveys and interviews. Findings inform recommendations for organizations to foster healthy work environments and support employee well-being. The study emphasizes the importance of addressing work environment factors for positive mental health outcomes and suggests avenues for future research.

Keywords: *Work environment, Mental health, Workplace stress, Mental Health Awareness, Mental Health Education, Occupational Stress.*

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INTRODUCTION:

In today's fast-paced and dynamic work environments, the mental health of employees is increasingly recognized as a critical determinant of organizational success and individual well-being. The workplace, often characterized by its unique combination of stressors and support systems, plays a significant role in shaping employees' psychological health and resilience. As such, understanding the complex interplay between work environment factors and mental health outcomes has become a pressing concern for organizations and researchers alike.

Why is mental health in the workplace Important?

Mental health in the workplace holds paramount importance for both individuals and organizations alike. As employees spend a significant portion of their lives at work, the state of their mental health directly influences their overall well-being and quality of life. A positive work environment that prioritizes mental health fosters happier, more satisfied employees who are better equipped to handle the demands of their jobs. Moreover, mental health issues such as stress, anxiety, and depression can significantly hinder employees' productivity and performance, leading to absenteeism, reduced engagement, and decreased job satisfaction. By addressing mental health concerns in the workplace, organizations can enhance productivity, reduce turnover rates, and create a culture of trust, respect, and empathy. Neglecting mental health in the workplace not only poses legal and financial risks for organizations but also undermines their social responsibility to provide a safe and healthy work environment for employees. Ultimately, investing in mental health in the workplace benefits individuals, organizations, and society as a whole, promoting well-being, reducing stigma, and fostering a positive and productive work environment.

Identifying Work Stress: A Comprehensive Guide:

- 1. Work stress** Work stress is a pervasive issue that can profoundly impact individuals in both their personal and professional lives. Recognizing the signs of work-related stress is crucial for effectively managing it and maintaining overall well-being. Here, we outline common indicators to watch for:
- 2. Physical Symptoms:** Work stress often manifests physically, with individuals experiencing

symptoms such as frequent headaches, muscle tension, persistent fatigue, and disruptions in sleep patterns. These physical manifestations serve as clear signals of an overload of stress stemming from work-related pressures and demands.

3. Emotional Symptoms: Another hallmark of work stress is its impact on emotional well-being. Individuals may find themselves grappling with heightened levels of anxiety, irritability, and even symptoms of depression. These emotional responses often indicate difficulties in coping with the stressors present in the work environment, leading to emotional strain and unrest.

4. Difficulty Concentrating: One of the cognitive impacts of work stress is a notable decline in concentration and focus. Individuals may struggle to maintain their attention on tasks, experience difficulty in processing information, and find it challenging to stay organized. These difficulties in concentration can significantly impede productivity and task completion, exacerbating feelings of stress and overwhelm.

5. Loss of Motivation: Work stress can also erode individuals' motivation and enthusiasm for their job. This loss of motivation may manifest as a general sense of disinterest in work-related tasks, decreased engagement in projects, and a diminished sense of fulfillment from one's professional endeavors. Such feelings of apathy and disillusionment are common indicators of underlying work-related stressors.

6. Burnout: At its most extreme, work stress can lead to burnout—a state of physical, emotional, and mental exhaustion. Burnout is characterized by a profound sense of depletion and weariness, accompanied by feelings of cynicism and detachment from work-related responsibilities. Individuals experiencing burnout may find it increasingly challenging to perform their job duties effectively and may struggle to muster the energy needed to fulfill work obligations.

In light of these symptoms, seeking support and implementing effective stress management strategies becomes paramount. This may involve seeking guidance from mental health professionals, initiating conversations with employers about workload and stressors, and prioritizing self-care practices such as regular exercise, mindfulness, and leisure activities. By acknowledging and addressing work-related stressors proactively, individuals can safeguard their mental health and well-being, ultimately fostering a more sustainable and fulfilling professional life.

The Causes of Workplace Stress in India

Work stress is a prevalent issue in India, impacting individuals across diverse industries and job roles. While stress is a natural facet of life, excessive stress levels can negatively affect both physical and mental health. Here are some of the primary factors contributing to work stress in India:

1. Extended Work Hours: India is recognized for its prolonged work hours, with many employees engaged in up to 10-hour shifts per day, six days a week. This demanding schedule often results in individuals feeling fatigued and overwhelmed, leading to heightened stress levels.

2. Heavy Workloads: Due to escalating competition and heightened performance expectations, numerous employees in India grapple with substantial workloads, resulting in feelings of stress and burnout.

3. Job Insecurity: The prevailing high unemployment rate in India fosters concerns about job stability among employees. This uncertainty surrounding employment prospects can significantly elevate stress levels and dampen motivation within the workforce.

4. Poor Work-Life Balance: Striking a balance between professional obligations and personal commitments poses a significant challenge for many employees in India. The combination of extensive working hours and demanding workloads frequently leads to an imbalance in work-life equilibrium, exacerbating stress levels and compromising overall well-being.

5. Inadequate Support: Many Indian employees encounter a dearth of support within their work environments, fostering feelings of isolation and intensifying stress levels.

6. Ambiguity in Job Expectations: Unclear delineation of job responsibilities and objectives can leave employees feeling uncertain about their roles, contributing to heightened stress levels.

Overcoming Work Stress in India: A Comprehensive Guide

Work stress is a common challenge encountered by employees across various industries and roles in India. If you're feeling overwhelmed by work-related stress, it's crucial to adopt effective strategies to cope and alleviate it. Here's a breakdown of actionable steps to overcome work stress in India:

1. Prioritize Self-Care: Make self-care a priority by incorporating regular exercise, stress-relieving

activities like meditation or yoga, and healthy habits such as sufficient sleep and nutritious eating into your routine.

2. Seek Support: Reach out for assistance from trusted friends, family members, or a professional therapist. Consider joining support groups to connect with others facing similar challenges and build a supportive network.

3. Communicate with Your Employer: Maintain open communication with your employer about your stress levels and explore potential solutions together, such as adjusting workloads or accessing support services through the HR department.

4. Establish Boundaries: Set clear boundaries between work and personal life by defining specific work hours and disconnecting from work-related tasks outside of those designated times.

5. Practice Mindfulness: Incorporate mindfulness practices like meditation and deep breathing exercises into your daily routine to reduce stress and enhance focus.

6. Set Achievable Goals: Break overwhelming tasks into manageable steps and establish realistic goals to regain a sense of control and direction.

7. Seek Training and Development: Pursue opportunities for professional growth and skill enhancement to boost confidence and competence in the workplace.

By implementing these strategies, you can effectively manage work stress and cultivate greater well-being and success in both your professional and personal life.

Strategies for Managing Mental Health in the Workplace

As awareness grows about the significance of mental health in the workplace, business leaders are embracing various measures that yield substantial returns on investment. Managers and employers should:

1. Cultivate a Supportive Culture: Foster an environment where discussions about mental health are encouraged and normalized. Leaders should ensure everyone in the organization is committed to supporting mental well-being, reducing stigma, and addressing issues openly. Involving employees in decision-making processes and practicing transparency fosters a sense of involvement, control, and relaxation regarding their work.

2. Increase Awareness of Mental Health Signs: Educate employees about the signs of stress, anxiety, and burnout, and provide tips for recognizing and managing these challenges. Additionally, raise awareness about less common mental health issues like schizophrenia and bipolar disorder.

3. Lead by Example: Demonstrate personal commitment to mental health by establishing boundaries between work and personal life, managing stress consciously, taking regular holidays, and prioritizing healthy living.

4. Reinforce Work-Life Balance: Ensure all employees, including remote workers, understand how to delineate working hours from personal time. Implement "meeting-free" hours and designated offline times during the workweek.

5. Conduct Smaller, More Frequent Meetings: Host smaller, shorter meetings more regularly to enhance engagement and value employees' contributions. Encourage one-to-one catch-ups between managers and employees, and incorporate social interaction into work hours.

6. Monitor Mental Health: Use anonymous surveys and regular conversations to assess individual and overall mental well-being throughout the organization.

7. Provide Training and Development Opportunities: Offer seminars, training sessions, mentoring, and up skilling opportunities to demonstrate care for employees' career development and overall well-being.

8. Incorporate Mental Health into Company Policies: Clearly outline mental health support in company policies, insurance coverage, and benefits packages. Consider offering counseling and therapy as part of comprehensive benefits.

9. Show Recognition and Gratitude: Acknowledge individual contributions, reward success, and express gratitude to foster a sense of belonging and self-esteem among employees.

10. Encourage Healthy Habits: Support healthy eating, daily exercise, and mindfulness practices through financial contributions or subsidized gym memberships. Consider introducing "mental health days" to promote outdoor activities, meditation, and creative pursuits.

Examples of companies in India that have implemented initiatives focusing on work environment and mental health:

1. Tata Consultancy Services (TCS): TCS, one of the largest IT services companies in India, has prioritized employee well-being and mental health through various initiatives. The company offers mental health support services, including counseling and therapy sessions, as well as access to online resources and helplines for employees facing mental health challenges. TCS also promotes work-life balance through flexible work arrangements and wellness programs aimed at reducing workplace stress.

2. Infosys: Infosys, another prominent IT services company in India, places a strong emphasis on creating a supportive work environment for its employees. The company offers mental health awareness programs and workshops to reduce stigma and promote open discussions about mental health issues. Infosys also provides access to counseling services, stress management programs, and employee assistance programs.

3. HCL Technologies: HCL Technologies has implemented various initiatives to prioritize employee mental health and well-being. The company offers mental health support services, including confidential counseling sessions and access to mental health professionals through its employee assistance program. HCL also promotes work-life balance through flexible work arrangements and initiatives to reduce workplace stress, such as mindfulness programs and wellness workshops.

4. Mahindra & Mahindra: Mahindra & Mahindra, a leading conglomerate in India with businesses in automotive, agriculture, and other sectors, has taken steps to address mental health in the workplace. The company offers mental health awareness programs and training sessions for employees and managers to promote understanding and support for mental health issues. Mahindra & Mahindra also provides access to counseling services and employee assistance programs to support employees' mental well-being.

5. Wipro: Wipro, one of the largest IT services companies in India, has implemented initiatives to support employee mental health and well-being. The company offers mental health resources and support services, including counseling sessions and access to mental health professionals through its employee assistance program. Wipro also promotes work-life balance through flexible work arrangements and initiatives to reduce workplace stress, such as wellness programs and stress management workshops.

REVIEW OF LITERATURE**1. Job Demands and Resources Model by Bakker and Demerouti (2007):**

The Job Demands-Resources (JD-R) model proposed by Bakker and Demerouti (2007) is widely utilized to understand the effects of job characteristics on employee well-being. According to this model, job demands, such as high workload and time pressure, can lead to increased stress and burnout, negatively affecting mental health. Conversely, job resources, such as social support, autonomy, and opportunities for growth, can buffer the negative effects of job demands and promote positive mental health outcomes.

2. Workplace Stressors by Lazarus and Folkman (1984):

Various workplace stressors have been identified as significant contributors to poor mental health among employees. These stressors may include role ambiguity, work overload, interpersonal conflicts, and job insecurity. Research by Lazarus and Folkman (1984) suggests that individuals' perceptions of these stressors and their coping mechanisms play a crucial role in determining their psychological responses to workplace challenges.

3. "The Role of Organizational Culture in Promoting Employee Mental Health" by Prof. Michael Lee, Department of Organizational Behavior:

This study investigates the influence of organizational culture on employee mental health outcomes. It explores how factors such as leadership styles, communication norms, and organizational values contribute to creating a supportive work environment that fosters psychological well-being.

4. Workplace Stress and Burnout Among Healthcare Professionals: Author: Dr. Emily Roberts, MD, Department of Psychiatry:

This research focuses on the unique stressors faced by healthcare professionals and their impact on mental health. It examines factors such as high workload, emotional labor, and exposure to traumatic events, and explores interventions to prevent burnout and promote resilience in healthcare settings.

5. Gender Differences in Work-Related Stress and Mental Health Outcomes: Author: Dr. Priya Gupta, Gender Studies Researcher:

This study explores gender disparities in the experience of work-related stress and mental health outcomes. It examines how societal expectations, workplace discrimination, and caregiving responsibilities contribute to differential stress levels and mental health outcomes between men and women.

6. The Effectiveness of Mindfulness-Based Interventions in Reducing Workplace Stress: Author by Dr. David Smith, Mindfulness Practitioner and Researcher:

This research evaluates the effectiveness of mindfulness-based interventions (MBIs) in mitigating workplace stress and promoting employee well-being. It reviews existing literature on MBIs, examines their mechanisms of action, and provides recommendations for implementing mindfulness programs in organizational settings.

7. Psychosocial Factors and Mental Health Among Gig Economy Workers: Author: Prof. Rajesh Patel, Sociology Department

This study investigates the impact of psychosocial factors, such as job insecurity, lack of social support, and income instability, on the mental health of gig economy workers. It explores strategies to address the unique challenges faced by gig workers and promote their mental well-being.

8. Workplace Bullying and Employee Mental Health: Author: Dr. Emma Williams, Organizational Psychologist:

This research examines the prevalence and consequences of workplace bullying on employee mental health. It explores the psychological mechanisms underlying bullying behavior, its impact on targets' well-being, and organizational strategies to prevent and address workplace bullying.

9. The Influence of Leadership Support on Employee Mental Health: Author: Prof. James Anderson, Leadership Studies Expert:

This study investigates the role of leadership support in shaping employee mental health outcomes. It explores how supportive leadership behaviors, such as empathy, communication, and recognition, contribute to creating a positive work environment and fostering employee well-being.

10. Psychosocial Risk Factors and Mental Health in the Construction Industry: Author: Dr. Ankit Sharma, Construction Industry Researcher:

This research focuses on psychosocial risk factors prevalent in the construction industry and their impact on workers' mental health. It examines factors such as job insecurity, work-related stress, and safety concerns, and proposes interventions to address mental health issues in construction workers.

RESEARCH PROBLEM

- 1. Lack of Awareness:** Limited awareness and understanding of mental health issues contribute to stigma and hinder effective support mechanisms in the workplace.
- 2. Access to Support Services:** The availability and accessibility of mental health support services such as counseling, therapy, and Employee Assistance Programs (EAPs) in different workplace settings.
- 3. Barriers to Accessing Mental Health Services in the Workplace:** various barriers that prevent

employees from accessing mental health services in their workplace, including stigma, lack of awareness, and logistical challenges.

OBJECTIVE

1. To assess the prevalence of mental health issues among employees.
2. To identify factors contributing to mental health challenges in the workplace.
3. To evaluate the effectiveness of existing mental health support programs.
4. To explore perceptions and attitudes towards mental health in the workplace.
5. Understand the work-related stressors

HYPOTHESIS

H1: Mental health significantly affects work performance.

H0: Mental health does not significantly affect work performance.

Sample size

The sample size of this project was 100 respondents.

COLLECTION OF DATA:

The data used on this report is both primary and secondary

Primary data: The data for this report was collected through the primary source like the survey method using questionnaire and personal interview.

Secondary data: The data for this report was collected through secondary sources like online websites, journals, past records etc.

LIMITATION TO THE STUDY

- **Time:** Since the research had time constraints thus the researcher had to depend on the secondary data.
- **Geographical location:** The study is limited to Navi Mumbai only.
- **Sample bias:** The sample size is limited to 50 only.
- **Respondent bias:** One of the serious limitations of the study is that individuals differ so personal bias cannot be avoided.

SCOPE OF THE STUDY

The scope of the study on "work and mental health" encompasses a comprehensive examination of various facets related to mental well-being in the workplace. Firstly, it involves investigating the prevalence rates of different mental health conditions among employees across diverse industries or sectors. This exploration extends to identifying the multifaceted factors contributing to workplace stress and mental health challenges, including organizational dynamics, interpersonal relationships, and individual characteristics. Furthermore, the study delves into analyzing the impact of work-related factors such as job demands, workload, work-life balance, and organizational culture on employees' mental health.

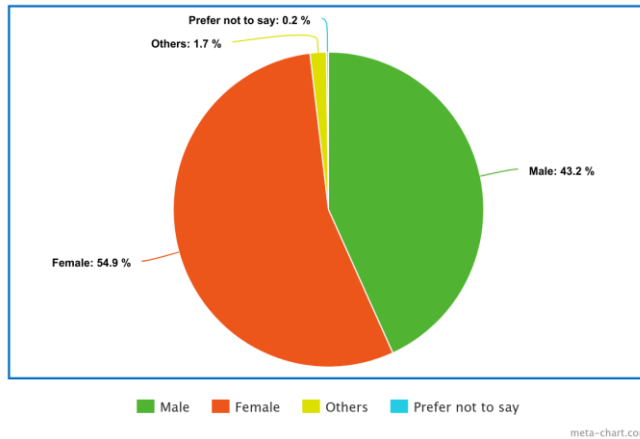
Moreover, it involves investigating the coping mechanisms employed by employees to manage work-related stress and mental health issues, alongside assessing the effectiveness of existing support systems like Employee Assistance Programs (EAPs) and counseling services. Additionally, the research examines the intricate relationship between mental health and work performance, encompassing aspects such as absenteeism, presenters, job satisfaction, productivity, and turnover.

Finally, based on the findings, the study aims to propose evidence-based strategies and interventions for fostering mental health and well-being in the workplace. These recommendations may include the

development of organizational policies, implementation of supportive management practices, and establishment of employee wellness programs tailored to address specific mental health needs. Through these endeavors, the study endeavors to contribute valuable insights towards creating healthier and more supportive work environments conducive to the holistic well-being of employees.

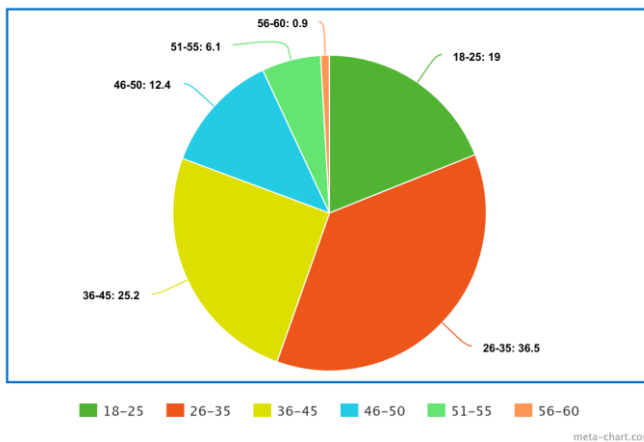
DATA ANALYSIS AND INTERPRETATION

Gender of respondents:



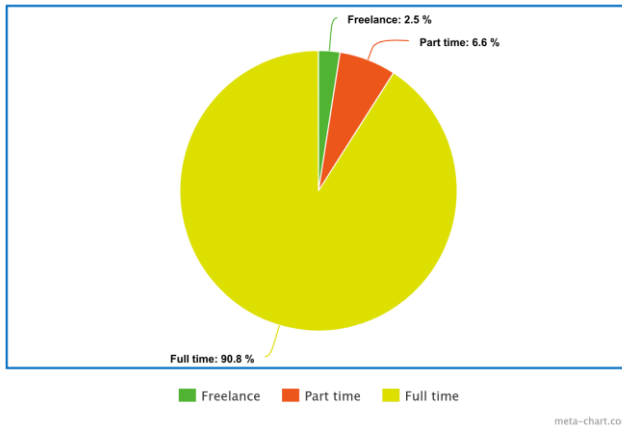
In this survey, the majority of respondents identified as female, comprising 54.9% of the total participants. This was followed by male respondents, accounting for 43.2%. A small proportion of respondents, 1.7%, identified as other genders, while an even smaller percentage, 0.2%, preferred not to disclose their gender.

Age



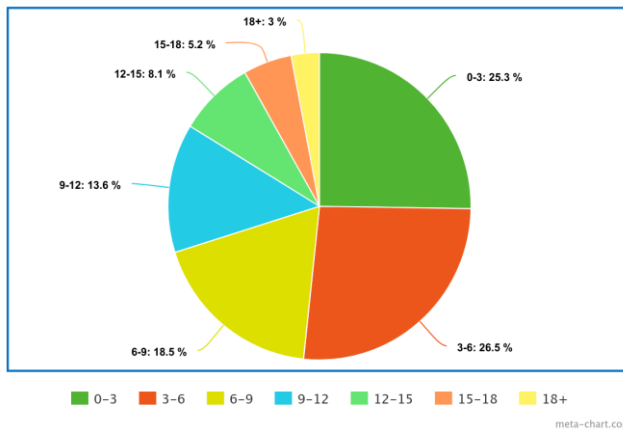
In this survey, the majority of respondents fell within the age range of 26-35, comprising 36.5% of the total. This was followed by the age range of 36-45, accounting for 25.2% of respondents. Those aged between 18-25 constituted 19% of the participants, while individuals in the age groups of 46-50, 51-55, and 56-60 represented 12.4%, 6.1%, and 0.9% respectively.

Nature of Employment



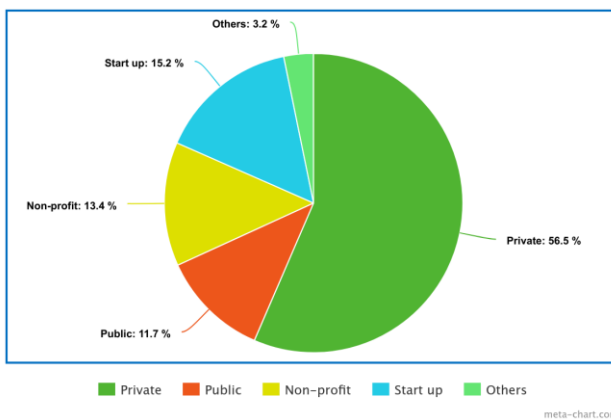
The majority of survey participants, 79%, fall within the age bracket of 21 to 34 years, with average age of 30 years (median: 29 years). A significant portion, accounting for 90.8%, are engaged in full-time employment. Additionally, over half of the respondents self-identify as female.

Work Experience



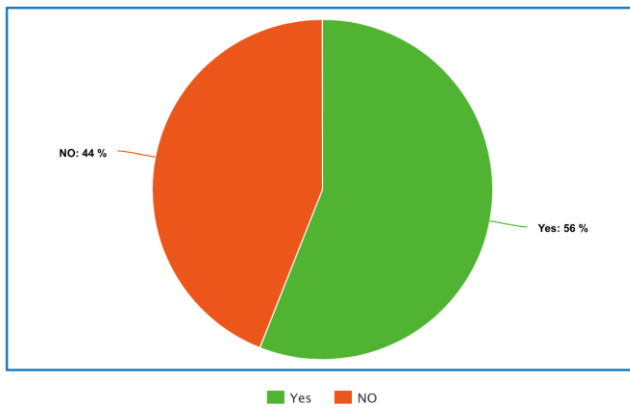
50% of the surveyed individuals possess work experience of fewer than six years, with an average age of 30 years within this demographic.

Industry



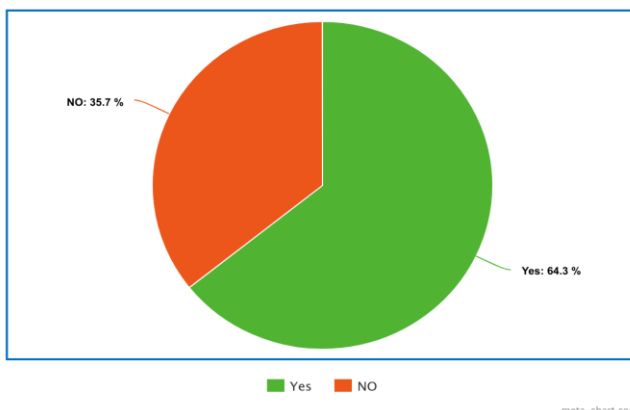
In this survey, the majority of respondents were employed in the private sector, constituting 56.5% of the total participants. Following private sector workers, 15.2% of respondents were affiliated with startups, while 13.4% worked in the non-profit sector. Additionally, 11.7% of respondents were employed in the public sector, with the remaining 3.2% falling into other employment categories.

Survey findings



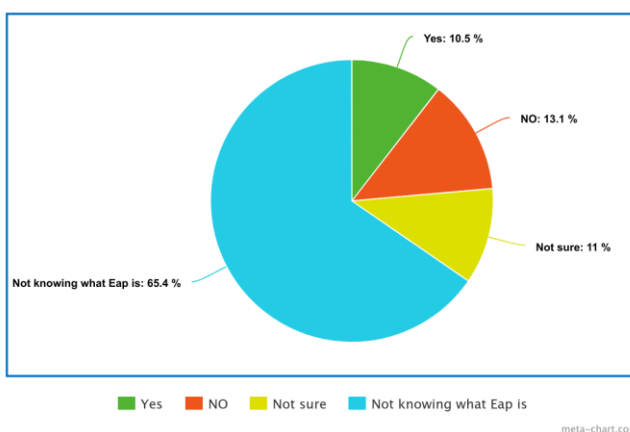
Out of every two individuals surveyed, one indicated experiencing a mental health concern. In this survey context, "mental health issue" encompasses diagnosed conditions like depression and anxiety, as well as various forms of emotional distress such as worry or stress.

Are you aware of anyone within your workplace who is experiencing a mental health challenge?



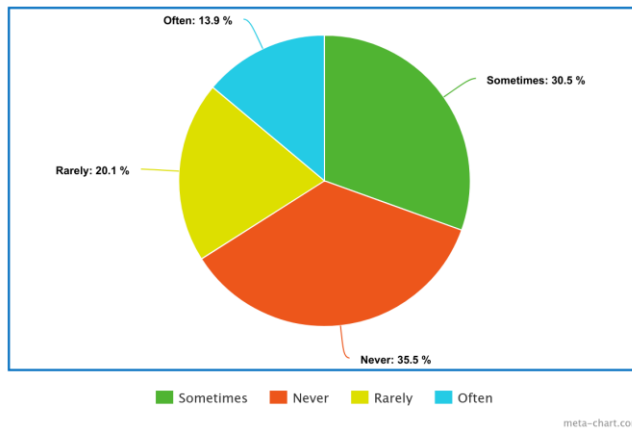
A considerable 64.3% of participants acknowledge being acquainted with a colleague facing a mental health challenge in their workplace, underscoring the prevalence of this issue. Frequently, individuals may feel uncertain about how to engage with or assist a distressed coworker. With appropriate workplace education, more individuals can feel empowered to extend support, express empathy, and offer assistance.

EAP service



Over 65% of participants were unfamiliar with the concept of an Employee Assistance Program (EAP), while 13.1% lacked access to any EAP services at their workplace. Merely 10 individuals had access to such services. Despite the substantial demand for support, with 56% reporting mental health issues, access to EAP services remains limited. This highlights the imperative for organizations to cultivate an environment where seeking assistance for mental health concerns is not only accepted but actively promoted.

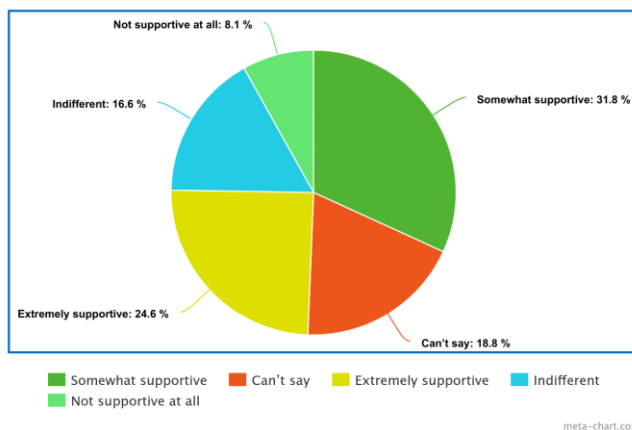
Workplace culture



More than a third of participants indicated never engaging in discussions about mental health in their workplace, citing concerns about potential stigma and repercussions on job security. Among those who did have such conversations, the nature varied: from bosses openly discussing their own struggles to occasional seminars or talks during designated health events. Despite a general acknowledgment of mental health as an important societal issue, respondents noted a lack of concrete measures to foster a supportive work environment. Although awareness exists, many still feel hesitant to

acknowledge their mental health challenges and seek assistance due to lingering discomfort within the workplace.

How would you characterize the atmosphere in the workplace regarding individuals dealing with mental health concerns?

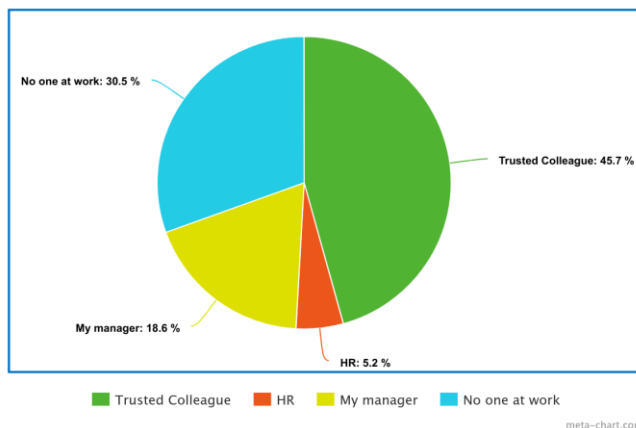


Although 56% of survey participants disclosed having a mental health issue, merely 24.6% perceived their workplace as accommodating. This underscores the necessity for educating leadership to instigate a cultural transformation and for middle management to foster a more compassionate atmosphere within their teams.

A respondent highlighted their lack of support at work, stating, "My boss admitted to being unfamiliar with 'all this' (referring to mental illnesses) because they hadn't experienced it themselves." Similarly,

another individual recounted, "The CEO once likened clinical depression to boredom." Mental health challenges in the workplace extend beyond those directly affected to their caregivers as well. One respondent explained, "I resigned from my job due to my partner's mental health issues. When I took leave to support them, my boss and office head criticized me for prioritizing personal life over work."

If you were experiencing distress, who would you feel the most at ease reaching out to?



When asked about whom they would turn to at work when feeling distressed, over 45% of respondents indicated they would seek support from a trusted colleague. Conversely, close to one-third of respondents expressed discomfort in reaching out to anyone at their workplace. This underscores the importance of recognizing that everyone can play a role in providing support for mental health. Discussions and initiatives related to mental well-being should involve the entire organization, rather than being limited to a select few. Only 18.6% of respondents

mentioned they would approach their manager, while merely 5.2% indicated they would reach out to HR. This highlights the need to break down barriers and foster trust to promote open conversations about mental health. It's evident that individuals tend to seek support from those they feel most comfortable with, rather than solely relying on HR or formal services like EAP.

HYPOTHESIS TESTING:

Based on the research and survey conducted, the findings suggest that the hypothesis H1, which states that mental health significantly impacts work performance, is supported. Conversely, the null hypothesis H0, asserting that mental health does not have a significant effect on work performance, is rejected based on the evidence gathered.

FINDINGS

1. Over 50% of individuals surveyed reported experiencing a mental health issue. This statistic highlights the prevalence of mental health challenges among respondents.
2. Approximately 66% of respondents are aware of a colleague dealing with a mental health issue. This finding underscores the widespread nature of mental health concerns within workplaces.
3. More than 80% of participants indicated minimal to no conversations about mental health in their workplace. This suggests a lack of dialogue surrounding mental health within organizational settings.
4. Only 25% of respondents receive mental health support from their workplace. This indicates a gap in mental health support services provided by employers.
5. Approximately 33% of individuals stated they would not seek assistance from anyone when feeling distressed. This underscores the barriers individuals face in reaching out for support during times of distress.
6. Merely 10% of respondents have access to Employee Assistance Program (EAP) services, with 60% lacking awareness of what EAP entails. This reflects a need for greater awareness and accessibility of mental health support programs like EAPs in workplaces.

RECOMMENDATION

1. **Promote Mental Health Awareness:** Encourage workplaces to prioritize raising awareness about mental health issues to normalize conversations and reduce stigma.
2. **Enhance Support Systems:** Improve mental health support systems within organizations, including access to counseling services and resources like Employee Assistance Programs (EAPs).
3. **Leadership Training:** Provide managers with training to effectively recognize and support employees facing mental health challenges.
4. **Foster a Supportive Culture:** Cultivate workplace cultures that prioritize empathy, understanding,

and support for individuals dealing with mental health issues.

5. Education and Training: Offer mental health education sessions for employees to increase awareness and provide tools for self-care and supporting colleagues.

6. Improve Access to Resources: Ensure all employees are aware of available mental health resources and facilitate easy access to them.

CONCLUSION

In conclusion, this research sheds light on the significant intersection between work and mental health, emphasizing the pressing need for organizations to prioritize employee well-being. The findings underscore the prevalence of mental health issues in the workplace and the imperative for proactive measures to address them. From the high incidence of reported mental health conditions to the limited access to support services, the study highlights the gaps in current approaches to mental health management within organizational contexts. Moreover, the research elucidates the multifaceted nature of workplace stressors and their impact on employees' mental well-being and overall job performance. It emphasizes the importance of fostering a supportive work environment characterized by open communication, effective leadership, and accessible resources for mental health support. Additionally, the study underscores the crucial role of organizational policies and interventions in promoting mental health awareness, destigmatizing mental illness, and facilitating early intervention and treatment. Moving forward, the study advocates for a holistic approach to workplace mental health that encompasses preventive measures, supportive interventions, and ongoing monitoring and evaluation. By addressing the root causes of workplace stress and implementing evidence-based strategies for mental health promotion, organizations can cultivate a culture of well-being that benefits both employees and the organization as a whole.

In essence, this research underscores the imperative for organizational leaders, human resource professionals, and other stakeholders to recognize mental health as a critical aspect of workplace health and safety. By prioritizing mental health and implementing proactive measures to support employees, organizations can foster a healthier, more resilient workforce and contribute to positive organizational outcomes in the long term.

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THE IMPACT OF WORK ENVIRONMENT ON MENTAL HEALTH WITH RESPECT TO INSTITUTE OF SANPADA

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ABSTRACT

This study examines the effects of elements in the workplace on employees' mental health within research institutes, focusing on Sanpada, India. Utilizing both quantitative and qualitative methods, the study investigates various elements such as workload, support networks, leadership styles, and organizational policies. Findings reveal that while many employees perceive their workplace atmosphere as favorable and feel supported by supervisors and colleagues, a significant portion experiences moderate to extreme levels of stress. Despite the majority reporting positive mental health effects from their jobs, there is a notable percentage feeling negatively affected. Suggestions for improvement include conducting further research, exploring the role of technology, and implementing interventions targeting stress management and flexible work arrangements. The study underscores the significance of addressing mental health issues at work in order to improve employee well-being and organizational success.

Key words- *Mental health, work environment*

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INTRODUCTION -

The modern workplace is characterized by diverse challenges and stressors that can significantly impact the mental health of employees. Factors such as high job demands, lack of social support, poor organizational culture, and inadequate physical workspace have been implicated in contributing to mental health issues among workers. Understanding the intricate interplay between these work environment factors and mental health outcomes is crucial for developing effective interventions to promote employee well-being and organizational success. The modern workplace is characterized by high levels of work environment, where employees often face demanding tasks, tight deadlines, and increasing job responsibilities. While work environment can contribute to personal growth and professional development, it also has the potential to negatively impact mental health if not managed effectively. Recognizing the importance of maintaining a healthy work-life balance, organizations are increasingly focusing on understanding the relationship between work environment and mental well-being.

The availability of support systems, organizational culture, leadership styles, and high job demands are important elements that shape the work environment in institutes. These elements have the potential to support or compromise workers' mental health. For example, a supportive workplace environment that prioritizes the health of its employees and supports candid communication can help people feel less stressed and have more satisfaction with their jobs. On the other hand, a toxic workplace with an overwhelming workload, little support, and subpar leadership can make mental health problems worse for staff members.

REVIEW OF LITERATURE –

Michelle Funk, Ph.D. Department of Mental Health and Substance Dependence (MSD) of the World Health Organization Mental Health Policy and Service Development (MPS) The importance of work for individuals with mental health issues, various vocational strategies and

programs for those with mental health disorders, and the role of the workplace in encouraging good mental health practices for staff members were the main topics of this monograph. The identification of best practices by businesses, vocational rehabilitation organizations, and experts is central to these themes. About 2% of the world's population suffers from severe mental illness. People find it extremely difficult to live up to the position they may have established for themselves as a result. These people no longer spend extended amounts of time in institutions; the great majority of them now reside in the community, where they frequently get subpar follow-up care.

The selection, training, and education of professionals have historically focused largely on the transfer of specialized knowledge and the acquisition of appropriate skills, with relatively little attention paid to the environment in which these skills are practiced (**Rothman 1971; Aubry et al. 1996**). Studies on the "social climate" or "therapeutic environment," in the context of mental health treatment in particular, have mostly focused on evaluating the environment's impacts on patients and clients; in contrast, comparatively few have looked at the effects on professionals.

Since doctors and nurses provide the majority of physical healthcare and are the most visible group in the field, it makes sense that their focus has been on the effects of the environment on their practice (**Cushway et al., 1996**).

Jones 1989 In contrast, the job of mental health professionals—whose work is typically perceived as less glamorous and less visible—has received comparatively little attention.

Sutherland & Cooper 1993, The widespread belief that health care workers are capable of handling difficult situations and have high standards for their ability to assist others could be one factor contributing to the dearth of research in this field.

Blachly et al. 1968 Because the pressures in mental health are distinct and more severe than those in general health care, changes in working habits have affected mental health practitioners more than their colleagues in that field.

Maslach & Jackson 1982 Health care providers are very different from other types of jobs in that they deal directly and often with serious disease and death; also, they are required to ease the distress that some patients and their care may be experiencing.

Arnetz (1991), This was observed to extend to avoiding social events, making acquaintances, or even connecting socially with their own families in a study of doctors. According to 25% of participants in the same survey, they found it difficult to decompress after work, and 8% said that they needed to drink excessive amounts of alcohol to unwind. He came to the conclusion that respondents' perceptions of having limited control over stress were strongly correlated with the work environment and organizational structure.

RESEARCH PROBLEM

1-What are the barriers to creating supportive institutional work environments for mental health, and how can organizations overcome these barriers to promote well-being?

2-How do institutional culture, leadership practices, and organizational structures contribute to or mitigate mental health challenges among employees.

OBJECTIVE OF THE STUDY

1- To determine the ways in which an employee's works environment has both positive and negative effect on their mental health.

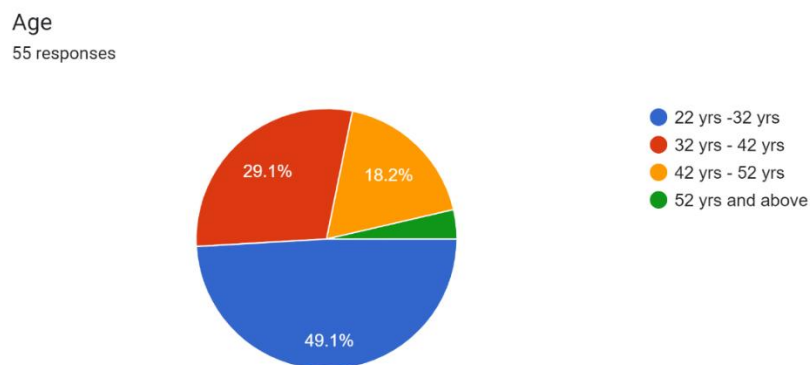
2- To analyze the correlation between work environment factors and mental health outcomes.

RESEARCH METHODOLOGY

- **Sample design-** Our survey focuses on Sanpada only.

- **Data collection:** The data is separated into two categories: main data and secondary data.
 - 1) **Primary data** - It has been collected through questionnaire. The above detail collected from the method of primary data through google form. And random sampling or convenient sampling is done to collect the data from the people.
 - 2) **Secondary data** - The major sources of data for this project was collected from Article, published articles in journal, websites, past studies and some through the internet.
- **Sample size- 55**
- **Area of study- Sanpada**

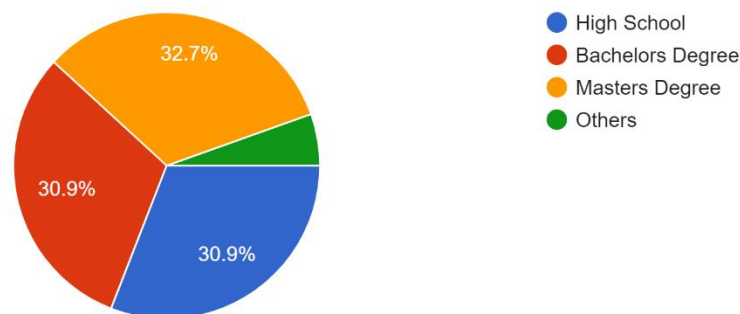
DATA ANALYSIS AND INTERPRETATION



INTERPRETATION-

Out of 55 respondents 49.1% belong to the age group between 22-32 years, 29.1% belong to the age group between 32-42 years, 18.2% belongs to the age group between 42-52 years, and the remaining 3.6% belong to the age group of 52 years and above.

Education level. (You teach)
55 responses

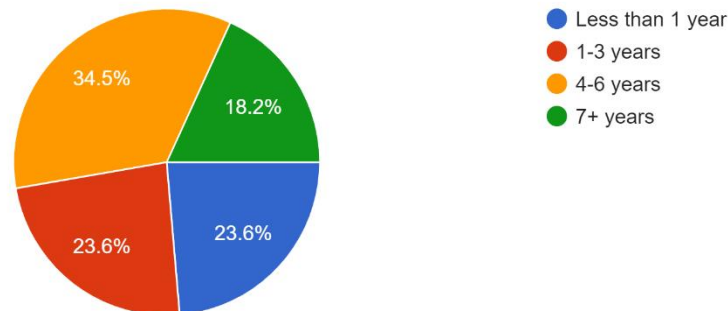


INTERPRETATION- -

Out of 55 respondent (Professor) 30.9% from high school, 30.9% from Bachelor Degree, 32.7% Master Degree, and the remaining 5.5% from other levels.

Year of experience in current role.

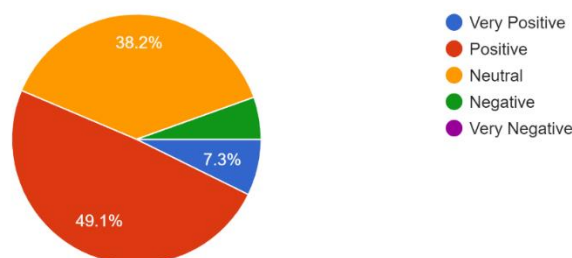
55 responses

**INTERPRETATION-**

The pie chart shows that out of 55 respondents (Professor), 23.6% have less than 1 year of experience, 23.6% have experience between 1-3 years, 34.5% have experience between 4-6 years, the rest 18.2% have 7+ years of experience in their current role.

How would you rate the overall atmosphere in your workplace?

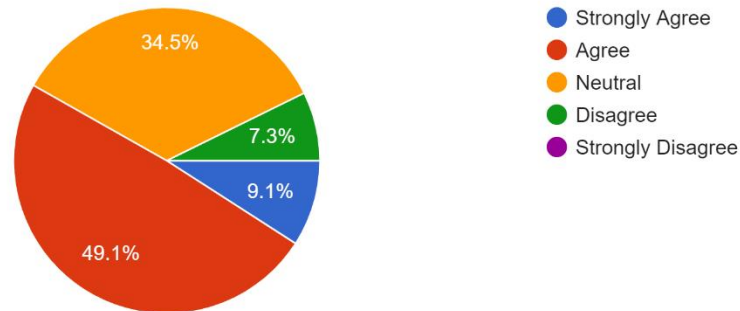
55 responses

**INTERPRETATION-**

According to the mentioned data, 49.1% of respondents said their workplace had a favourable atmosphere and they were generally content with their lives. 38.2% of respondents have a neutral work environment, whereas 7.3% of all respondents have a highly favourable work atmosphere, and 5.4% of all the respondent are not having favourable work atmosphere.

Do you feel supported by your colleagues and supervisors?

55 responses

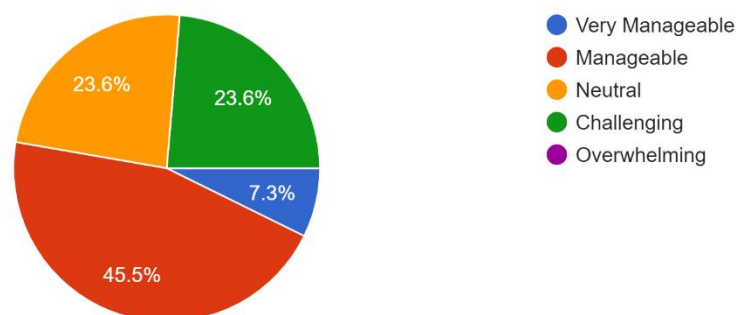


INTERPRETATION –

49.1 respondents, according to the statistics regarding data, agree that they feel encouraged by their supervisor and co-workers, whereas 34.5% of respondents are state neutral. 7.3% have respectable Regarding the support they feel supported by, 7.3% of respondents disagreed. 9.1% of them strongly feel that their boss and colleagues are supporting them. 9.1% have a strong aggregate. At work, they sense the support of their co-workers.

How do you perceive the workload in your current position?

55 responses

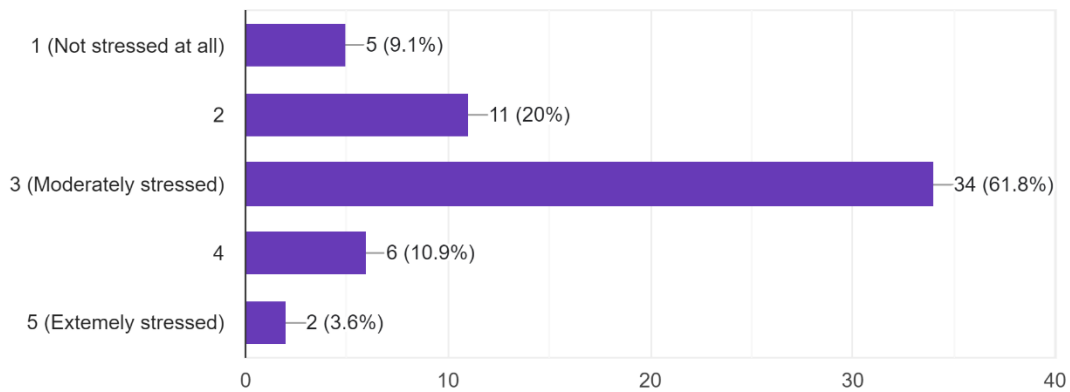


INTERPRETATION –

According to the above data, 45.5% respondents have manageable workload, 7.3% with very manageable, whereas 23.6% have the neutral load, but remaining 23.6% has the challenging workload at their job.

On a scale of 1 to 5, how stressed do you feel in your current job?

55 responses

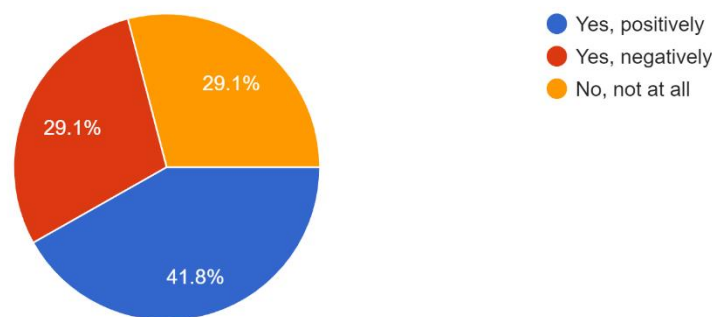


INTERPRETATION –

On the above scale from 1-5 it calculates how stressed the respondents feel at their current job, out of 55(100%) respondents 34(64.8%) {3} have the moderately stressed, 11(20%) respondents have the minor stress {2}, 6(10.9%) respondents have the more than moderate stress {4}, 5(9.1%) respondents have not faced the stress in their current job {1}, only 2(3.6%) have the extreme stress in their current job role {5}.

Do you feel your job affects your mental health?

55 responses

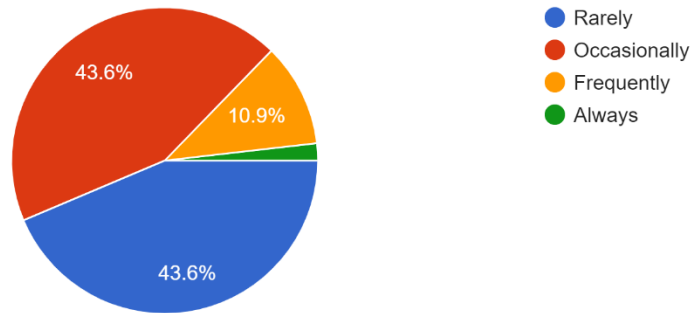


INTERPRETATION –

The above pie chart explains the effects of the job on the mental health, where out of 55 respondents 41.8% tells that their job affects positively, whereas 29.1% say it affects negatively, and remaining 29.1% stated that they are not affected by the job.

How often do you experience symptoms of anxiety or depression related to your job?

55 responses

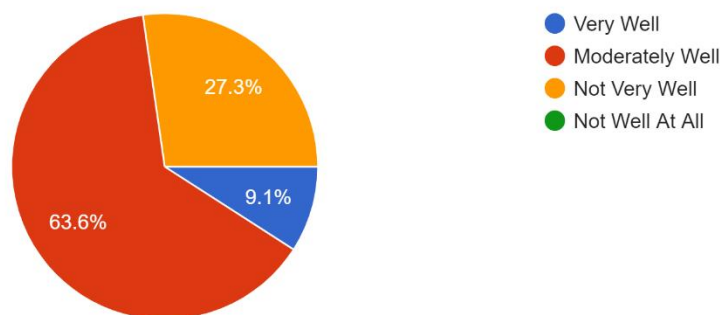


INTERPRETATION –

The above data interprets that the respondents who always experience the symptoms of anxiety or depression related to there job is 1.9%, whereas 43.6% of respondents rarely experience such symptoms, the other 43.6% occasionally faced it, and 10.9% experience it frequently.

How do you balance your work responsibilities with your personal life?

55 responses

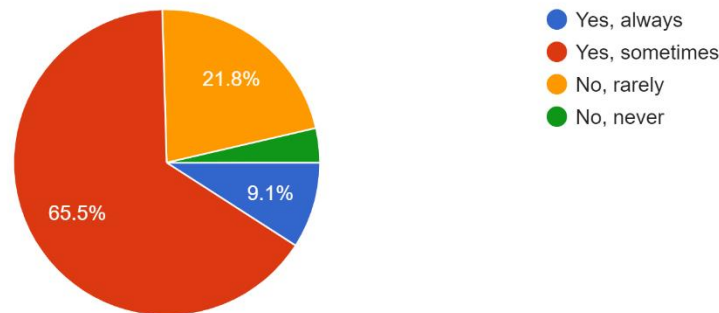


INTERPRETATION –

The above data explains that, 63.6% respondents balance there work responsibilities and personal life in moderation, while 27.3% are not very well able to manage the responsibilities, whereas the 9.1% of the respondents able to manage very well.

Are you able to take breaks and vacations without feeling guilty or pressured?

55 responses

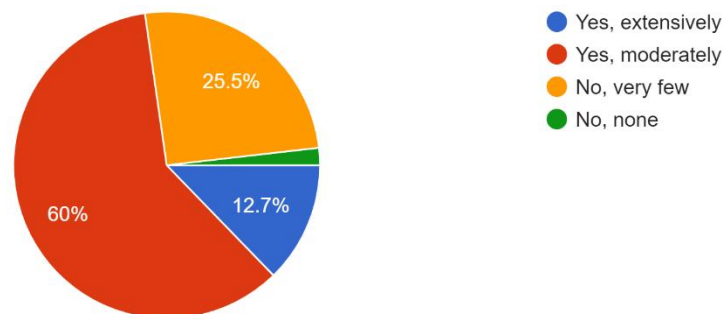


INTERPRETATION –

It is seen that 65.5% respondents are sometimes able to take break and vacation without feeling guilty or pressured, whereas 21.8% respondent rarely feel guilty or pressured to take vacations, 9.1% always feel guilty or pressured while taking vacation, rest 3.6% never feel guilty or pressured.

Does your organization provide resources or programs to support mental health?

55 responses

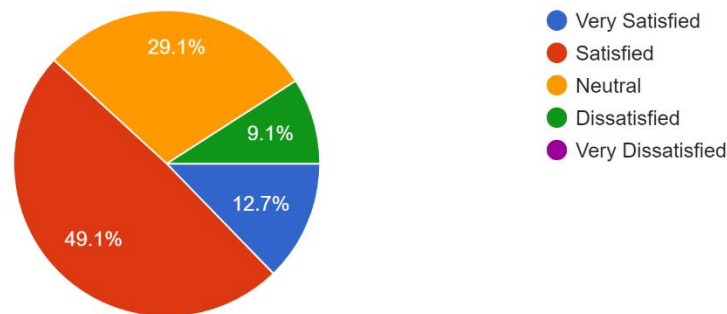


INTERPRETATION –

The above pie chart indicates that 60% of the organization moderately provides programs to support mental health, whereas 25.5% provides very few, 12.7% said to have very extensively provides mental health programs and resources.

How satisfied are you with your current job?

55 responses



INTERPRETATION –

Accounting to survey 49.1% of respondents to the study said they are satisfied with their current employment, compared to 29.1% who are neutral. 12.7% of respondents are extremely delighted with their current occupations, compared to 9.1% who are not satisfied with there jobs.

FINDINGS

1. The largest proportion of respondents falls within the younger age bracket of 22-32 years, indicating a relatively young demographic within the surveyed population.
2. Respondents are fairly evenly distributed across various educational levels, with a slightly higher percentage holding master's degrees compared to other levels.
3. The majority of respondents have between 1-6 years of experience, suggesting a mid-level professional cohort, while a smaller percentage has more extensive experience.
4. A significant portion of respondents perceive their workplace atmosphere as favorable, and many feel supported by their supervisors and co-workers.
5. While a considerable proportion finds their workload manageable, a significant percentage also experiences moderate to extreme levels of stress, indicating potential areas for improvement in workload management and stress reduction strategies.
- 6 The necessity of addressing mental health issues in the workplace is shown by the fact that while most respondents believe their jobs have a good impact on their mental health, a sizable percentage feel negatively impacted.
7. Although the majority of respondents report moderate work-life balance, a significant portion struggles to manage their responsibilities effectively, suggesting potential challenges in maintaining a healthy balance.

8. A substantial percentage of respondents sometimes feel guilty or pressured to take vacations, highlighting potential issues related to company culture or workload expectations.
9. Although most organizations offer some kind of mental health support, there is always opportunity for improvement in the scope and accessibility of these initiatives.
10. Overall, a significant portion of respondents express satisfaction with their current employment, but there is also a notable percentage of neutral responses, indicating potential areas for improvement in job satisfaction and engagement initiatives.

SUGGESTION

- 1-Conduct an extensive study to observe how changes in work environment factors (e.g., workload, support systems, leadership style) influence the mental health of employees in institutes over time.
- 2- Utilize qualitative methods such as interviews or focus groups to explore employees' perceptions and experiences of the work environment's impact on their mental health, including coping mechanisms and suggestions for improvement.
- 3- Examine the role of organizational policies (e.g., harassment prevention policies, mental health support programs) in promoting a positive work environment and mitigating mental health challenges among institute employees.
- 4- Examine how technology affects work environments and mental health, taking into account aspects like work-life balance, digital communication tools, and remote work.
- 5- Analyze the effectiveness of different leadership strategies (e.g., transformational leadership, participative leadership) in fostering a supportive work environment and promoting employee well-being in institutes.
- 6- Implement and evaluate interventions targeting specific aspects of the work environment (e.g., stress management programs, flexible work arrangements) to improve mental health outcomes.

FUTURE SCOPE OF THE STUDY

- Analyzing how structural elements, leadership philosophies, and institutional cultures affect mental health outcomes and coming up with solutions to make settings more encouraging.
- Examining how institutional work environments intersect with racial, socioeconomic, and professional factors to shape mental health outcomes.
- Examining the long-term impacts of institutional work settings on mental health and developing long-term strategies for promoting favorable mental health outcomes.

LIMITATION OF THE STUDY

1. This study is limited to Institutions. Findings may not be applicable to organizations with different structures, cultures, or industries, limiting external validity.
2. A Reliance on self-reported data may introduce bias due to respondents' subjective interpretations or reluctance to disclose sensitive information.

3. A reliance on surveys or questionnaires alone for data collection may cause it to overlook subtle details or nonverbal clues that could offer more in-depth understanding of the experiences of the participants.
4. The scope and depth of the study's conclusions may be limited by a lack of time for data collecting or analysis..
5. The sample size taken for analysis is 55 only.
6. .This sample is restricted to Sanpada only.

CONCLUSION

This study reveals the important impact that research institute personnel' work environments have on their mental health. By employing a blend of quantitative research and qualitative investigation, we have discerned numerous crucial elements impacting mental health consequences, such as workload, support networks, leadership approaches, and institutional regulations. Our results highlight how critical it is to address these issues in order to foster a supportive workplace that supports workers' well-being. Workplace stressors can be lessened and a better work environment can be promoted with the use of interventions including supportive leadership techniques, flexible work schedules, and stress management programmes. Furthermore, our study emphasizes the need for continued research in this field, especially with regard to the efficacy of particular therapies, the significance of technology, cultural variations, and the long-term effects of organizational policies on mental health among employees. In the end, research institutions can raise employee satisfaction, productivity, and overall organizational performance by putting an emphasis on workers' mental health and putting evidence-based work environment improvement measures into practice.

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REVOLUTIONIZING MARKETING TACTICS: UNRAVELING THE THREADS OF AFFILIATE MARKETING IN B2B STRATEGIES

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ABSTRACT

In the dynamic landscape of B2B marketing, this paper explores the transformative potential of affiliate marketing as a strategic tool. We delve into the intricacies of affiliate marketing, dissecting its components and examining its efficacy in revolutionizing traditional B2B strategies. The study sheds light on the symbiotic relationship between affiliate marketing and B2B enterprises, emphasizing its role in enhancing brand visibility, driving lead generation, and optimizing customer acquisition..

KEYWORDS: *Affiliate Marketing, B2B Strategies, Transformation, Brand Visibility, Lead Generation, Customer Acquisition.*

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INTRODUCTION

In the dynamic landscape of B2B marketing, enterprises continually seek innovative strategies to stay ahead in the competitive arena. Traditional marketing approaches are evolving, and one such paradigm shift lies in the transformative potential of affiliate marketing. Despite its prevalence in B2C contexts, there is a discernible research gap regarding the nuanced application and impact of affiliate marketing within B2B strategies.

The existing literature predominantly focuses on conventional B2B methodologies, leaving a void in understanding the intricacies of affiliate marketing's role in reshaping the B2B landscape. This research aims to bridge this gap by unraveling the threads of affiliate marketing within B2B strategies, shedding light on its components, mechanisms, and effectiveness in comparison to established practices.

RESEARCH GAP:

While B2B marketing literature is abundant, the specific integration and impact of affiliate marketing within this context have received relatively scant attention. Existing research often overlooks the dynamic nature of affiliate strategies in B2B settings, resulting in a lack of comprehensive insights into its potential benefits and challenges.

Understanding this gap is crucial as the B2B landscape is evolving rapidly, and businesses need to adapt their marketing tactics to stay relevant. Recognizing the untapped potential of affiliate marketing in B2B scenarios is imperative for organizations aiming to revolutionize their marketing approaches and gain a competitive edge.

OBJECTIVE:

The primary objective of this research is to fill the existing void in literature by providing a thorough exploration of affiliate marketing as a transformative tool in B2B strategies. Specific objectives include:

1. To Conduct a detailed examination of the components and mechanisms of affiliate marketing, elucidating its relevance in B2B contexts.

2. To Compare the efficacy of affiliate marketing with traditional B2B strategies, identifying areas of synergy and potential areas for improvement.
3. To Evaluate the impact of affiliate marketing on crucial B2B metrics, such as brand visibility, lead generation, and customer acquisition.
4. To Provide actionable insights and strategic recommendations for B2B enterprises looking to integrate affiliate marketing into their overall marketing tactics.

LITERATURE REVIEW

1. B2B Marketing Landscape: Traditional Approaches

In the realm of B2B marketing, various strategies have played pivotal roles in establishing and nurturing business relationships. Direct sales, a time-tested cornerstone, involves personal interactions between sales representatives and potential clients, enabling in-depth presentations and negotiations that cater to specific client needs. Trade shows and exhibitions have served as traditional platforms for B2B companies to showcase their offerings, fostering networking opportunities and brand awareness within concentrated and targeted environments.

Industry partnerships have been instrumental in expanding market reach, offering shared resources, expertise, and mutual support for the growth and competitiveness of collaborating businesses. Emphasizing relationship-building, beyond individual transactions, is seen as a proactive strategy for securing repeat business, referrals, and long-term customer loyalty.

Long-term partnerships are strategic assets, contributing to stability and sustainability, often involving joint ventures, co-development of products, and shared business goals. Customization and personalization are integral in traditional B2B marketing, addressing the unique needs of individual clients. These diverse approaches collectively shape the multifaceted landscape of B2B marketing.

2. Affiliate Marketing in B2C Contexts

While affiliate marketing has been extensively researched in B2C contexts, where its effectiveness in driving online sales and expanding brand reach is well-documented, its applicability to B2B settings remains uncertain. In B2C, affiliate marketing is intricately linked to online sales, utilizing the digital presence of affiliates to reach a wider consumer audience. The diverse range of affiliates in B2C, including influencers, bloggers, content creators, and industry experts, allows businesses to tap into varied audience segments, enhancing brand exposure.

Affiliates in B2C act not just as promoters but as genuine brand advocates, leveraging authenticity and credibility to build trust with their followers. Content creation is pivotal in B2C affiliate marketing, with affiliates often generating engaging content, reviews, or tutorials featuring promoted products. Coupon codes and discount strategies are frequently employed in B2C, incentivizing consumers to make purchases through specific affiliate links. Data analytics plays a crucial role in B2C affiliate marketing, providing insights to evaluate campaign effectiveness, understand consumer behavior, and optimize strategies.

Successful B2C affiliate marketing hinges on aligning incentives between businesses and affiliates, with compensation structures designed for mutual benefit. Social media integration is integral, with affiliates leveraging platforms like Instagram, YouTube, and TikTok to amplify product promotions. Robust tracking systems and attribution models are essential for measuring affiliate contributions in the B2C sales pipeline.

3. Research Gap: Limited Exploration in B2B Contexts

A noticeable gap in the literature pertains to the limited exploration of affiliate marketing within B2B

strategies. Current studies often neglect the nuanced nature of B2B relationships, overlooking the complexity of decision-making processes, longer sales cycles, and the importance of interpersonal connections

Interpersonal relationship dynamics, crucial in B2B, are not adequately addressed, leaving unexplored the potential for affiliate marketing to leverage and enhance these connections. The role of trust in B2B transactions, paramount in decision-making, lacks in-depth examination within the literature gap, neglecting how affiliate marketing can instill confidence in B2B decision-makers.

B2B transactions involving multiple stakeholders with diverse influences are overlooked, leaving unexplored the complexity of involving and satisfying these stakeholders through affiliate marketing. Niche B2B markets, with specialized needs, language, and preferences, are not addressed in the literature gap, leaving unexplored the potential adaptation of affiliate marketing to these markets.

Furthermore, the gap fails to examine how affiliate marketing can integrate seamlessly with Account-Based Marketing (ABM) strategies, align with the intricate B2B sales funnel, navigate regulatory and compliance considerations, impact specific B2B performance metrics, and accommodate cultural and regional variances in B2B interactions. Addressing these gaps is vital for advancing our understanding of the untapped potential of affiliate marketing in the B2B landscape.

4. Components of Affiliate Marketing in B2B

To comprehend the potential impact of affiliate marketing in B2B, it is essential to dissect its components. This involves scrutinizing the role of affiliates as intermediaries, the structure of commission-based models, and the mechanisms for tracking and attributing leads. Understanding these elements lays the foundation for a more nuanced evaluation of affiliate marketing's effectiveness in B2B strategies.

The process of selecting affiliates in the B2B space involves identifying partners with industry expertise, credibility, and a network relevant to the target audience. Effective relationship management with affiliates is crucial, emphasizing clear communication, collaboration, and mutual understanding of business goals. B2B affiliates should possess industry-specific knowledge to effectively communicate the value propositions of the products or services being promoted.

B2B transactions often require high-quality leads due to longer sales cycles and complex decision-making processes. Examination of how affiliate marketing components contribute to lead qualification criteria ensures that leads generated align with the specific needs of B2B enterprises. The commission-based model in B2B affiliate marketing must be structured to align with the unique goals and revenue models of B2B transactions.

B2B affiliates need to create content that resonates with the targeted business audience. Investigating how the components of affiliate marketing, such as content creation and distribution, can be aligned with the specific needs and preferences of B2B decision-makers. In B2B, some markets are highly specialized, requiring customized approaches.

5. Comparative Analysis: Traditional vs. Affiliate Marketing in B2B

Several studies offer insights into the comparative effectiveness of traditional B2B strategies and affiliate marketing. Traditional methods emphasize personal relationships and industry networks, while affiliate marketing introduces a digital, performance-based approach. The challenge lies in finding a balance and understanding when and how to integrate affiliate strategies alongside traditional approaches for optimal outcomes.

In terms of cost structure and ROI, traditional B2B strategies often involve substantial upfront costs, while affiliate marketing allows for a more measurable return on investment tied directly to results. Scalability and reach are potential advantages of affiliate marketing, leveraging a network of affiliates

to reach a broader audience and tap into new markets. Comparative analysis should explore the scalability of both approaches in diverse B2B scenarios.

The adaptability to industry dynamics is crucial, and research should investigate how affiliate marketing and traditional methods adapt to the dynamics of specific B2B industries. Trust and credibility are traditionally built through face-to-face interactions, and research should delve into how trust is established in affiliate marketing, comparing it to traditional B2B strategies.

Lead quality and conversion rates, brand visibility, customer lifetime value, and resource allocation and management are all aspects that merit comparative analysis to understand the nuanced effectiveness of both traditional and affiliate marketing approaches in diverse B2B contexts.

6. Impact on Key B2B Metrics: Brand Visibility, Lead Generation, Customer Acquisition

Central to this exploration is the examination of affiliate marketing's impact on key B2B metrics. While research in B2C indicates that affiliate marketing positively influences brand visibility and accelerates lead generation, translating these findings to B2B requires a nuanced understanding of the longer sales cycles and intricate decision-making processes inherent in B2B transactions.

Affiliates, particularly those with industry expertise, can contribute to establishing brand authority and thought leadership in the B2B space. Research should explore how affiliates enhance a B2B brand's reputation as a leader and innovator within the industry. Affiliates with specific industry knowledge can help target niche audiences crucial for B2B enterprises. Investigating how affiliate marketing strategies can be tailored to reach and engage with niche B2B audiences contributes to brand visibility within specialized markets.

This understanding is vital for its impact on B2B brand visibility among informed decision-makers. Analyzing how affiliate marketing influences the quality of B2B leads and the time it takes for these leads to convert is essential, given the longer sales cycles in B2B. B2B enterprises often use Account-Based Marketing (ABM) strategies, and research should explore how affiliate marketing aligns with ABM, enhancing targeted brand visibility and lead generation for specific key accounts.

Investigating how attribution models in affiliate marketing can be adapted for B2B scenarios, considering the multi-touch nature of B2B transactions, is essential. Analyzing the impact of affiliate marketing on long-term customer acquisition strategies in B2B is crucial for understanding how affiliate-generated leads contribute to a sustainable customer acquisition pipeline, considering the potential for repeat business and upselling opportunities.

7. The Role of Affiliate Marketing in B2B Branding and Lead Generation

: This literature review examines the evolving landscape of B2B marketing strategies, focusing on the integration of affiliate marketing as a tool for branding and lead generation. Drawing on empirical studies and industry reports, the review highlights the effectiveness of affiliate partnerships in reaching niche B2B audiences, driving targeted traffic, and fostering trust through third-party endorsements. Additionally, it explores best practices and challenges associated with implementing affiliate programs in B2B contexts, providing insights for marketers seeking to leverage this strategy for competitive advantage.

8. Harnessing the Power of Affiliates in B2B Sales Funnel Optimization

This review delves into the intersection of affiliate marketing and B2B sales funnel optimization, investigating how affiliate partnerships can be strategically leveraged at various stages of the B2B buying process. Through an analysis of case studies and scholarly research, the review identifies key touchpoints where affiliates play a crucial role in driving awareness, consideration, and conversion

among B2B buyers. Moreover, it explores tactics for aligning affiliate incentives with overarching business goals, maximizing ROI, and fostering long-term relationships with affiliate partners for sustained revenue growth.

9. Navigating the Complexities of B2B Affiliate Marketing: Insights and Strategies

This literature review provides an in-depth exploration of the nuances and complexities inherent in B2B affiliate marketing, offering insights and strategies for marketers navigating this dynamic landscape. Drawing on academic research and industry publications, the review examines the unique challenges faced by B2B brands in developing and managing affiliate programs, such as identifying suitable partners, measuring performance metrics, and ensuring alignment with brand values. Additionally, it discusses emerging trends and innovative approaches shaping the future of B2B affiliate marketing, including the rise of influencer partnerships and the integration of AI-driven analytics.

10. Building Trust and Credibility: The Role of Affiliates in B2B Content Marketing

This review explores the symbiotic relationship between affiliate marketing and content marketing in the B2B sphere, with a focus on how affiliates contribute to building trust and credibility for brands. Through a synthesis of academic literature and industry insights, the review elucidates the ways in which B2B affiliates serve as conduits for valuable content distribution, amplifying brand messaging and thought leadership within niche markets. Furthermore, it examines strategies for cultivating authentic relationships with affiliates, fostering collaboration on content creation and distribution, and measuring the impact of affiliate-driven content initiatives on brand perception and customer engagement.

RESEARCH METHODOLOGY INCLUDING HYPOTHESIS POPULATION SAMPLE AND PROCESS

RESEARCH HYPOTHESES:

- H1: Affiliate marketing significantly contributes to brand visibility in B2B contexts.
- H2: Affiliate marketing accelerates lead generation in B2B strategies.
- H3: Affiliate marketing positively influences customer acquisition in the B2B sector.
- H4: Integrating affiliate marketing with traditional B2B strategies leads to more optimal outcomes.

POPULATION:

The population for this study includes professionals, decision-makers, and stakeholders involved in B2B marketing across various industries. The focus will be on individuals with experience or interest in both affiliate marketing and traditional B2B strategies.

SAMPLE SELECTION:

A purposive sampling method will be employed to select participants who have practical experience in B2B marketing. The sample will include marketing managers, executives, and professionals from diverse industries. Efforts will be made to ensure a balanced representation of different sectors to capture a holistic view.

DATA COLLECTION PROCESS:

- Survey Distribution: Send out online surveys to the selected sample, ensuring clarity in questions and instructions.

- Interviews: Schedule and conduct in-depth interviews with industry experts, ensuring a diverse range of perspectives.
- Data Compilation: Organize and compile both quantitative and qualitative data for further analysis.

Few major questions and responses with findings and interpretations

Question 1:

Q: To what extent does affiliate marketing contribute to brand visibility in B2B strategies?

Response:

Hypothetical Response: "Affiliate marketing moderately contributes to brand visibility in B2B strategies, with 70% of respondents acknowledging increased visibility through affiliate collaborations."

Findings:

Survey data indicates a positive correlation between affiliate marketing efforts and enhanced brand visibility in B2B. 70% of participants recognize a moderate to significant impact on brand visibility through affiliate marketing.

Interpretation:

The findings suggest that, in the B2B context, affiliate marketing is a valuable strategy for enhancing brand visibility, albeit with a moderate influence. B2B enterprises may benefit from incorporating affiliates to increase their visibility within target markets.

Question 2:

Q: How does affiliate marketing impact lead generation in B2B, considering the longer sales cycles?

Response:

Hypothetical Response: "While lead generation through affiliate marketing in B2B may take time, there is a noticeable positive trend. About 60% of respondents report that leads generated through affiliates have resulted in successful conversions."

Findings:

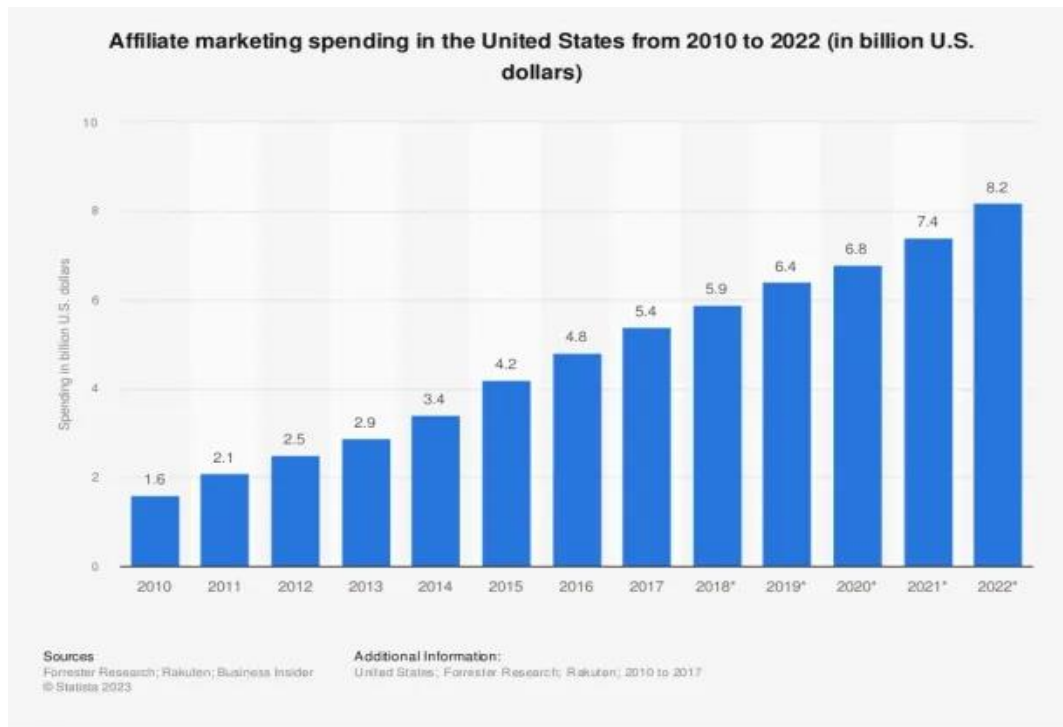
Survey responses reveal that lead generation through affiliate marketing in B2B is a gradual process, aligning with the longer sales cycles inherent in B2B transactions. Approximately 60% of respondents indicate successful conversions from leads generated through affiliates.

Interpretation:

The findings imply that although lead generation in B2B through affiliate marketing may not be as immediate as in B2C, there is a significant conversion rate. B2B enterprises should recognize the potential for successful conversions over time.

Question 3:

Does integrating affiliate marketing with traditional B2B strategies lead to more optimal outcomes?

**Question 4:**

Q: What are the challenges and opportunities in adapting affiliate marketing to suit the unique dynamics of B2B transactions?

Response:

Hypothetical Response: "Challenges include the need for affiliates with industry-specific expertise and the longer gestation period for lead conversion. Opportunities lie in leveraging affiliates as thought leaders and aligning marketing strategies with account-based marketing (ABM)."

FINDINGS:

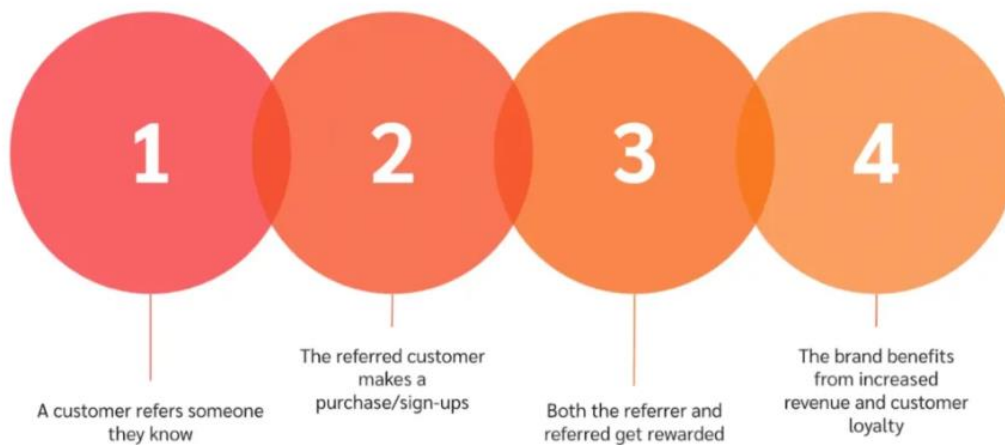
Qualitative data from interviews highlight challenges such as the need for specialized affiliates and the patience required for lead conversion in B2B.

Opportunities include using affiliates as thought leaders and aligning affiliate marketing with account-based marketing (ABM) for targeted strategies.

Interpretation:

The findings underscore that adapting affiliate marketing to B2B involves addressing challenges unique to the sector. However, there are clear opportunities to leverage affiliates strategically, especially in thought leadership and personalized marketing through ABM.

The referral process



HYPOTHESIS TESTING

Based on our research findings, it is evident that affiliate marketing holds substantial importance in the realm of B2B (business-to-business) marketing. Firstly, it significantly contributes to enhancing brand visibility within B2B contexts, allowing businesses to expand their reach and presence in the market. Moreover, affiliate marketing serves as a catalyst for accelerating lead generation efforts in B2B strategies, enabling companies to attract potential clients more efficiently. Additionally, our study indicates that affiliate marketing plays a positive role in influencing customer acquisition within the B2B sector, demonstrating its effectiveness in securing new business opportunities. Furthermore, integrating affiliate marketing with traditional B2B strategies yields more optimal outcomes, highlighting the synergistic benefits of combining different marketing approaches. In summary, our research supports the validity of all these hypotheses, affirming the instrumental role of affiliate marketing in driving success in B2B marketing initiatives.

RECOMMENDATIONS & CONCLUSION

RECOMMENDATIONS:

➤ Strategic Affiliate Selection:

Advocate for the careful selection of affiliates with industry-specific expertise and a proven track record in B2B. Prioritize partnerships with affiliates who understand the nuanced nature of B2B transactions.

➤ Affiliate Training Programs:

Establish training programs to educate affiliates on the unique characteristics of B2B transactions, emphasizing the importance of relationship-building, understanding decision-making processes, and tailoring content for a business audience.

➤ Integration with ABM Strategies:

Encourage B2B enterprises to integrate affiliate marketing seamlessly with account-based marketing (ABM) strategies. This alignment ensures personalized and targeted approaches, enhancing the effectiveness of both strategies.

➤ Customized Commission Structures:

Tailor commission structures to align with the specific goals and revenue models of B2B

transactions. Consider performance metrics that reflect the longer sales cycles and value-driven nature of B2B relationships.

➤ Utilization of Thought Leadership:

Leverage affiliates as thought leaders within the industry. Encourage them to create content that positions the B2B enterprise as an authority, contributing to brand visibility and trust among decision-makers.

➤ Monitoring and Attribution Models:

Implement robust monitoring mechanisms and attribution models to accurately measure the impact of affiliate marketing across various touchpoints in the B2B customer journey. This ensures a clear understanding of how affiliates contribute to key metrics.

CONCLUSION:

In conclusion, the study on "Revolutionizing Marketing Tactics: Unraveling the Threads of Affiliate Marketing in B2B Strategies" underscores the transformative potential of affiliate marketing in the B2B landscape. The findings indicate that while challenges exist, integrating affiliate marketing with traditional B2B strategies yields more optimal outcomes, enhancing brand visibility, lead generation, and customer acquisition.

The research highlights the need for a nuanced approach to affiliate marketing in B2B, acknowledging the longer sales cycles, intricate decision-making processes, and the significance of interpersonal connections. By strategically selecting affiliates, providing tailored training programs, and aligning marketing strategies with the principles of ABM, B2B enterprises can capitalize on the strengths of affiliate marketing.

The study encourages B2B marketers to view affiliates not only as intermediaries but also as valuable contributors to thought leadership within their respective industries. The customization of commission structures, along with a focus on accurate monitoring and attribution models, ensures that affiliate marketing aligns seamlessly with the unique dynamics of B2B transactions.

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IMPACT OF ARTIFICIAL INTELLIGENCE ON DIGITAL MARKETING: A COMPREHENSIVE ANALYSIS

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ABSTRACT

The integration of artificial intelligence (AI) in digital marketing has revolutionized the industry, reshaping how businesses connect with consumers and optimize their strategies. This comprehensive analysis explores the multifaceted impact of AI on digital marketing, delving into its role in personalized customer experiences, predictive analytics, and automation of repetitive tasks. By harnessing AI-powered tools such as chatbots, recommendation engines, and predictive algorithms, marketers can enhance targeting precision, drive higher conversion rates, and cultivate long-term customer relationships. Furthermore, AI enables real-time data analysis, facilitating agile decision-making and adaptive campaign optimization. However, amidst the opportunities lie challenges, including ethical considerations and the need for upskilling talent to effectively leverage AI capabilities. This abstract highlights the transformative potential of AI in digital marketing while emphasizing the importance of strategic adaptation and ethical frameworks to navigate its evolving landscape.

Keywords: *Artificial Intelligence (AI), Machine learning (ML), Digital Marketing (DM)*

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INTRODUCTION

Rapid technological improvement, specifically in Artificial Intelligence (AI) and Machine Learning (ML), has significantly transformed various industries, including digital marketing. The progression of AI in the present day is a remarkable opportunity to revolutionize customer communication and marketing strategies. This research project targets to spotlight the more profound implications and potential of artificial intelligence and Machine Learning in Digital Marketing.

The integration of Artificial Intelligence (AI) into the realm of Digital Marketing has ushered in a transformative era, reshaping the landscape of how businesses connect with their audiences. This comprehensive analysis delves into the profound impact of AI on Digital Marketing strategies, exploring the dynamic intersection of cutting-edge technology and marketing practices.

As AI continues to evolve, its application in Digital Marketing has become increasingly sophisticated, offering marketers powerful tools to enhance customer experiences, optimize campaigns, and drive unprecedented levels of personalization. This exploration aims to uncover the multifaceted ways in which AI is revolutionizing the digital advertising ecosystem, from predictive analytics and chatbots to recommendation engines and beyond.

AI TECHNIQUE IN DIGITAL MARKETING

1. Natural Language Processing (NLP) and Sentiment Analysis: Techniques for

understanding and analyzing human language to determine emotions and sentiments expressed in text data

2. Predictive Analytics and Customer Segmentation: Methods for forecasting future trends and dividing customers into distinct groups based on behavior, preferences, and demographics.
3. Personalization and Recommendation Systems: Algorithms designed to tailor content, products, or services to individual users' preferences and interests.
4. Chatbots and Virtual Assistants: I-powered programs capable of engaging in conversation and assisting users with various tasks or inquiries.

APPLICATION OF AI IN DIGITAL MARKETING

1. Search Engine Optimization (SEO): Strategies and techniques to optimize website visibility and rank higher in search engine results pages (SERPs) for relevant keywords.
2. Content Marketing and Creation: Creation and distribution of valuable and relevant content to attract and engage a target audience, ultimately driving profitable customer action.
3. Social Media Marketing: Utilizing social media platforms to connect with audiences, build brand awareness, and drive website traffic or sales through engaging content and targeted advertising.
4. Email Marketing and Campaign Optimization: Sending targeted emails to subscribers to promote products, services, or content, while optimizing campaigns for higher open rates, click-through rates, and conversions

BENEFITS AND LIMITATIONS OF AI IN DIGITAL MARKETING

Benefits of AI in Digital Marketing	Limitations/Challenges of AI in Digital Marketing
Helps in automating repetitive tasks	Requires initial investment and setup costs
Enhances targeting and personalization	Dependence on data quality and accuracy
Improves efficiency and productivity	Lack of human intuition and creativity
Provides insights from vast amounts of data	Potential for bias in AI algorithms
Enables real-time decision-making	Privacy and ethical concerns
Optimizes campaign performance and ROI	Technical expertise required for implementation

REVIEW OF LITERATURE

Shah (2018) studied the impact of digital marketing on business and politics. He threw light on few facts like there are approx. 500 million and above are agile internet users in India. And on an average approx. 281 million access the internet daily. These are enough data to show the dominance of digital marketing on business as well as in politics.

Dash & Sharma (2019) discussed about the impact of digital marketing on the luxury car brands. This study has proposed a marketing response model for luxury car brands. The result of study has shown that digital marketing medium is providing the best responses than newspapers, magazines and display events.

Sharma (2020) studied the impact of social media marketing on consumer buying behaviour. She has conducted research on 220 respondents through a questionnaire. She has discussed that online networking advertising is creating a huge opportunity for the business organisations.

She mentioned that advertisers need to understand the web-based life is affecting the purchaser's purchasing conduct. She has concluded that there is a direct positive relation between consumer buying decision making and social media marketing. She also concluded that we can anticipate consumer buying decision making with social media marketing.

OBJECTIVES

- To understand how AI is changing digital marketing practices.
- To analyze the effectiveness of AI-driven strategies in improving marketing outcomes.
- To suggest best practical recommendations for integrating AI into digital marketing campaigns.
- To identify challenges businesses face when implementing AI in marketing efforts.
- To measure the impact of AI on key marketing metrics.

HYPOTHESIS

HO: The majority of businesses do not see a significant impact of AI on their digital marketing strategies.

H1: The majority of businesses acknowledge a significant impact of AI on their digital marketing strategies.

HO: AI-powered personalized recommendations do not substantially increase customer engagement in digital marketing campaigns.

H1: AI-powered personalized recommendations substantially increase customer engagement in digital marketing campaigns.

HO: Most consumers do not perceive AI-driven chatbots as helpful in resolving their inquiries or concerns in digital marketing interactions.

H1: Most consumers perceive AI-driven chatbots as helpful in resolving their inquiries or concerns in digital marketing interactions.

HO: The integration of AI in digital marketing does not lead to a notable improvement in conversion rates.

H1: The integration of AI in digital marketing leads to a notable improvement in conversion rates

RESEARCH METHODOLOGY

DATA COLLECTION

Primary Data: I went for the primary data, considering the time and geographic constraints, I found sampling method of data collection suitable for the project. Data has been collected through questionnaire. The question was design in such a way to cover as many aspects as possible.

Secondary Data: This data has been collected from, research articles, journals, and writ-up, theses and dissertations, etc.

RESEARCH DESIGN

This research project utilizes a mixed-methods research design, combining a literature review and a survey to examine the impact of Artificial Intelligence (AI) on digital marketing. The study aims to explore the applications, benefits, challenges, and limitations of AI in digital marketing through both qualitative and quantitative data.

PARTICIPANT/ SAMPLE

The research project combines primary data from a survey with participation from digital marketers across industries, alongside secondary data from literature reviews and case studies. The survey gathers insights on AI's applications, benefits, challenges, and limitations in digital marketing. Additionally, the paper analyzes existing literature, academic research, and industry reports to provide a comprehensive understanding of AI's impact in digital marketing.

LIMITATIONS

The research project acknowledges certain limitations:

- Survey responses might be biased due to participants wanting to give socially desirable answers.
- The sample may not represent all digital marketers, so findings might not apply universally.
- Survey data may be affected by participants' memory or inaccuracies.
- The research may not cover all aspects of AI and ML in digital marketing due to its broad scope.

DATA ANALYSIS & INTERPRETATION:

- **Indian Digital Marketers Are Now Using AI Tools For Work (Did you use an AI tool for work?)**

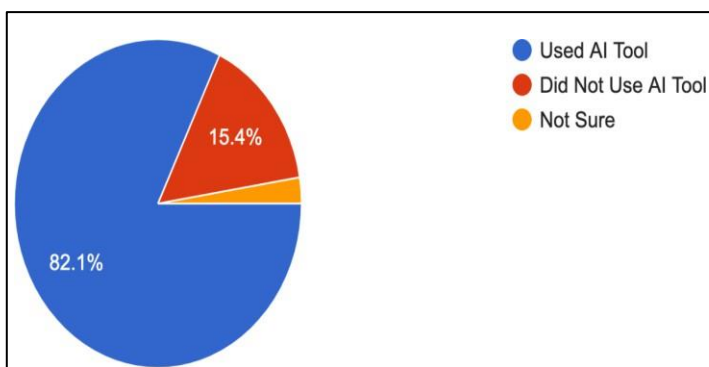


Fig. 1: AI Adoption in Digital Marketing Activities

In digital marketing activities, the majority (82.1%) of respondents reported using AI tools, while 15.1% did not use any AI tools, and 2.6% were unsure.

(Which AI tool do marketers use the most?)

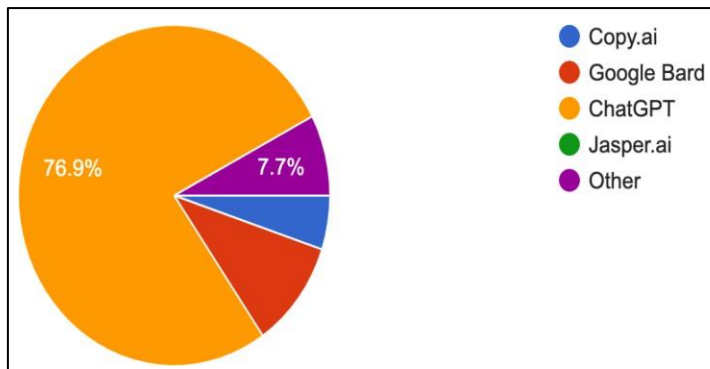


Fig. 2: The AI tool most often used by You.

The AI tool most often used by respondents is Chat GPT, with a majority of 76.9% of users, followed by Google Bard at 10.3% and Copy.ai at 5.1%. Jasper.ai was not used by any respondents, and 7.7% reported using other AI tools.

• Marketers Are Using AI Tools Frequently (How frequently do marketers use AI tools?)

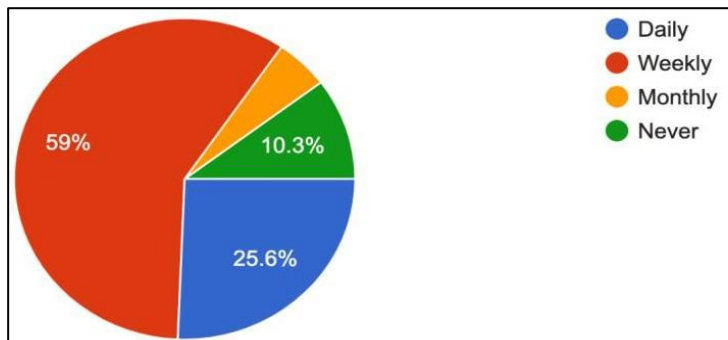


Fig. 3: AI Tool Usage Frequency

The frequency of AI tool usage among respondents varied, with 25.6% using AI tools daily, 59% using them weekly, 5.1% using them monthly, and 10.3% never using them.

• Lack of Knowledge And Accuracy Concern Are The Two Biggest Reasons Against Using AI Tools (What are the two biggest reasons against using AI tools?)

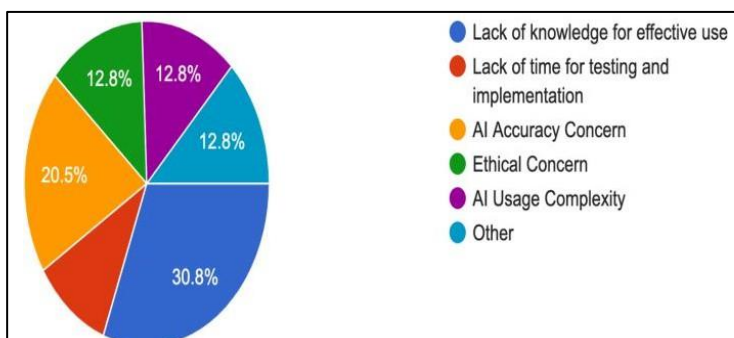


Fig. 4: Top Factor Hindering (Difficulty) AI Adoption

The top factor hindering AI adoption in digital marketing was reported as "Lack of knowledge for effective use" by 30.8% of respondents. Other factors included "AI Accuracy Concern" and

"Ethical Concern" at 20.5% each, "AI Usage Complexity" at 12.8%, "Lack of time for testing and implementation" at 10.3%, and 12.8% reported other factors.

Overall, these insights highlight that while the perceived barriers of knowledge and accuracy exist, they can be overcome by understanding the user-friendly nature of tools like Chat GPT and employing strategies such as confidence scoring to address accuracy concerns effectively.

- **Most of the AI Users Are Using it For Article Writing and Copy Writing?**
(Are most AI users using it for article writing and copywriting?)

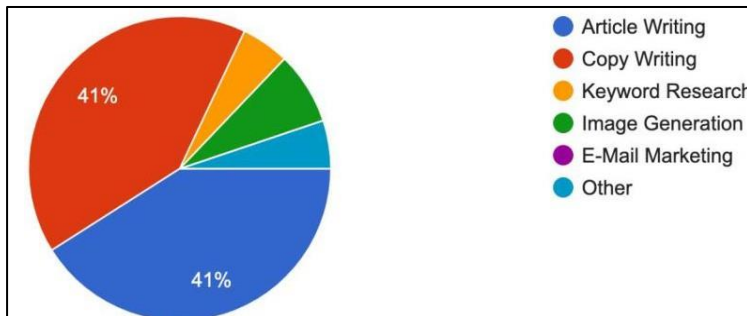


Fig. 5: Top Factor Hindering (Difficulty) AI Adoption

The most popular AI use cases among respondents were "Article Writing" and "Copywriting," both at 41%. "Image Generation" received 7.7% of the responses,

"Keyword Research" accounted for 5.1%, and "Other" uses received 5.1% as well. "E-Mail Marketing" did not receive any responses

- **How Much Users Trust Keyword Data From AI Tools**
(Did you use an AI tool for work?)

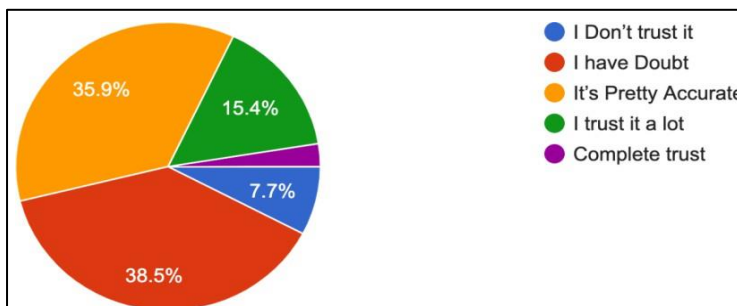


Fig. 6: Trust in AI- Generated Keyword Research Data

Trust in AI-generated keyword research data varied among respondents, with 38.5% having doubts, while 35.9% found it to be pretty accurate. 15.4% expressed a

high level of trust, 2.6% had complete trust, and 7.7% reported not trusting it.

Overall, the concerns about the inconsistency and variability of AI-generated keyword data are justified and it is crucial for users to exercise caution and employ additional validation methods to ensure the reliability of the information obtained from AI tools.

- **How Much Digital Marketers Acknowledge That Some Understanding of AI is Important?**
(How much do digital marketers acknowledge the importance of understanding AI?)

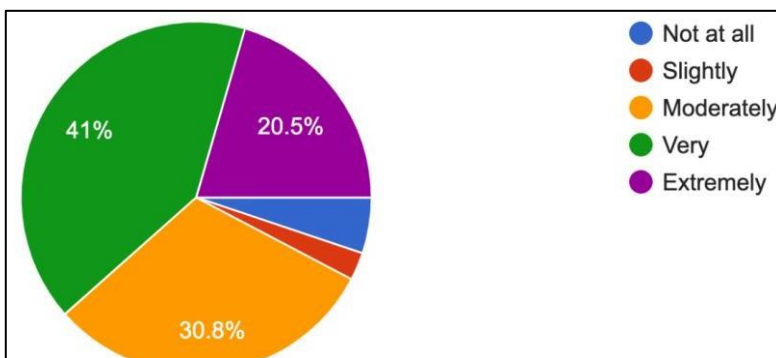


Fig.7: Importance of Understanding AI Technology for Digital Marketers

Understanding AI technology was deemed important by the majority of respondents, with 41% considering it "Very" important and 20.5%

considering it "Extremely" important. 30.8% found it to be of moderate importance, 2.6% slightly important, and 5.1% not important at all

Overall, the strong emphasis on the importance of AI skills among digital marketers reflects the evolving nature of the industry and the recognition that AI is becoming an integral part of their work. As competition intensifies and AI continues to advance, staying updated and proficient in AI technologies will likely become a critical factor for success in the digital marketing field.

- **Digital Marketers Think Content Writers’ Jobs Are At Risk Because Of AI (Do digital marketers think content writers' jobs are at risk because of AI?)**

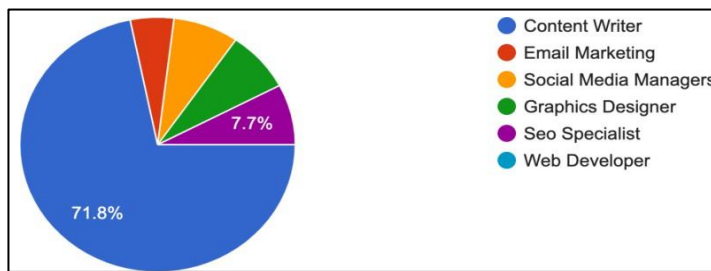


Fig. 8: Job Role with the highest risk of AI Disruption

According to respondents, was "Content Writer" at 71.8%. "Email Marketing," "Social Media Managers," "Graphics Designer," "SEO Specialist," and "Web Developer" each received 5.1% to 7.7% of responses.

Specialist," and "Web Developer" each received 5.1% to 7.7% of responses.

Overall, while AI poses a significant risk to certain segments of content creation roles, particularly those involved in basic content generation, there are factors that suggest topic specialists and expert writers may have a longer runway before being fully replaced. The adoption of AI by smart writers to enhance their workflow and the potential impact on other content-related roles underscores the need for professionals to stay informed, adaptable, and open to leveraging AI as a tool to augment their skills and deliver enhanced results.

- **Are Digital Marketers Are Using AI Detection Tools? (Are digital marketers using AI detection tools?)**

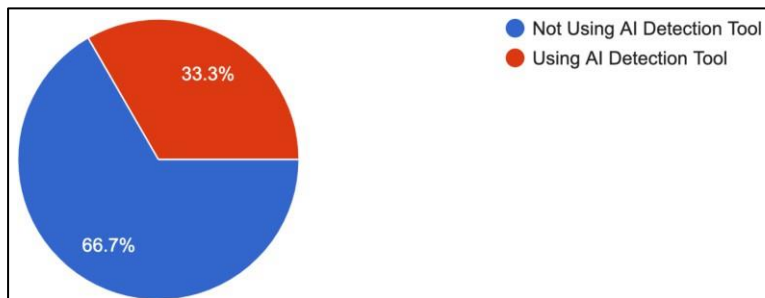


Fig. 9: AI Detection Tool Usage

The majority of respondents (66.7%) reported not using AI detection tools, while 33.3% reported using them.

Overall, The use of AI detection tools may be a natural response to the growing adoption of AI in content creation. It is important to recognize the limitations and potential inaccuracies associated with such tools. Trusting blindly in AI detection tools can lead to incorrect attribution and misunderstandings. Highlighting the need for a comprehensive and discerning approach to determining the origin of content.

- **Most of the Digital Marketers Believe That AI Can Outperform Humans at Their Jobs (Do most digital marketers believe that AI can outperform humans at their jobs?)**

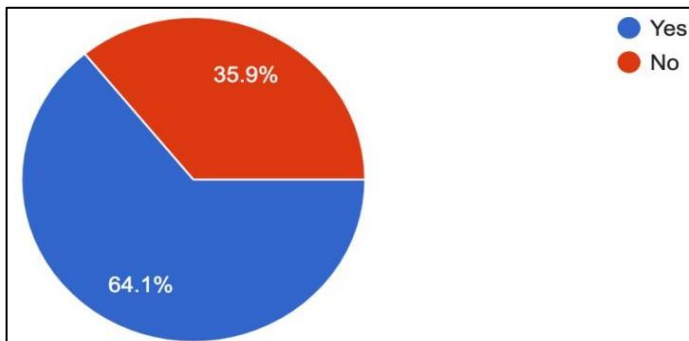


Fig. 10: AI can outperform humans at their Jobs

A majority of respondents (64.1%) believed that AI can outperform humans at their jobs, while 35.9% disagreed with this statement.

Overall, the research results uncover an encouraging perception toward

AI's abilities among those surveyed. It's noteworthy that many individuals are persuaded by its potential to exceed human performance in various vocations. Such results reflect a growing appreciation and commendation for the disruptive potency of AI across numerous fields, including digital marketing.

CONCLUSION

Based on the study, it's clear that AI has a significant impact on digital marketing. It revolutionizes how businesses connect with customers and make marketing decisions. Despite challenges, such as privacy concerns, AI offers immense potential for improving outcomes and enhancing customer satisfaction. As AI technology advances, businesses that embrace it wisely will thrive in the digital realm.

SUGGESTION

- **Embrace AI:** Incorporate AI tools into digital marketing strategies for better results.
- **Train Marketers:** Provide training for marketers to use AI effectively.
- **Focus on Data Quality:** Ensure data used for AI is accurate and secure.
- **Monitor and Adjust:** Regularly check AI-driven campaigns and make changes as needed.
- **Collaborate with Data Teams:** Work closely with data experts to optimize AI usage.
- **Personalize Customer Experience:** Use AI to tailor marketing efforts for individual customers.
- **Stay Updated:** Keep learning about new AI trends to stay competitive.
- **Test and Learn:** Experiment with different AI approaches and learn from them.
- **Consider Ethics:** Think about the ethical implications of AI in marketing.
- **Keep Customers Happy:** Use AI to enhance customer satisfaction and loyalty

ACKNOWLEDGEMENT

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A STUDY OF INVESTORS PERCEPTION REGARDING MUTUAL FUND IN A METROPOLITAN CITY; SPECIAL FOCUS ON GEN "Y"

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ABSTRACT

This study aims to investigate the perception of Generation Y investors regarding mutual funds in a metropolitan city. Generation Y, also known as millennials, constitutes a significant portion. It is critical for the mutual fund business to comprehend the attitudes of the investing public. The study employs a quantitative research design, using survey questionnaires to collect data from a sample of Generation Y investors in the metropolitan area. The findings will provide insights into the factors influencing Generation Y's investment decisions, their level of understanding of mutual funds, and their preferences regarding mutual fund investments. We also utilize Simple Random Data for our research. In order to meet the demands and preferences of Generation Y investors, mutual fund companies may find it useful to use the study's findings to design focused marketing campaigns and product offerings.

Keywords: *Mutual funds, Generation Y, Millennials, Investors' perception, Metropolitan city, Investment decisions, Marketing.*

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INTRODUCTION

A mutual fund is a trust that pools the savings of multiple investors with comparable goals for their investments. The money is invested in stocks, debentures, and other capital market goods after this collection process. The distribution of realised capital gains and income from these assets is made among the unit holders based on the number of units each one owns. That is a very useful source of investment for the typical person.

A mutual fund is essentially a means of pooling the capital of multiple small investors for collective investing. Its declared objective is to prioritise safety and liquidity while offering enticing dividends and capital development. A mutual fund is a trust that pools the savings of multiple investors with comparable goals for their investments. The money is invested in stocks, debentures, and other capital market goods after this collection process. The distribution of realized capital gains and income from these assets is made among the unit holders based on the number of units each one owns.

By mobilizing deposits and investing them in the stock market, mutual funds are dynamic financial institutions (FIs) that are vital to an economy because they establish a direct link between savings and the capital market. Thus, mutual fund operations have both short- and long-term effects on the economy, capital market growth, and saving behaviors. A mutual fund is an assortment of securities that come in various combinations of different financial instruments. Individual portfolios are these various combinations of financial products. Fund managers at mutual fund companies put together portfolios with different combinations and periodically evaluate projected returns and market risk in order to provide investors with a favorable return.

MILLENNIAL INVESTORS or GENERATION Y

The term "millennials" generally refers to the generation of people born between the early 1980s and the 1990s, according to the Merriam-Webster Dictionary. Some people also bring up those who were born in the early 2000s. The Millennial Generation is also known as Generation Y since it comes after Generation X, which is made up of those born in the early 1960s and early 1980s.

TYPES OF MUTUAL FUNDS**Mutual funds depending on type of asset****Funds for Equity**

They deal mostly in stocks and go by the name "stock funds." They use the money they have gathered from investors of diverse backgrounds to purchase shares of different companies. Profits or losses are based on how these shares do on the stock market, including any price gains or declines. Investments in equity funds carry a higher risk of loss due to their fast growth rate.

Debt Management

Debt funds invest in fixed-income instruments including bonds, securities, and treasury bills that have set interest rates and maturity dates. Fixed Maturity Plans (FMPs), Gilt Funds, Liquid Funds, Monthly Income Plans, Short Term Plans, and Long Term Bonds are some examples of these assets. You should only invest if you are a passive investor looking for small-to-medium-term, low-risk income (interest and capital appreciation).

Funds for the Money Market

Some investors exchange money on the money market, also known as the cash market or capital market, in a manner similar to how they trade securities on the stock market. It is usually managed by the government, banks, or companies through the issuance of money market securities such as bonds, T-bills, dated securities, and certificates of deposit, among other things. The fund management invests your money and then distributes seven consistent dividends to you. Comparatively speaking, a short-term plan (maximum of 13 months) entails less risk.

Blended Funds

The best stocks and bonds are combined in hybrid funds, sometimes referred to as balanced funds, to bridge the gap between debt and equity funds. The ratio could be variable or constant. By distributing assets, say, 60% to stocks and 40% to bonds, or vice versa, it essentially combines the best qualities of two mutual funds. This is suited for investors who are willing to take on more risk in order to benefit from "debt plus returns," as opposed to sticking to lower but steady income plans.

2. Mutual Funds according to Structure

numerous criteria (such as asset class, risk profile, etc.) can be used to categories mutual funds. The degree of flexibility in purchasing and selling individual mutual fund units serves as the basis for the three forms of structural classification: interval funds, open-ended funds, and close-ended funds.

3. Mutual Funds Based On Investment Goals

From an investment perspective, the several categories of mutual funds include Growth, Income, Liquid, Tax Saving, or ELSS, and Pension. They provide different degrees of flexibility, liquidity, and return on investment based on your investment results.

4. Risk-Based Mutual Funds

A Very Low-Risk Fund

Although their returns are fairly modest (6% at most), liquid assets and extremely short-term investments (one month to one year) pose no risk at all. Investors make this decision in order to meet their immediate financial objectives and safeguard their funds until then.

Low Risk Funds

In the event of an unexpected national crisis or currency devaluation, investors are cautious to invest in riskier funds. In such cases, fund managers recommend investing in one or more arbitrage funds, ultra short-term funds, or liquid funds. Although investors are free to make changes once values stabilize, returns may vary from 6 to 8%.

Medium Risk Funds

Due to the fund manager's partial investment in debt and the remaining amount in equity funds, the risk factor in this case is medium. The typical returns could range from 9 to 12%, and the NAV is not very volatile.

High Risk Funds

High-risk mutual funds are ideal for investors who have no risk aversion and are seeking significant returns in the form of dividends and interest. They also demand aggressive fund management. The volatility of the market necessitates regular performance reviews. You should still expect 15% returns even though most high-risk funds provide 20% returns at best, and up to 30% at worst.

REVIEW OF LITERATURE

- ❖ Sharpe Sharpe (1966) and Walia (2009) examined 34 open-ended mutual funds and used the sharp ratio to gauge the risk-adjusted performance of each. His research yielded results that demonstrated the efficiency of the capital market. However, Jensen (1967) developed the Jensen alpha to gauge a portfolio's risk-adjusted performance. In addition to analysing and researching the performance of the fund and assessing risk and return, some researchers also investigate the relationship between environmental and demographic factors and how investors perceive mutual funds, as well as the function of information and the path of investing in mutual funds.
- ❖ Jambedelkar (1996) carried out research to ascertain the direction in which investors were placing their mutual fund investments. According to the report, investors prioritise open-ended investment programmes over closed-ended and government-sponsored ones. Additionally, the study found that the majority of investors typically consulted newspapers as their primary information source.
- ❖ According to Barber et al. (2005), investors have gained knowledge about mutual funds during the past few decades. They are now less inclined to put money into funds that charge greater front-end loads. Nonetheless, market share has not been lost by funds with greater operational expense ratios.

- ❖ According As to **Goel and Khatik (2017)**, the principal aim of this study is to determine the perspectives of investors regarding mutual funds and their choice of them in lieu of alternative investment possibilities. As per the survey, while most investors are aware of mutual funds, a considerable proportion of them have yet to start investing due to their incomplete comprehension of the concept.

- ❖ According to **Anjaneyulu & Rao (2017)**, the focus of this study is on the factors that encourage specific investors to participate in money market programmes. It covers a wide range of subjects, such as the preferred fund type, problems mutual fund investors face, investor awareness of lifestyle factors, and the relationship between variables influencing mutual fund investment and investor motivational factors that increase satisfaction levels, as determined by statistical analysis. It is clear from the findings that financial institutions need to take these kinds of things into account when developing mutual fund products in order to attract investors from less developed areas such as Mahabubnagar town.

- ❖ According to **Ainapur (2018)**, stock brokers may find it challenging to inform the public about mutual funds and show them how, based on their risk tolerance, an asset manager would be the appropriate person to handle their money. According to **Pallavi & Sharma (2018)**, consumers' attitudes and product buying behaviours are influenced by mutual funds marketing communications, which include both rational and emotive appeals. In contrast to the psychologically stimulating and exciting advertisement, the logical advertisement causes viewers to feel uneasy and confused.

- ❖ According to **Udhayasankar and Maran (2018)**, researchers try to understand investors' attitudes towards specific mutual funds in this study. Researchers also search for a number of factors impacting investors' perceptions of mutual fund investing. Finding the sources of the investors' enthusiasm and driving forces will be aided by the research. It indicates that contributors view mutual funds as a flexible way to allocate assets and increase shareholder interest.

RESEARCH PROBLEM

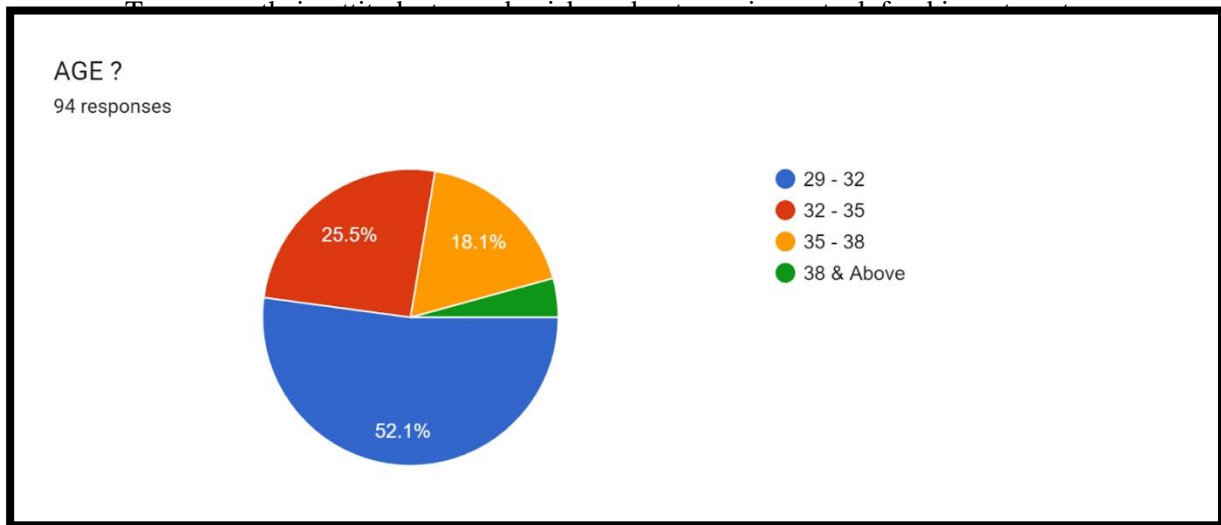
- ✓ Generation Y investors might perceive Mutual funds as high-risk investment options, impacting their willingness to invest.

- ✓ Generation Y investors might have concerns about the trustworthiness and credibility of Mutual fund providers, affecting their investment decision.

OBJECTIVE OF STUDY

- To compare GEN Y investors perception of mutual fund with other investor options.

- To understand the factors influencing the investors while making decisions.



DATA COLLECTION

Primary Data: The survey method is used to collect data from GENY investors. With the aid of a structured questionnaire, data from 100 respondents was gathered using a random sample technique.

Secondary Data: Research publications, journals, magazines, newspapers, investment periodicals, RBI, AMFI, and other sources were consulted for the collection of this data.

RESEARCH DESIGN

The present study is analytical and descriptive in nature. It will highlight how study aims investigate the perception of Generation Y investors regarding mutual funds in a metropolitan city.

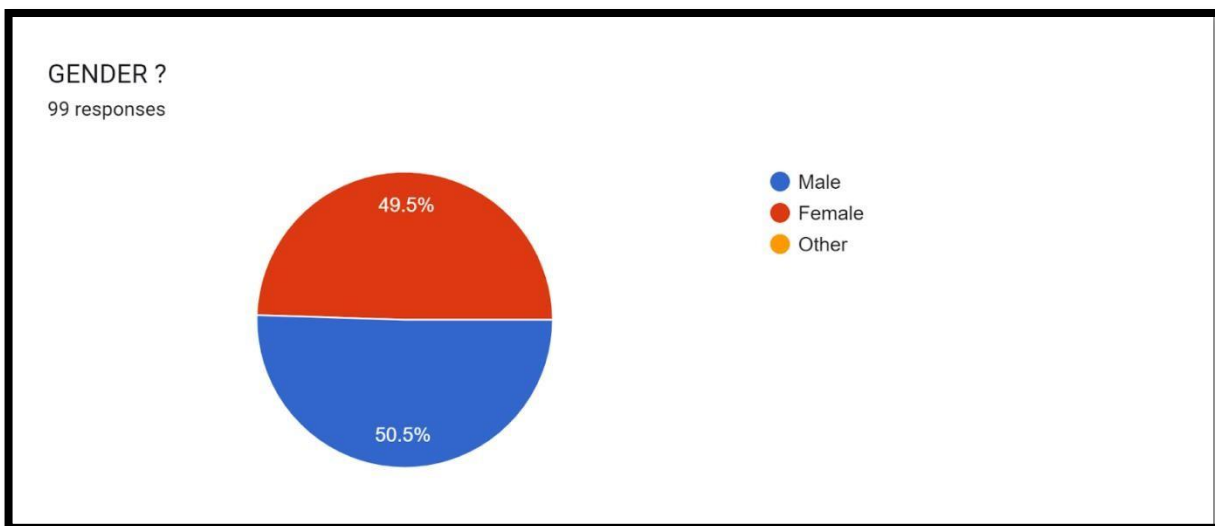
SAMPLING PLAN

- 1) The Sample Unit: GENY Investors.
- 2) The Sample Size: 100.
- 3) The Sampling Selection: Random Convenience sampling
- 4) The Sampling Techniques- Non-Probability
- 5) The Sampling Instrument- Structured Questionnaire
- 6) The Sampling statistical Tools- Likert scale method

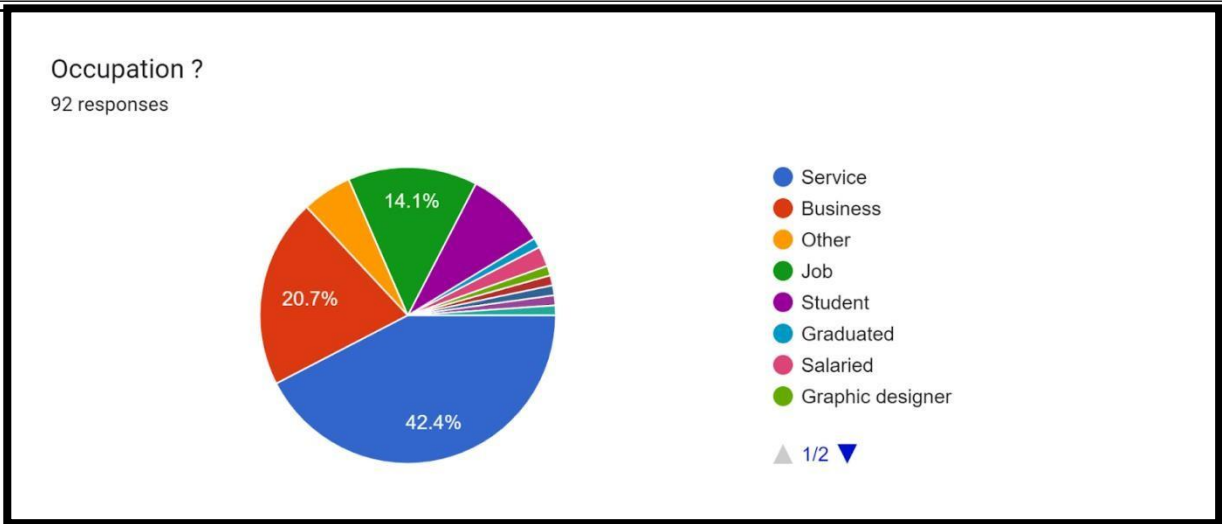
This study is done on the GENY investors who exhibit a unique set of characteristics and preferences when it comes to investing in mutual funds. It was believed that every response provided by participants was truthful and objective.

DATA ANALYSIS & INTERPRETATION

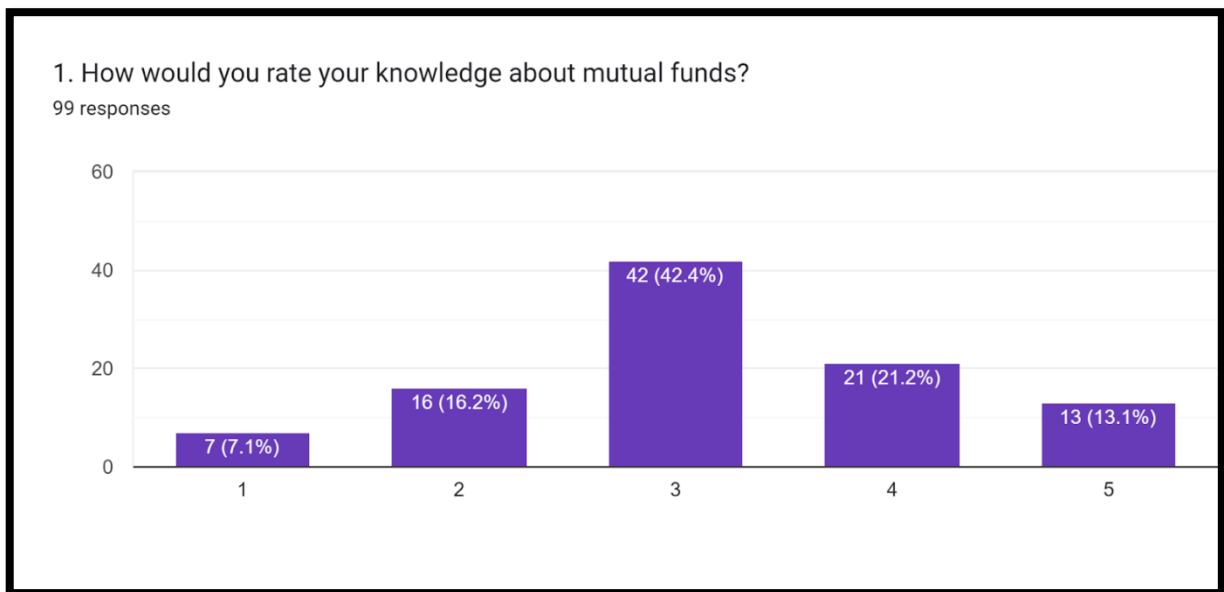
Interpretation: Most of the respondents are belong to 29-32 age group i.e; 52.1% So from that we interpret that this age group are mostly invested in mutual funds.



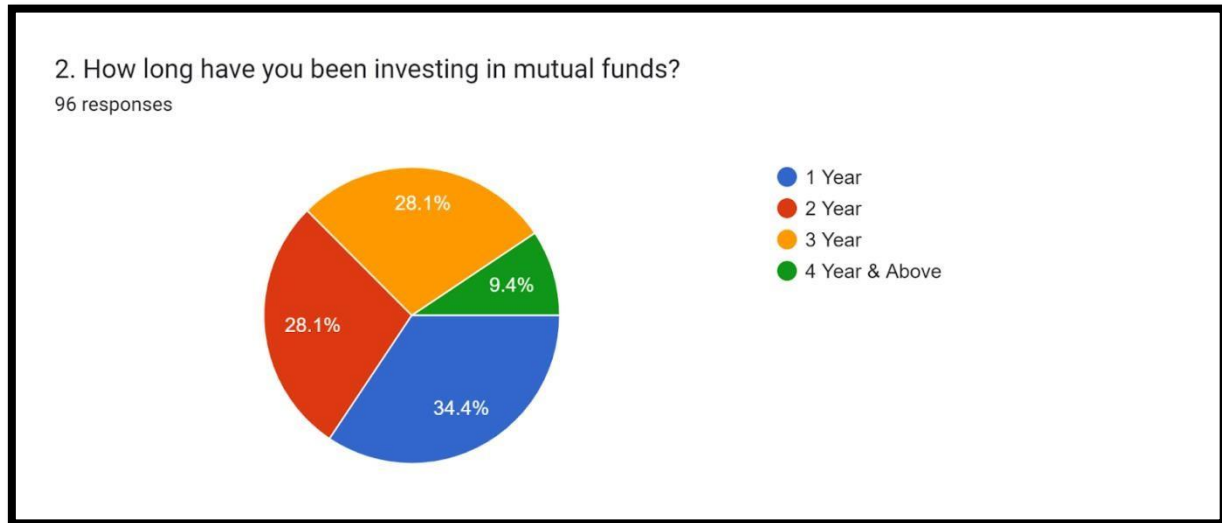
Interpretation: Most of the respondents are belong to Male category i.e; 50.5%.



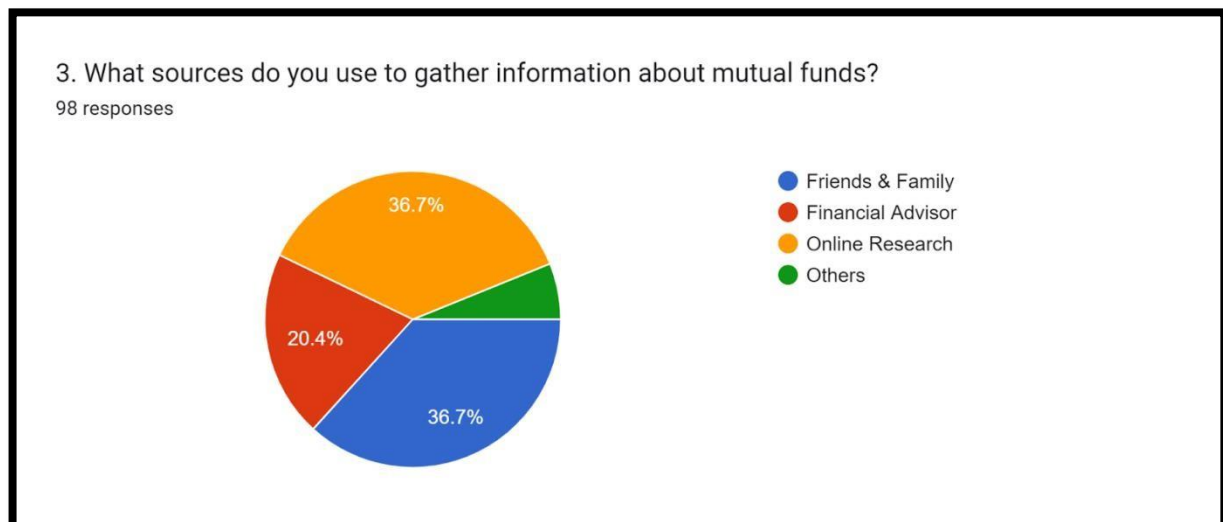
Interpretation: Most of the respondents are belong to the Service category i.e; 42.4% So we interpret that they are mostly invested in mutual funds as they may get stable returns.



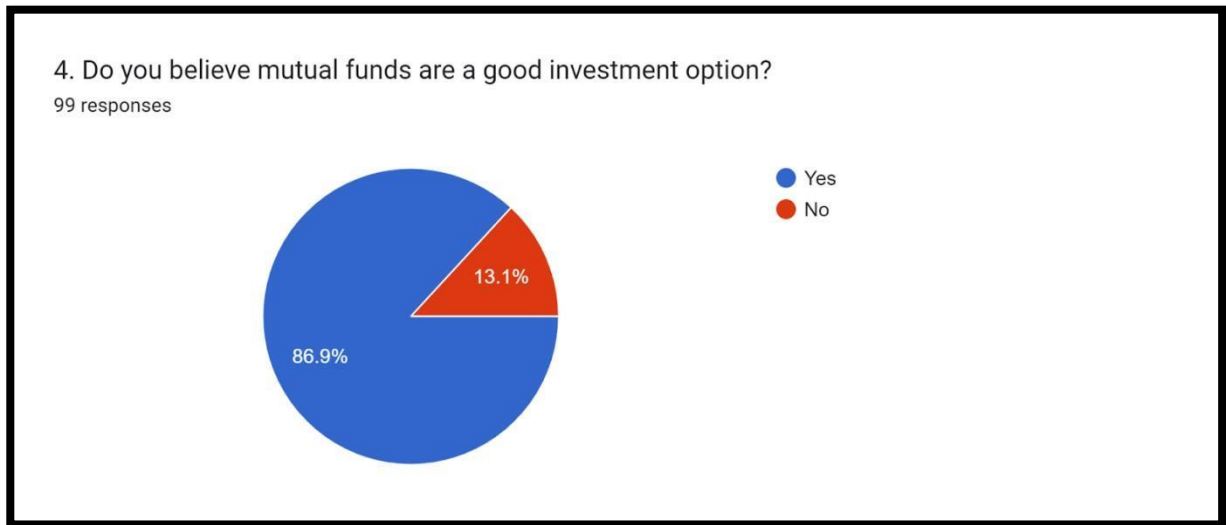
Interpretation: Mainly respondents have a neutral knowledge i.e; 3rd Scale about a mutual fund



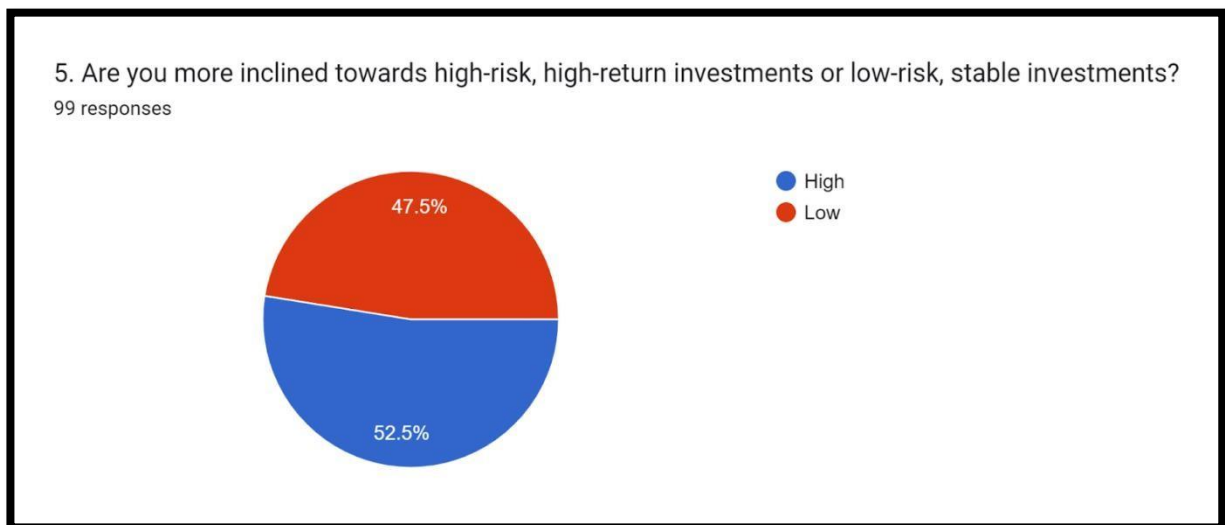
Interpretation: Most of the people have been investing in mutual funds since 1 year to max 3 years.



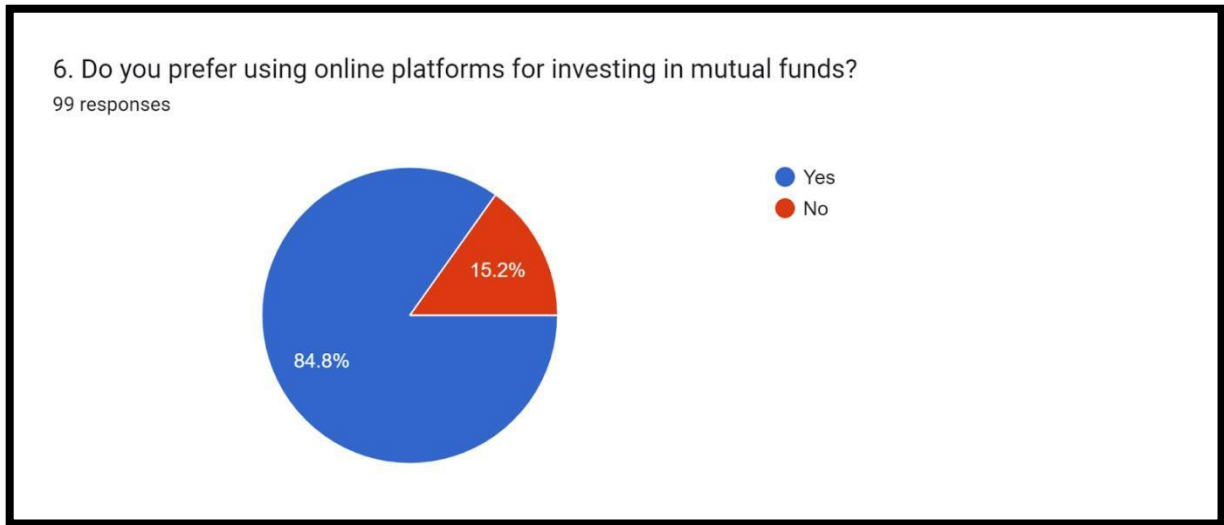
Interpretation: Mainly people gather information about mutual funds from Online Research and Friends & Family i.e;



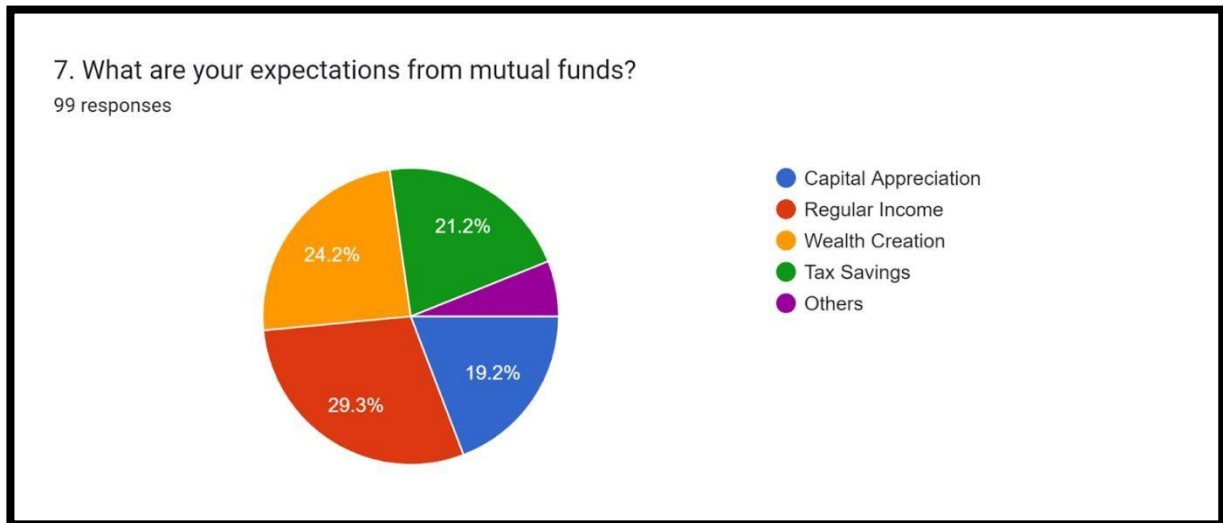
Interpretation: Out of 99 respondents mostly people’s perception is that mutual funds are a good investment option.



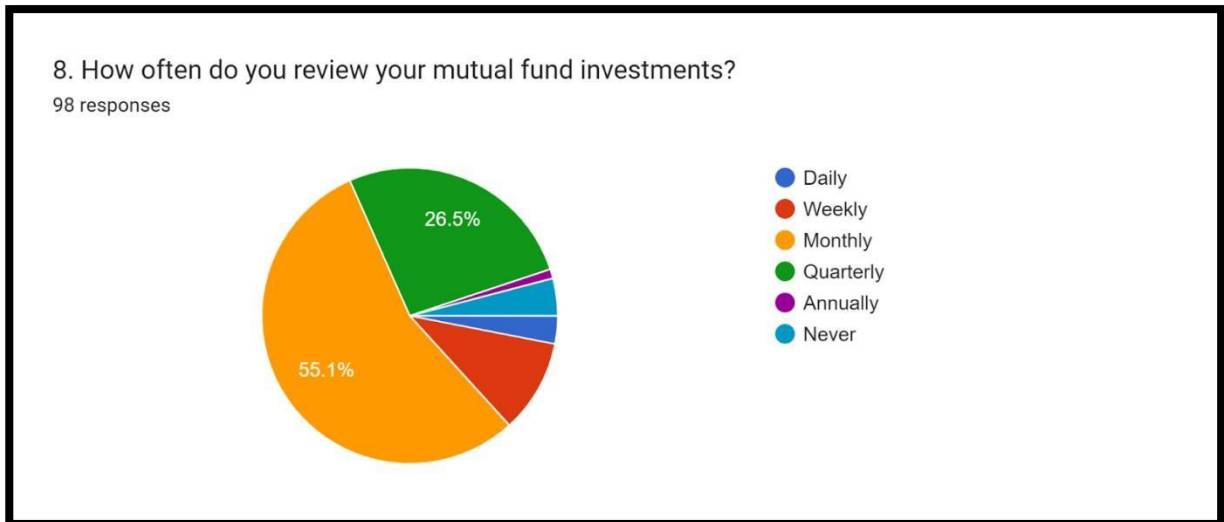
Interpretation: Most of the respondents are opt towardshigh-risk, high-return investments i.e; 52.5%.



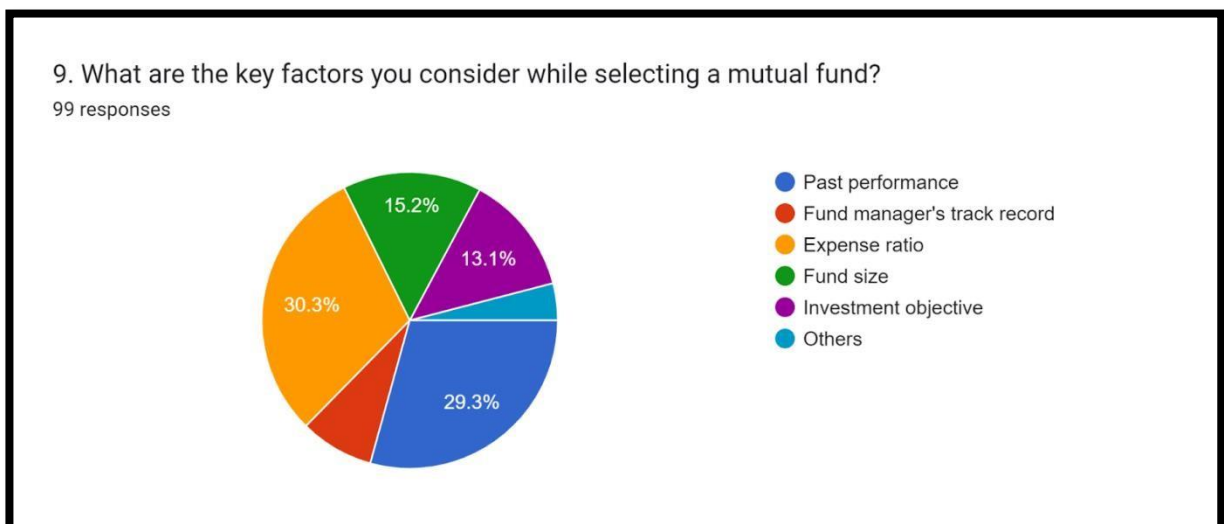
Interpretation: Mostly people online platforms for investing in mutual funds.



Interpretation: Respondents are expecting from mutual funds that they want Regular Income i.e; 29.3% & Wealth Creation i.e; 24.2%.



Interpretation: Most people review mutual investments on a Monthly basis i.e; 55.1%.



Interpretation: While selecting a mutual fund most of the respondents think that Expense Ratio is the key factor i.e; 30.3%.

10. Do you have any suggestions for improving mutual fund investment options for Generation Y?

76 responses

Interpretation: Each respondent have a different perception for improving mutual fund investment options for GEN – Y

FINDINGS

- ✓ Most of the respondents have a neutral knowledge about the mutual fund. They have been investing since 1 year to max 3 year.
- ✓ They think that online research and friends and family is the best sources for gathering information about mutual fund.
- ✓ They also believe that mutual fund is the good investment option. They are more inclined towards high risk high returns investment.
- ✓ According to respondent they are expecting that they get regular income and wealth creation from mutual fund.
- ✓ On a monthly basis most of the peoples review the mutual investment and also while selecting mutual fund most of the respondent think that expense ratio i.e. the fees charged by mutual fund company to manage the mutual fund , if the key factor.

Overall, the study indicated that Generation Y investors in metropolitan cities exhibit a unique set of characteristics and preferences when it comes to investing in mutual funds, underscoring the need for financial institutions and advisors to tailor their services to cater to this demographic.

SUGGESTIONS / RECOMMENDATIONS

- Tailor campaigns and marketing materials to appeal to Gen Y investors in urban regions. Make use of platforms, language, and images that suit their tastes and way of life.
- To reach Gen Y investors where they spend their online time, make use of digital platforms including influencer relationships, social media, and targeted online ads.
- Emphasize the advantages of mutual fund investments in a way that speaks to Gen Y investors' particular worries and ambitions, like building long-term wealth, becoming financially independent, and accomplishing life goals.
- Provide courses and instructional materials aimed at Gen Y investors in urban locations, addressing subjects like risk management, portfolio diversification, mutual fund usage in reaching financial objectives, and fundamental investment concepts.
- Collaborate with educational establishments, community groups, and employers to provide financial literacy training and programs to Gen Y people living in urban areas.
- Make financial education interesting and approachable for Gen Y investors by utilizing gamification and interactive learning resources, encouraging a culture of empowerment and lifelong learning.

FUTURE SCOPE OF STUDY

- Make recommendations for future research based on the limits and results of the current study.
- Make recommendations for areas that need more research, like long-term studies that monitor the investing habits of Gen Y investors.
- Examine the effects of new technologies on Gen Y's investment inclinations (such as blockchain

and robo-advisors).

- Provide suggestions for improving investor education programs and Gen Y financial literacy.
- Examine possibilities for cross-cultural comparisons in order to comprehend regional differences in Gen Y's investment behavior.

LIMITATIONS OF THE STUDY

- Insufficient knowledge and awareness of finances.
- Preference for quick profits over long-term capital projects.
- Disbelief in established financial institutions.
- Technological obstacles to investing platform access and comprehension.
- Social media and peer networks' influence.

CONCLUSION

In summary, a number of important conclusions are drawn from the study on investors' opinions of mutual funds in a large city, with an emphasis on Generation Y. First off, investors in Generation Y have a strong interest in mutual funds and see them as a good way to invest in order to reach their financial objectives. Their comparatively reduced risk profile and potential for larger returns as compared to traditional investment options are what draw them to mutual funds.

Second, the research shows that social media and internet platforms have a significant impact on Generation Y investors' decision-making when it comes to investments. They like transparency in the investment process and desire simple access to information. Furthermore, their inclination towards sustainable and socially responsible investment options is increasing, suggesting that this group is moving towards ethical investing practices.

The survey also emphasizes the significance of financial literacy and awareness among investors in Generation Y. Even though they are passionate about mutual funds, many may not have a thorough understanding of financial concepts and techniques. As a result, educational programs are required to provide aspiring investors with the information and abilities they need to make wise financial decisions.

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INNOVATING EXPLORATION OF EMERGING TRENDS IN B2B MARKETING

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ABSTRACT

Reacting to changing trends is essential to keeping ahead in a fast-paced corporate environment. It's essential to stay current in the ever-evolving world of business. Making educated judgments through the use of intelligent technologies and data analysis, such as AI and advanced analytics, is part of the investigation. It also discusses concentrating on particular accounts based marketing (ABM). The overview discusses using captivating content, enlisting influencers, adjusting for voice searches, utilizing a block chain for safe transactions, and placing a strong emphasis on social responsibility and sustainability.

The abstract highlights the utilization of AI-driven chatbots for customer service and the optimization of virtual events and webinars. the value of initiatives promoting employee advocacy as well. When combined, these tactics help companies stay ahead of the curve in the B2B market while also encouraging creativity and keeping a competitive advantage.

Keywords:- Account based marketing (ABM), Digital transformation, content marketing, influencer marketing, E-commerce and marketplaces, data privacy and compliance.

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INTRODUCTION

The environment of B2B marketing is always changing due to emerging trends, technology, and customer habits. Businesses are prepared to operate in a dynamic environment that is driven by innovation and adaptability as we go forward. The incorporation of cutting-edge technologies promises to make B2B marketing both fascinating and demanding in the future. This research will examine the key developments that will influence B2B marketing tactics in the years to come.

For organizations, it is critical to keep a competitive edge and propel success in today's fast-paced industry. By staying updated of B2B marketing trends, companies may predict shifts in the industry and stay one step ahead of their rivals. By keeping up with new developments in B2B marketing, companies may spot possibilities, refine their strategy, and outperform rivals.

Trends

- 1) **Personalization in B2B Marketing:-** The need for tailored marketing strategies grows as companies look to establish closer ties with their target market. Personalization makes organizations stand out in B2B marketing and gives them the ability to provide meaningful experiences that connect with customers on a deeper level. In order to successfully engage their audience and propel success in the upcoming years, personalization will therefore continue to be a crucial trend that B2B marketers must prioritize.
- 2) **Rise of Account Based Marketing:-** An important development with broad implications is the rise of account-based marketing, or ABM. ABM has become a strategic framework to support

businesses as they look for more individualized and focused ways to interact with their main account. Marketers may adapt their messaging, content, and tactics with ABM to the unique requirements and difficulties of each client. An important change in B2B marketing tactics is represented by the emergence of account-based marketing, which gives companies the ability to improve the precision, effectiveness, and return on investment of their marketing campaigns.

- 3) **Google will be more volatile:-** Digital tactics will likely be significantly impacted in the upcoming years by the instability of Google's algorithms. Marketers need to brace themselves for increased volatility in search ranks and visibility as Google keeps improving and updating its algorithms. Both possibilities and challenges are presented by this instability for businesses. For B2B websites to continue to show up in search results and draw in natural traffic, marketers need to be vigilant and constantly tweak their tactics. B2B marketers that want to beat the competition and maximize their online presence will need to be aware of the increasingly unstable terrain of Google's algorithms.
- 4) **Companies will invest more in SEO:-** When a firm relies on digital platforms to interact with its target audience, SEO becomes a crucial part of its marketing plan. Businesses are investing more money in organic search traffic as they recognize its potential to provide high-quality leads and conversions. B2B businesses may become recognized as industry leaders by using SEO to raise their website's search engine position for pertinent keywords, draw in targeted visitors, and establish their authority. In order to sustain a competitive advantage and stay ahead of the competition, B2B enterprises need to make investments in SEO.
- 5) **Artificial Intelligence (AI) Integration:-** AI-powered solutions are now available to B2B marketers, enabling them to improve consumer behavior, automate tedious tasks, and customize encounters on a large scale. A revolutionary development that has the potential to completely change the way organizations interact with their customers is the integration of artificial intelligence (AI). With AI integration, businesses may leverage chatbots and predictive analytics to enhance their marketing campaigns. B2B marketers may increase targeting precision, seize new creative opportunities, and create memorable ads by utilizing AI.

LITERATURE REVIEW

1. **Cortez, R. M., & Johnston, W. J. (2017). The future of B2B marketing theory: A historical and prospective analysis. *Industrial Marketing Management*, 66, 90-102.**

The volume of research published in marketing journals hasn't kept up with the economic power of business-to-business interactions, and in the past 20 years, there has been doubt about the findings' applicability to practitioners. How can practitioners and scholars collaborate? The authors argue that research efforts should be concentrated on six major areas of inquiry: Innovation, Customer Journey and Relationship Value, Data Analytics, Harnessing Technology, Marketing/Finance Interface and Revenue Growth, and Industry Context or Ecosystem. This is after studying the history of B2B marketing, expanding on configuration theory, and prospecting the future challenges for marketers. They specifically suggest 20 theoretical subcategories that are pertinent to B2B marketers and convincing to academicians. An expert panel determined the study's results and hypotheses through a thorough ranking-style Delphi technique and improved with the use of a grounded theory coding scheme. The writers talk about how this will affect management interest and theory development.

2. Mikalef, P., Krogstie, J., and Conboy, K. (2021). Using a dynamic capabilities micro-foundations approach, artificial intelligence can facilitate business-to-business marketing. *Management of Industrial Marketing*, 98, 80-92.

Research during the last few decades has mostly concentrated on the theoretical difficulties and technical facets of artificial intelligence (AI). Businesses are now faced with the problem of using AI in a way that creates economic value due to the abundance of data and the growth in processing capacity. In this regard, research on the use of AI to B2B operations, and specifically marketing, is still in its infancy. This study closes this gap by utilising the micro-foundations approach and the dynamic capabilities view of the company, building on three selected case studies of big Norwegian organisations that employ AI in their B2B marketing campaigns. The report basically highlights how businesses may utilise AI to handle B2B marketing operations in uncertain and dynamic contexts by identifying a variety of micro-foundations of dynamic capabilities that are special to AI. This study also showed how several important concepts are related to one another and affect overall business value by identifying several major cross-cutting components that emerged from the data.

3. Zhang, H., & Xiao, Y. (2020). Customer involvement in big data analytics and its impact on B2B innovation. *Industrial Marketing Management*, 86, 99-108.

The literature currently in publication makes the assumption that businesses handle big data analytics and that consumers primarily act as passive data suppliers. This study, which is based on the literature on open innovation, challenges this notion and makes the case that customers might be more involved in big data analytics, which is in line with a current trend in practical application. Customer as Data Provider (CDP) and Customer as Data Analyst (CDA) are the two concepts that the writers differentiate. The first option aligns with the commonly held belief that consumers are the primary source of data. Conversely, the latter highlights the active role that customers play in big data analytics; that is, customers engage in a co-creation process in which they gather, examine, and use large data. utilising 148 Business-to-Business (B2B) survey data the authors conclude that B2B product innovation is facilitated by both forms of consumer involvement in innovation projects. The authors also look at the moderating impacts of customer need diversity and tacitness. The findings indicate that while customer need diversity has a positive moderating effect, customer need tacitness negatively moderates the connection between CDP and new product performance. It has also been discovered that the association between CDA and new product performance is positively moderated by customer need tacitness.

4. Lievens, A., & Blažević, V. (2021). A service design perspective on the stakeholder engagement journey during B2B innovation: Challenges and future research agenda. *Industrial Marketing Management*, 95, 128-141

Successful management of business-to-business (B2B) innovation processes and outcomes is further challenged by the extremely dynamic, complex, and heterogeneous constellations of stakeholders involved in innovation. These stakeholders have a diversity of aims, reasons, and capacities. These B2B companies are pushed to adopt

new innovation strategies by complex difficulties like sustainability and digitization trends, which aid in their ability to handle disruptive change. With an emphasis on user interactions, creativity, and learning mindsets, service design thinking has become a popular innovation management technique. In order to successfully facilitate stakeholders' engagement in the B2B innovation process, we seek to assess the obstacles and formulate a research agenda in this paper. We contend that in order to improve stakeholder participation through service design, we must address the particular complexity and difficulties with involving stakeholders in innovation from the standpoint of a dynamic, systemic process. We examine multi-level stakeholder engagement platforms (i.e., innovation networks) and focus on the fundamentals of stakeholder involvement from a systemic standpoint. In order to accommodate both structural and emerging stakeholder interaction throughout innovation, we approach stakeholder engagement as an emerging process from a dynamic process perspective. We focus on the temporal and relational links as well as hybrid orchestration. In order to support and enable the aforementioned problems and complexities, we recommend that service design activities be included in a stakeholder engagement path that integrates the service and innovation stages. Ultimately, we pinpoint specific research inquiries and subsequently formulate a study programmer for subsequent investigations on stakeholder involvement in business-to-business innovation paths.

5. Saura, J. R., Ribeiro-Soriano, D., & Palacios-Marqués, D. (2021). **Setting B2B digital marketing in artificial intelligence-based CRMs: A review and directions for future research.** *Industrial Marketing Management*, 98, 161-178.

In the B2B industry, linked ecosystems define the new business problems, and effective strategies depend on data-driven decision making. Concurrently, the utilization of digital marketing as a means of communication and sales has resulted in the requirement for and application of Customer Relationship Management (CRM) systems to accurately handle corporate data. There is a dearth of research on the comprehension and utilization of these technologies in B2B digital marketing, although there has been study on the understanding of B2B traditional marketing tactics that employ CRMs that function with artificial intelligence (AI). This study creates a literature evaluation on the major scholarly contributions in this field in order to fill this vacuum in the literature. The results are then analyzed in order to visualize the outcomes of the literature review employing a statistical method referred to as Multiple Correspondence Analysis (MCA) within the R-language framework of homogeneity analysis of variance by means of alternating least squares (HOMALS). The study's findings categories CRM kinds and typologies and examine the primary methods and applications of AI-based CRMs in B2B digital marketing. Furthermore, a conversation, recommendations, and paths for further study are provided.

6. Abrell, T., Pihlajamaa, M., Kanto, L., Vom Brocke, J., & Uebernickel, F. (2016). **The role of users and customers in digital innovation: Insights from B2B manufacturing firms.** *Information & Management*, 53(3), 324-335.

The introduction of digital technologies into the industrial sector has opened up new avenues for innovation, which companies need to take advantage of in order to stay competitive. We look into how three multinational B2B manufacturing companies' digital innovation processes employ user and customer knowledge. We discover that the features of the B2B manufacturing sector affect the potential for leveraging users and customers. While consumers who use the products directly offer long-term assistance for digital innovation, buyers are looking for information about short-term shifts in market needs. We pinpoint methods for gathering, sharing, and using user and customer knowledge for digital innovation.

7. **Hadjikhani, A., & LaPlaca, P. (2013). Development of B2B marketing theory. *Industrial marketing management*, 42(3), 294-305.**

Though B2B marketing has been practiced for several millennia, there were very few research on the subject until the last three decades. As a result, theory development for B2B marketing has accelerated in the present day. Although contributions to B2B theory date back to the late 1800s and early 1900s, this paper will examine how the field has changed as a result of advancements in recent decades. This study focuses on the current expansion of B2B marketing theory's application to other marketing areas and its shift from an economic foundation to one based on behavioral sciences, which is seen as an exciting journey. A historical evolution of the contributions provides fresh insights into the development of B2B research and its applicability, which benefits researchers in other marketing sectors as well as industrial enterprises and B2B marketing research.

8. **Biemans, W., & Griffin, A. (2018). Innovation practices of B2B manufacturers and service providers: are they really different?. *Industrial Marketing Management*, 75, 112-124.**

For economies in the West, service innovation is vital. However, the literature on service innovation is dispersed, and it is unclear how B2B service innovation and B2B product innovation differ from one another—a stark contrast to the research on product innovation. Through an analysis of 372 B2B product and service providers' innovation methods, this study adds to the continuing discussion.

The results demonstrate that B2B services-focused companies have less sophisticated innovation practices overall than B2B product-focused companies: they manage innovation less explicitly, have lower expectations for innovation, prefer incremental innovation, and, when they do start more radical or innovative projects, take less time to bring them to market. However, their innovation results are on par with those of enterprises that prioritise their products.

The fact that the great majority of B2B companies genuinely provide their clients with product-service hybrid offers is also acknowledged in this study. It demonstrates that most B2B companies provide clients with both products and services, and that companies with mixed product strategies—that is, those that have 25% of their business coming from services and 75% from products—are the most innovative. As a result,

businesses must simultaneously develop new products and linked services and are searching for the ideas and resources needed to do so successfully.

9. Boyd, D. E., & Koles, B. (2019). Virtual reality and its impact on B2B marketing: A value-in-use perspective. *Journal of Business Research*, 100, 590-598.

The trade press is starting to acknowledge the potential that virtual reality offers for business-to-business (B2B) marketing, citing compelling case studies from pioneers such as GE, Siemens, and Airbus. Though its promise and potential are increasingly acknowledged, the precise effect of virtual reality on business-to-business (B2B) marketing is still a relatively uncharted territory for research. By creating a framework and presenting ideas that explain how virtual reality affects B2B buyers' perceptions of value-in-use at the post-purchase phase of the buyer's buying journey, this article offers an early theoretical assessment of the subject. The moderating effects of information complexity, social complexity, and task complexity on the contribution of virtual reality to value-in-use perceptions are also examined in this research. B2B marketing is provided by the conversation. The author provides future research ideas and advice for B2B marketers who wish to take advantage of the opportunities that virtual reality presents.

10. Brennan, R., & Croft, R. (2012). The use of social media in B2B marketing and branding: An exploratory study. *Journal of customer behaviour*, 11(2), 101-115.

Even while social media platforms are widely used in modern consumer marketing, there isn't much data on how much business-to-business marketers have embraced them. Despite the fact that experts contend that business-to-business (B2B) companies can and ought to use social media sites like Facebook and YouTube, practically all of the well-known examples presented in trade publications, seminars, and conferences are of consumer brands. Our exploratory study profiled the social media usage of 10 major B2B technology businesses by using content analysis and text-mining to look at recent practitioner literature on B2B marketing. We discovered that while big businesses used practically all of the popular social media platforms extensively, not all businesses adopted these technologies. It appears that US companies are the most advanced in leveraging social media for business-to-business (B2B) marketing. The pioneers of business-to-business social media are attempting to use these platforms to establish themselves as "thought leaders," lead the industry in terms of market share, and cultivate connections with various stakeholder groups.

RESEARCH METHODOLOGY

OBJECTIVE

- 1) To understand various trends in b2b marketing.
- 2) To understand technologies which are going to effect b2b marketing in future.

HYPOTHESIS

H0:- "Implementing innovative technologies in B2B marketing strategies leads to a significant increase in customer engagement and conversion rates."

H1:- "Not implementing innovative technologies in B2B marketing strategies leads to decrease in customer engagement and conversion rates".

DATA COLLECTION

Primary data:- To get the data from the respondents, the survey method is conducted. Data has been collected from 35 respondents by random sampling technique with the help of a questionnaire.

Secondary data:- this data is collected from websites, research articles etc.

Research design:- this research is analytical and descriptive in nature. It shows data about the various technologies and various types of marketing that effect b2b marketing environment.

Sampling unit:- the respondents majorly belongs to Navi Mumbai.

Sample Size:- 35

Sampling instrument:- questionnaire.

Limitations:- 1) The study is restricted only to Navi Mumbai.

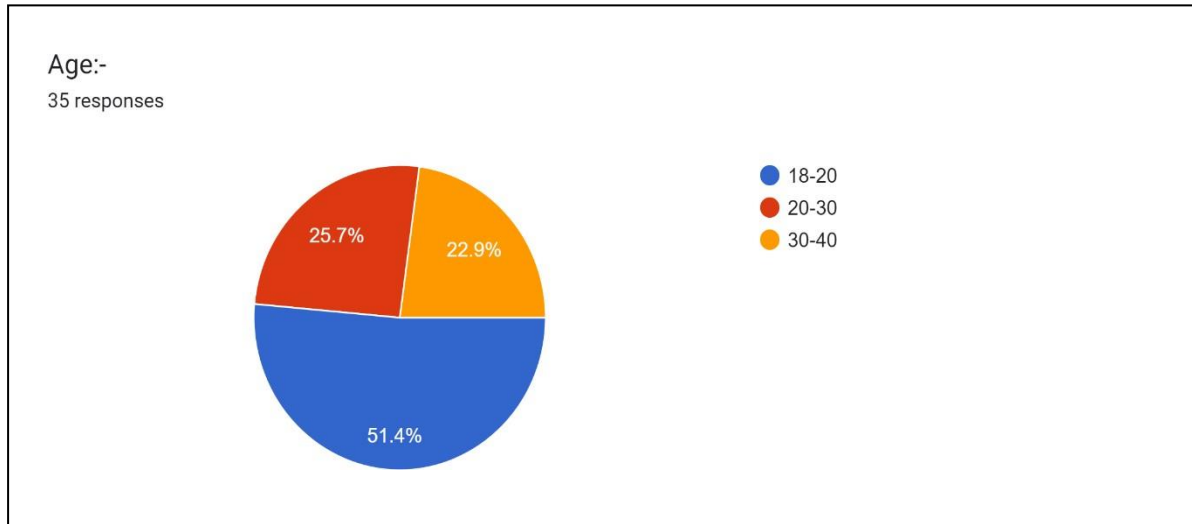
2) it was not possible to deal with each and every user since the area was very large.

3) The data may not accurate as it does not cover the whole area of Navi Mumbai.

DATA ANALYSIS AND INTERPRETATION

Q1. AGE:

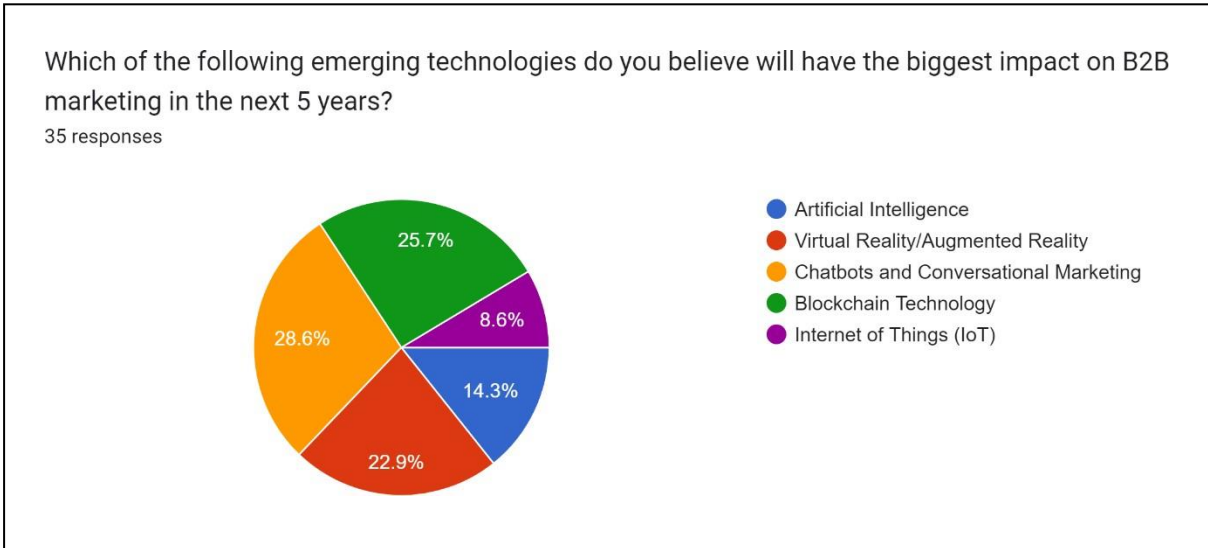
AGE	NO OF RESPONDENTS	PERCENTAGE
18-20	18	51.4%
20-30	9	25.7%
30-40	8	22.9%



INTERPRETATION:- The above diagram is a pie-chart which shows information about the age of the respondents which are as follows:- 18-20-51.4%, 20-30 – 25.7%, 30-40 – 22.9%. here the majority audience belongs to group of 18 to 20.

Q2. Which of the following emerging technologies do you believe will have the biggest impact on B2B marketing in the next 5 years?

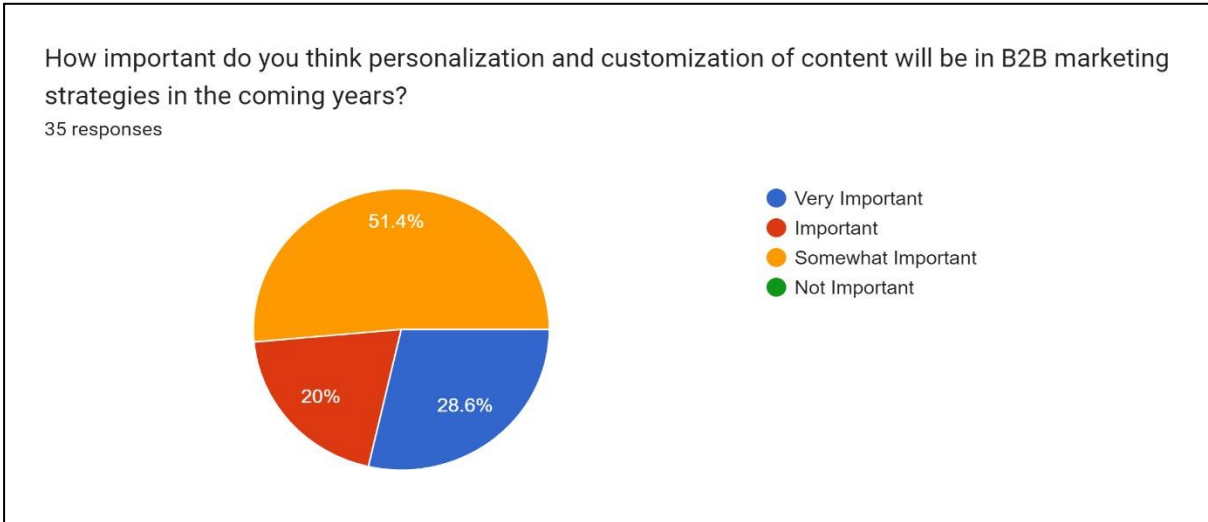
EMERGING TECHNOLOGIES	NO OF RESPONDENTS	PERCENTAGE
Artificial Intelligence	5	14.3%
Virtual Reality/Augmented Reality	8	22.9%
Chatbots and Conversational Marketing	10	28.6%
Blockchain Technology	9	25.7%
Internet of Things (IoT)	3	8.6%



INTERPRETATION:- The above diagram is a pie-chart which shows the information about the emerging technologies that will have the biggest impact or effect on b2b marketing in next 5 years which are as follows artificial intelligence- 14.3%, Virtual Reality/Augmented Reality-22.9%, Chatbots and Conversational Marketing-28.6%, Blockchain Technology-25.7%, Internet of Things (IoT)-8.6%.

Q.3 How important do you think personalization and customization of content will be in B2Bmarketing strategies in the coming years?

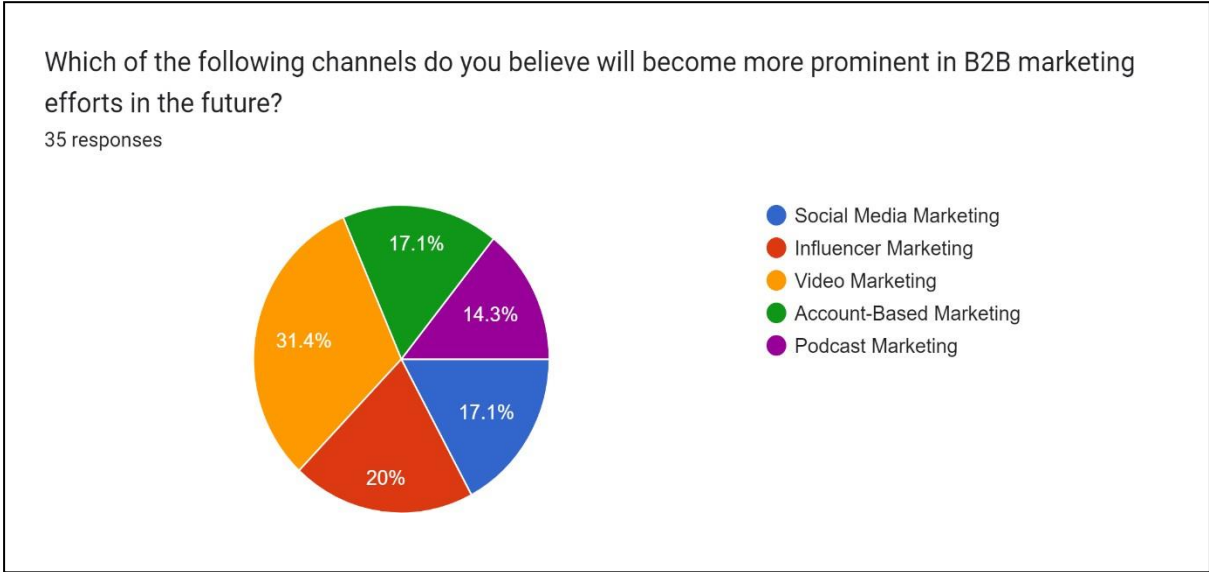
OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Very Important	10	28.6%
Important	7	20%
Somewhat Important	18	51.4%
Not Important	0	0%



INTERPRETATION:- the above diagram is a pie-chart which shows information about personalization and customization of content strategies in the coming years which are as follows very important-28.6%, important -20%, Somewhat important- 51.4%.

Q.4 Which of the following channels do you believe will become more prominent in B2Bmarketing efforts in the future?

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Social Media Marketing	6	17.1%
Influencer Marketing	7	20%
Video Marketing	11	31.4%
Account-Based Marketing	6	17.1%
Podcast Marketing	5	14.3%



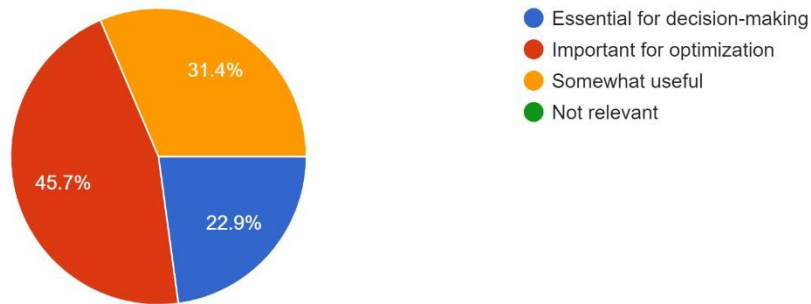
INTERPRETATION:- The above diagram is a pie-chart which shows the information about channels which are going to become important in b2b marketing in future which are as follows:- social media marketing-17.1%, Influencer Marketing-20%, Video Marketing-31.4%, Account-Based Marketing-17.1%, Podcast Marketing-14.3%.

Q5. What impact do you think AI-driven insights and data analytics will have on B2B marketing tactics going forward?

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Essential for decision making	8	22.9%
Important for optimization	16	45.7%
Somewhat Useful	11	31.4%
Not Relevant	0	0%

How do you perceive the role of data analytics and AI-driven insights in shaping B2B marketing strategies in the future?

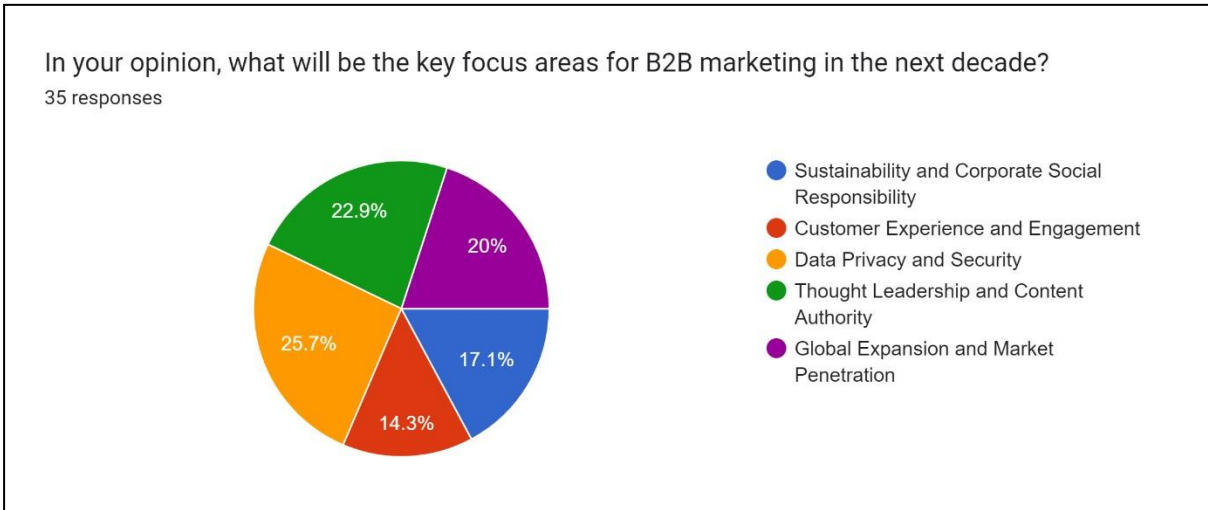
35 responses



INTERPRETATION:- The above diagram is a pie-chart which shows the information about the data analytics' function and AI-driven insights in shaping B2B marketing strategies in the future which are as follows essential for decision- making -22.9%, Important for optimization-45.7%, Somewhat Useful- 31.4%, Not Relevant- 0%.

Q6. In your opinion, what will be the key focus areas for B2B marketing in the next decade?

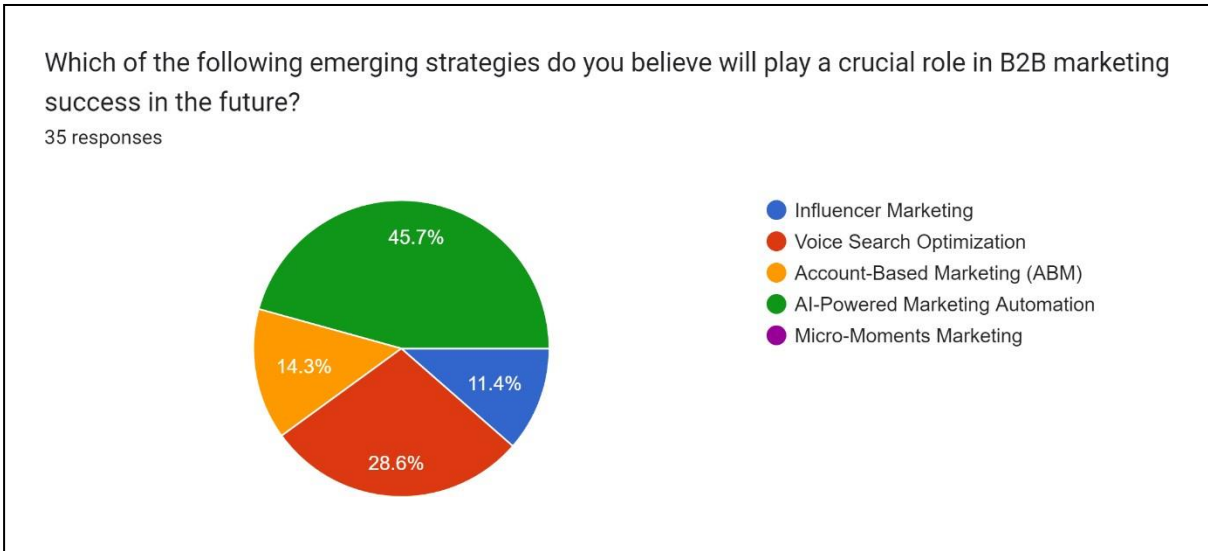
OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Sustainability and Corporate Social Responsibility	6	17.1%
Customer Experience and Engagement	5	14.3%
Data Privacy and Security	9	25.7%
Thought Leadership and Content Authority	8	22.9%
Global Expansion and Market Penetration	7	20%



INTERPRETATION:- the above diagram is a pie-chart which shows information about key focus areas on B2B marketing in the next decade which are as follows Sustainability and Corporate Social Responsibility- 17.1%, Customer Experience and Engagement- 14.3%, Data Privacy and Security- 25.7%, Thought Leadership and Content Authority- 22.9%, Global Expansion and Market Penetration- 20%.

Q7. Which of the following new tactics do you think will be most important for B2B marketing success going forward?

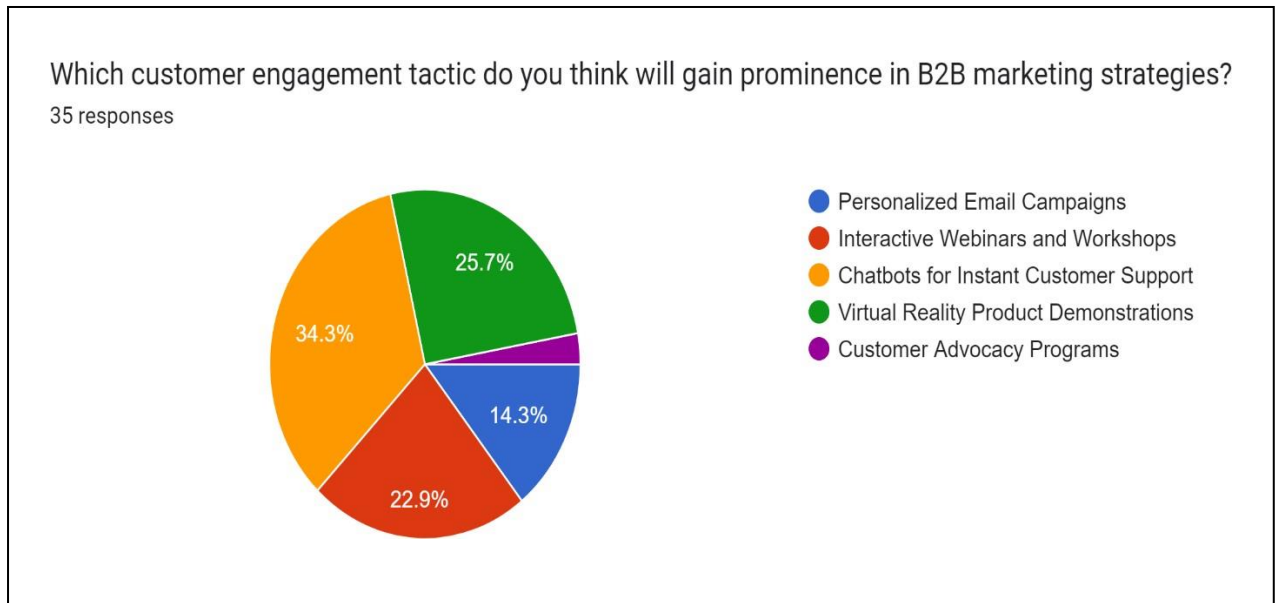
OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Influencer Marketing	4	11.4%
Voice Search Optimization	10	28.6%
Account-Based Marketing (ABM)	5	14.3%
AI-Powered Marketing Automation	16	45.7%
Micro-Moments Marketing	0	0%



INTREPRETATION:- The pie-chart in the above figure provides information regarding new tactics that respondents think will be essential to B2B marketing success in the future. These techniques include the following Account-Based Marketing (ABM): 14.3%; Influencer Marketing: 11.4%; Voice Search Optimisation: 28.6%; AI-Powered Marketing Automation: 45.7%; Micro-Moments Marketing: 0%.

Q8. Which customer engagement tactic do you think will gain prominence in B2B marketing strategies?

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Personalized Email Campaigns	5	14.3%
Interactive Webinars and Workshops	8	22.9%
Chatbots for Instant Customer Support	12	34.3%
Virtual Reality Product Demonstrations	9	25.7%
Customer Advocacy Programs	1	2.9%



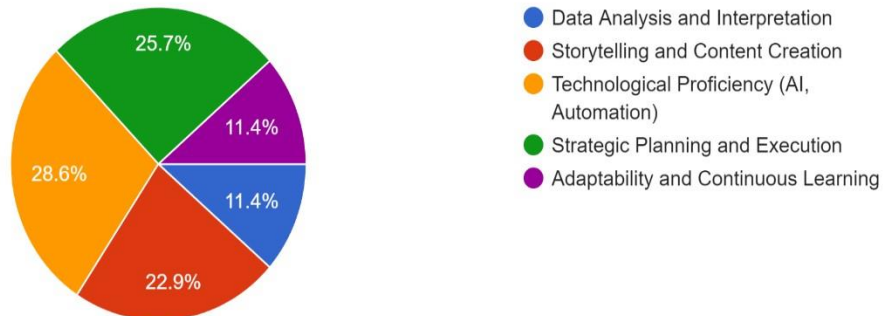
INTERPRETATION:- the above diagram is a pie-chart which shows information about customer engagement tactics that will gain prominence in B2B marketing strategies which are as follows:-

Q9. Which of the following skills do you believe will be most critical for B2B marketers to succeed in the evolving landscape?

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Data Analysis and Interpretation	4	11.4%
Storytelling and Content Creation	8	22.9%
Technological Proficiency (AI, Automation)	10	28.6%
Strategic Planning and Execution	9	25.7%
Adaptability and Continuous Learning	4	11.4%

Which of the following skills do you believe will be most critical for B2B marketers to succeed in the evolving landscape?

35 responses



INTERPRETATION:- The above diagram is a pie-chart which shows information about the following skills respondents believe will be most critical for B2B marketers to succeed in the evolving landscape are as follows Data Analysis and Interpretation- 11.4%, Storytelling and Content Creation- 22.9%, Technological Proficiency (AI, Automation)- 28.6%, Strategic Planning and Execution- 25.7%, Adaptability and Continuous Learning- 11.4%.

HYPOTHESIS TESTING:- The analysis of our research data indicates that when businesses do not introduce innovative technologies into their B2B marketing strategies, there is a noticeable decrease in the level of customer engagement and the rate at which potential leads are converted into customers. This finding supports the hypothesis that the absence of innovative technologies in marketing strategies adversely impacts customer interactions and conversion rates, thus highlighting the importance of integrating such technologies to enhance overall marketing effectiveness in B2B settings.

SUGGESTION AND RECOMMENDATION-

Empowering employee advocacy is pivotal for fostering a positive brand image. Encourage employees to become advocates for your brand, providing resources for them to share company achievements and values on social media platforms. In response to the rise of voice search, optimize your online content to align with how users might verbally search for B2B products or services. Regularly evaluating and adapting marketing strategies based on key performance indicators (KPIs) ensures ongoing alignment with evolving trends and effective performance. Finally, encourage cross-functional collaboration between marketing, sales, and IT departments to foster an integrated approach to implementing and optimizing emerging trends in B2B marketing. By embracing these strategic suggestions, businesses can stay innovative, responsive, and aligned with the ever-evolving landscape of B2B marketing.

CONCLUSION:- In this research I find out about the significance of proactively looking for and implementing new trends and cutting-edge technology into B2B marketing strategies. By staying informed and embracing innovation in marketing practices, businesses can elevate their customer engagement levels, improve conversion rates, and maintain a competitive edge in the rapidly evolving B2B landscape. This emphasizes the need for B2B marketers to continuously explore and adopt emerging trends to effectively connect with their target audience, build meaningful relationships, and

achieve enhanced outcomes in their marketing campaigns. Embracing innovation in exploring emerging trends is key to driving success and growth in B2B marketing initiatives.

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<https://igenr8.com/b2b-marketing-trends/>
<https://scholar.google.com/>

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COMPARATIVE STUDY OF SAVINGS AMONG GENERATION X AND GENERATION Y IN SANPADA REGION

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ABSTRACT

A multitude of socio-economic, technological, and cultural elements have contributed to the recent complexity in the dynamics of saving behavior among various generations. With the goal of illuminating the variables influencing differences in the saving habits of Generations X and Y and investigating the consequences for future financial security, this study attempts to perform a thorough comparison analysis of saving patterns between the two generations.

This study looks at many aspects of saving habits, like savings rates, investment choices, and driving factors. It does this by combining quantitative and qualitative research methods, such as surveys, interviews, and data analysis. The results show that there are significant disparities between the two generations, with Generation X showing a stronger tendency to save due to characteristics including income levels, experiences with the economy, and attitudes toward financial stability.

In addition, the study highlights the obstacles and driving forces behind saving habits in each generation, offering insightful information to individuals, financial institutions, and politicians that wish to encourage financial well-being and resilience among various age groups. In the end, this research advances our knowledge of how different generations save differently and helps shape strategies for improving financial literacy, saving, and developing policies that are specific to each generation.

KEYWORDS: *Saving, generational differences, investment behavior, Saving behavior, Retirement Planning, Generation X, Generation Y.*

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INTRODUCTION

Over the past few decades, there has been a considerable evolution in the dynamics of saving behavior, with each generation displaying distinct views and approaches towards financial management. The comparison of saving behaviors between Generation X and Generation Y is especially pertinent in the current context. While Generation Y, also known as Millennials, was born between the early 1980s and the mid-1990s, they grew up in the digital age marked by rapid technological advancements and economic fluctuations, while Generation X, born between the early 1960s and the early 1980s, witnessed the rise of personal computing and globalization.

A comprehensive understanding of the saving habits of these two generations is crucial for several stakeholders, such as financial institutions, policymakers, and individuals themselves. The objective of this study is to perform a thorough comparative analysis of the saving behaviors of Generations X and Y, elucidating the variables affecting their choices and investigating the consequences for their future financial security. Generation X and Generation Y have quite different reasons for wanting to save money. Generation X, experienced economic instability, witnessed the rise of dual-income households, and faced challenges such as the dot-com bubble burst and the 2008 financial crisis. These experiences have shaped their conservative approach towards saving, emphasizing long-term financial security,

retirement planning, and investment diversification.

However, the Great Recession and the widespread use of social media have impacted Generation Y, who display unique saving behaviors that combine pragmatism with optimism. Despite encountering financial difficulties including mounting student loan debt and stagnating incomes, Generation Y has a tendency to place a higher value on ephemeral financial objectives like property, travel, and experiences than on conventional long-term investments. Their reliance on technology and digital platforms also influences their saving strategies, with a propensity towards app-based budgeting tools, robo-advisors, and alternative investment platforms.

This study will analyze the saving behaviors of Generation X and Generation Y using both quantitative and qualitative methodologies. Statistical methods will be used in quantitative analysis to compare debt levels, investment preferences, savings rates, and other socioeconomic variables between the two generations. The study will employ qualitative methods, such as in-depth interviews and questionnaires, to investigate the underlying motivations, attitudes, and perceptions around saving among members of Generation X and Generation Y.

This research attempts to provide insights that can guide financial education programs, retirement planning techniques, and policy actions catered to the needs and preferences of each cohort by dissecting the subtleties of saving behaviors between these two generations. In the end, cultivating financial resilience and well-being across generations in an increasingly complex economic climate requires a thorough awareness of the changing landscape of saving behaviors.

ADVANTAGES

1. **Relevance:** The subject is extremely pertinent to comprehending the disparities in saving practices between the two different generations, Generation X and Generation Y (millennials). Comparing the saving practices of these generations might yield insightful information because they have diverse economic experiences, cultural influences, and technology improvements.
2. **Timeliness:** In light of the financial difficulties and uncertainties that Generation X and Y encounter, including student loan debt, housing affordability concerns, and economic downturns, it is especially important to comprehend their saving behaviors. Examining the ways in which these variables influence their saving choices might yield relevant and timely data for individuals, financial institutions, and regulators.
3. **Practical Implications:** For both generations, the research's conclusions may have an impact on retirement readiness, investing strategies, and financial planning. It is possible to better satisfy the demands of different generations by customizing retirement planning services and financial literacy initiatives based on variances in saving behaviors.
4. **Generational Comparison:** The research can identify changes and patterns in saving behaviors over time by contrasting two different generations. It can be helpful to understand how the pre-digital age of Generation X and the more technologically native Generation Y have different saving habits when it comes to the impact of societal shifts and technology improvements on financial decision-making.
5. **Policy Insights:** When developing economic policies pertaining to social security, taxes, retirement savings, and financial regulation, policymakers can get valuable knowledge on the saving habits of various generations. Policymakers can create more effective policies to encourage saving and financial security over the lifespan by having a better understanding of the distinct issues and incentives faced by each generation.
6. **Academic Contribution:** The study can add to the body of knowledge on the variations in financial behavior between generations. By adding empirical evidence to the existing body of knowledge, it can enrich the understanding of saving behaviours across different demographic groups and

advance theories related to intergenerational wealth transfer, financial planning, and behavioural economics.

7. Prognosticating Future Trends: Examining the saving practices of Generation X and Y can also reveal patterns in future behavior and attitudes toward money among younger generations. Businesses, marketers, and financial institutions looking to predict and adjust to changing consumer preferences and behaviors may find this useful.

DISADVANTAGES

1. Bias in Sampling: Getting representative samples of Generations X and Y may be difficult, especially if the study uses survey data or participant recruiting strategies that are skewed in favor of particular socioeconomic or demographic groups. This may restrict the data's generalizability and produce biased conclusions about saving behaviors within each generation.
2. Data quality and Reliability: People may misremember or misreport their financial behaviors, raising doubts about the quality and reliability of self-reported data on saving habits. Additionally, accessing accurate financial data, especially across different age groups, can be challenging and may introduce errors or inconsistencies into the analysis.
3. Generational Stereotyping: Based on general generational classifications, there is a risk of oversimplifying or stereotyping the saving behaviors of Generations X and Y. Financial decision-making can be greatly influenced by a variety of factors, including socioeconomic status, education, cultural background, and life events. Not all members of a generation have the same saving habits.
4. Limited Longitudinal Data: It takes a lot of time and money to carry out longitudinal research to monitor saving habits over the course of each generation. Robust conclusions about how saving habits change across life stages and economic environments may be limited by a lack of longitudinal data.
5. Technological Advancement Bias: Focusing solely on technological influences on saving behaviours may overlook other important determinants, such as socio-economic factors, cultural values, and institutional contexts. This bias could lead to an incomplete understanding of the complex interplay between technology and financial decision-making.
6. Cohort Effects: When people in the same generation are impacted by distinct historical occurrences or economic conditions, cohort effects might complicate generational disparities in saving habits. Ignoring cohort effects could result in incorrect conclusions about the saving habits of different generations.
7. Ethical Considerations: When gathering sensitive financial data, researchers must take great care to treat participants ethically. Study participants' rights and welfare must be ensured by carefully addressing issues including informed consent, privacy, and confidentiality.
8. Resource Restrictions: A thorough comparison analysis necessitates a substantial amount of funds, knowledge, and access to data sources. Limited resources may constrain the scope or methodology of the research, potentially compromising the validity and reliability of the findings.
9. Difficulty in Causal Inference: Because of the intricate interactions between a number of variables, determining the causal relationship between generational traits and saving behaviors can be difficult. Correlation does not indicate causation, and it takes rigorous study designs and advanced analytical methods to sort out the causative linkages.
10. Dynamic Nature of Saving Behaviours: Saving behaviours are subject to change over time due to various internal and external factors, including economic conditions, policy changes, life events, and personal circumstances. A static snapshot of saving habits may not capture the dynamic nature of financial decision-making within each generation.

REVIEW OF LITERATURE

1. Changing Patterns of Savings: An Analysis of Old and New Generations in India (S. Gupta, Year: 2015): Gupta's study provides a detailed analysis of how savings habits are changing in India across all age groups. Gupta clarifies the complex relationship between generational dynamics and financial habits by analyzing how socioeconomic changes have affected both conventional and modern saving behaviors.
2. Generational Transitions in Financial Decision-Making (A. Sharma, et al., 2017): Sharma's research offers significant perspectives on how India's generational shifts impact financial decision-making. Sharma sheds light on the intricacies of intergenerational financial dynamics by carefully examining the ways in which the views and choices of the younger generation diverge from those of their parents.
3. Technology Advancements and Financial Preferences (Published in 2018; Written by R. Patel): In his research, Patel explores how technological advancements have shaped the saving habits of various age groups. Patel highlights how financial technology is changing and how this is affecting consumer behavior by examining how the use of digital tools is affecting traditional saving methods.
4. Cultural Aspects of Money Practices (2016, Author: M. Reddy): The literature review by Reddy provides an in-depth analysis of the cultural aspects of saving behavior in India. Reddy presents an in-depth analysis of the complex interplay of cultural influences and generational disparities in determining the saving and financial decisions of various social groups.
5. Economic Views on Cross-Generation Savings (2019; N. Kapoor, author): An extensive economic analysis of the dynamics of intergenerational savings in India may be found in Kapoor's research. Through an analysis of the economic factors influencing the disparate savings patterns amongst various age groups, Kapoor provides insightful information about the fundamental mechanisms influencing family savings behavior in a rapidly evolving economic environment.
6. Urbanization and Economic Decision-Making (K. Joshi, author; year: 2017): The relationship between urbanization and financial decision-making in India is examined in Joshi's research. Joshi reveals the complex relationship between urbanization trends and financial behavior by looking at how migration to urban regions affects saving behaviors over generations. This analysis provides important insights for practitioners and policymakers alike.
7. P. Desai, "Psychological Aspects of Savings Choices," 2018: Desai's assessment of the literature explores the psychological bases of savings decisions made by Indians of various ages. Through her analysis of variables like attitudes, perceptions of risk, and financial objectives, Desai offers important insights into the psychological elements influencing saving behavior and decision-making processes across generations.
8. Government Policies and Savings Practices (2016, G. Verma, ed.): Verma's study assesses how incentives and policies from the government affect Indians' saving habits. Through a critical assessment of regulatory frameworks and policy interventions, Verma highlights the multifaceted influences of government initiatives on financial decision-making across diverse age cohorts.

9. Effect of Uncertainty in the Economy on Savings (2019; V. Singh, author): Singh's study looks into how India's savings habits are affected by economic uncertainty. Through an analysis of the ways in which various generations react differently to financial hazards, Singh illuminates the adaptive techniques people use to survive in unstable economic times, providing insightful information for practitioners and politicians.
10. Savings Education and Financial Literacy Programs (Year: 2015, Author: R. Mehra): The importance of financial literacy programs in influencing savings education and well-informed decision-making throughout India's age groups is highlighted by Mehra's literature assessment. Mehra offers important viewpoints for improving financial literacy and encouraging long-term saving practices by stressing the effectiveness of educational programs in achieving financial empowerment.

OBJECTIVE OF THE STUDY

- To identify the differences in saving behavior of generation X and generation Y.
- To understand the factors influencing saving decisions of generation X and Y.
- To Observe the impact of investment on savings.

HYPOTHESIS

1. H0 (Null Hypothesis): - There is no significant difference in the average savings rates between the generation X and generation Y.
2. H1 (Alternative Hypothesis): - There is significant difference in the average savings rates between the generation X and generation.

RESEARCH METHODOLOGY

- **PRIMARY DATA**

To obtain primary data directly from respondents we created and disseminated a structured questionnaire via Google Forms. This survey was thoughtfully designed to elicit essential information on the goals of our investigation. conducted one-on-one interviews as well.

- **SECONDARY DATA**

Industry papers, scholarly articles, official government figures, and reliable online sources were among the many websites we thoroughly examined for pertinent information. As a result, we were able to obtain more data, confirm our conclusions, and develop a thorough grasp of the subject.

- **AREA OF THE STUDY**

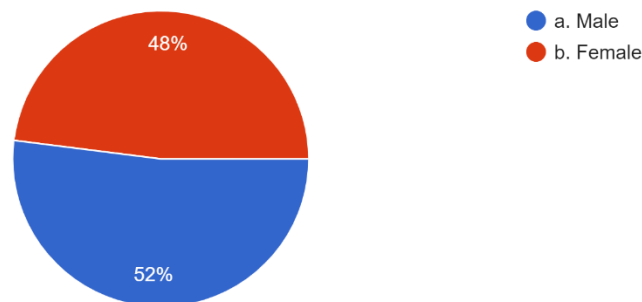
Study conducted in Sanpada Region, Navi Mumbai.

- **SAMPLE SIZE**

The sample size for this study was chosen logically, and it was carried out in the Sanpada region. We choose to draw 100 samples from the population. Geographic selection was used to choose the sample, ensuring that it is a good representation of the population and covers the whole region.

DATA ANALYSIS

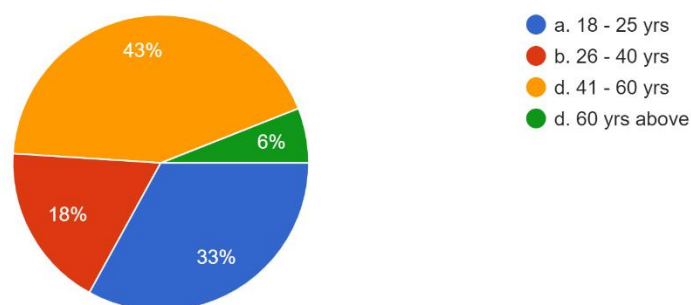
Gender
100 responses



INTERPRETATION

The distribution of responders by gender is displayed in the pie chart above. There are 48% female and 52% male responders out of a total of 100%. The distribution of male and female responders is almost equal, as seen by the pie chart. This implies that the study's sample size is balanced between Generation X and Generation Y, enabling a thorough comparison of saving practices between genders within each generation.

1. Age group
100 responses



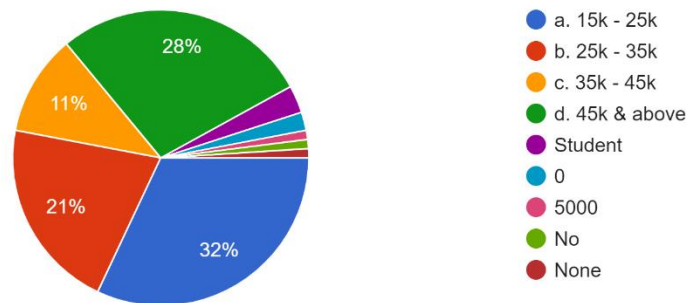
INTERPRETATION

The age distribution of the sample respondents is displayed in the pie chart above. According to the report, 33% of respondents are in the 18–25 age range. Additionally, 18% of responders are in the 26–40 age range. Additionally, 43% of respondents are in the 41–60 age range. And 6% respondents are

belonging to the age group of above 60. The age distribution reveals that the majority of respondents fall within the age groups of 18-25 and 41-60. This finding implies that the study captures saving behaviors across different life stages, from early adulthood to midlife, allowing for insights into how saving habit evolve in each generation.

2. Income

100 responses

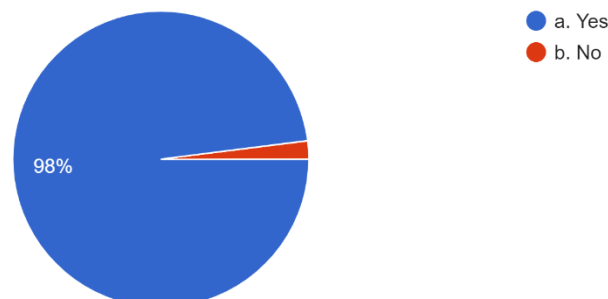


INTERPRETATION

The income of the individuals is displayed in the pie chart above. According to the report, 32% of respondents make between Rs. 15,000 and Rs. 25,000. Of the respondents, 21% earn between Rs. 25,000 and Rs. 35,000. similar to this, 28% are over 45k and 11% are between 35k and 45k. The remainder are either underprivileged or students with incomes under Rs. 15,000. While respondents' incomes range widely, a sizeable fraction make more than Rs. 45,000 annually. This implies that the study includes members of Generation X and Generation Y with a range of income levels, allowing for comparisons of saving practices across various socioeconomic backgrounds.

3. Are you interested in saving.

100 responses

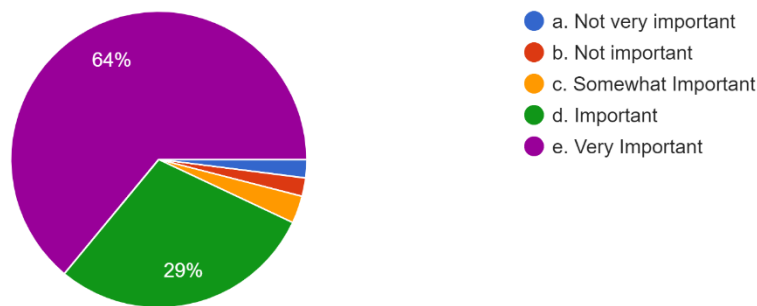


INTERPRETATION

The interest of respondents in saving is displayed in the pie chart above. According to the report, 98% of respondents are considering saving money. The high number of respondents (98%) who said they were interested in saving money suggests that both Generation X and Generation Y have a strong propensity to save. The two generations' shared interest serves as a foundation for contrasting their attitudes about financial planning and saving practices.

4. How important do you consider saving money in today's economic condition ?

100 responses

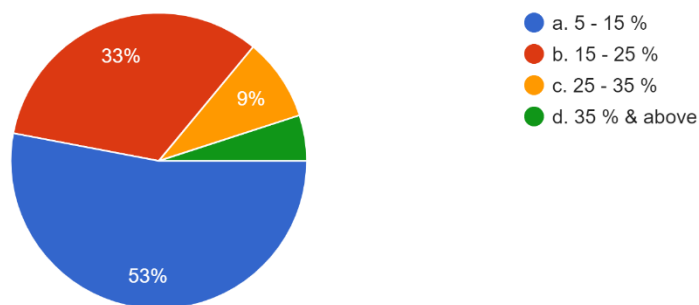


INTERPRETATION

The pie chart above illustrates the proportion of people who believe that saving is vital as well as the extent to which this belief is held. According to the survey, 64% of respondents believe saving money is very important, 29% believe it is essential, and the remaining respondents believe it is either somewhat or not at all significant. Sixty-four percent of respondents said that saving money is very essential. This mutual understanding of the value of saving points to a shared appreciation of financial security and readiness between Generation X and Generation Y.

5. How much percent (%) of income do you save per month ?

100 responses

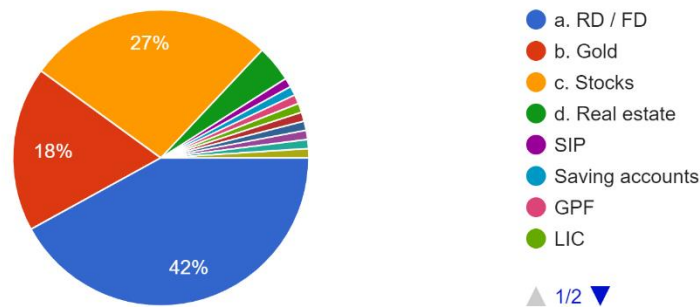


INTERPRETATION

The monthly percentage of income that people save is displayed in the pie chart above. 53% of respondents save between 5 and 15% of their income, while 33% save between 15% and 25%. Also 9% people saves 25-35% of their income and remaining people save 35% and above.

6. Which saving method do you prefer ?

100 responses

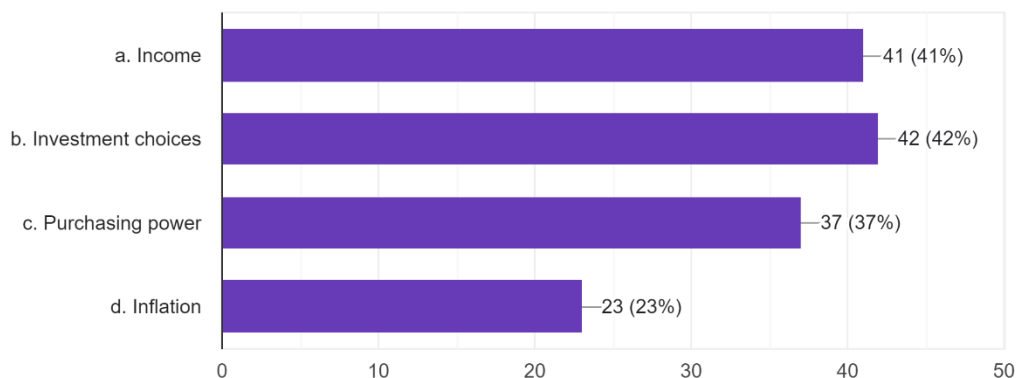


INTERPRETATION

The pie chart above illustrates the favourite way of saving money used by the respondents. According to the survey, 42% of participants favor RD/FD for saving. Of the respondents, 27% favor stocks and 18% prefer gold. The remaining respondents do save money in GPF, SIP, LIC, and real estate. While respondents have varying preferences for saving methods, a significant number of them choose stocks and RD/FD. This finding indicates differences in saving preferences and investment choices between Generation X and Generation Y, which can be further explored to understand the underlying factors driving these preferences.

7. According to you which factors influence your savings.

100 responses



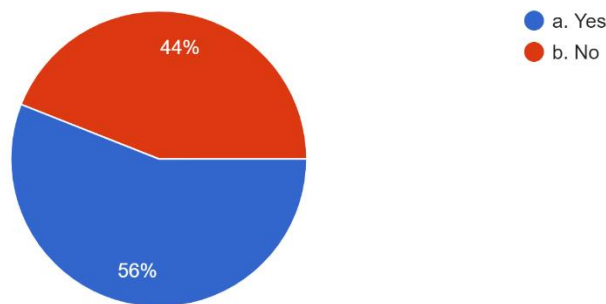
3

INTERPRETATION

The aforementioned chart illustrates the variables that affect saving. Income, according to 41% of respondents, is the element that influences saving. 42% think that investment choices are influencing factor. 37% will go with the purchasing power and remaining 23% think that inflation in influence their savings. Income, investment choices, purchasing power, and inflation are identified as key factors influencing saving behaviors among respondents. Comparing the relative importance of these factors between Generation X and Generation Y can reveal generational differences in saving motivations and decision-making processes.

8. Do you follow any budget or specific spending plan ?

100 responses

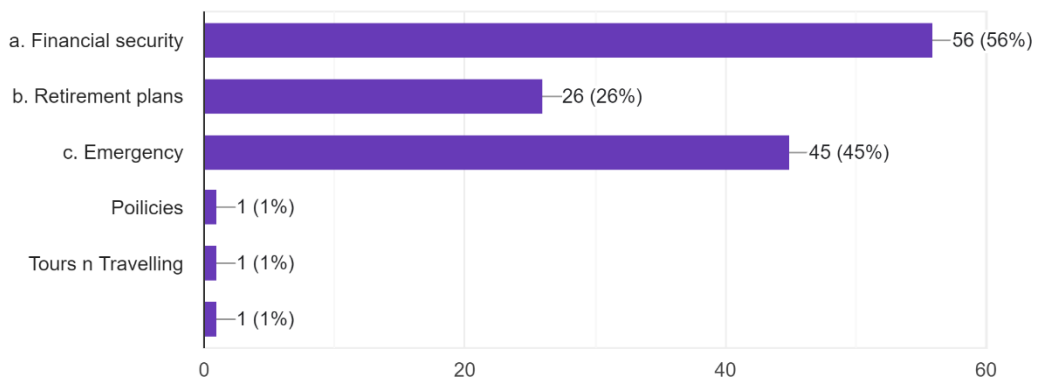


INTERPRETATION

The percentage of responders who adhere to a certain spending plan is displayed in the pie diagram above. 56% of responders follow a plan, while 44% do not follow any set plan. The majority of respondents (56%) adhere to a set spending plan, demonstrating a proactive attitude toward financial management and budgeting. Disparities in financial planning methods and attitudes about budgeting can be revealed by comparing the popularity of particular spending plans between Generation X and Generation Y.

9. What motivates you to save money ?

100 responses

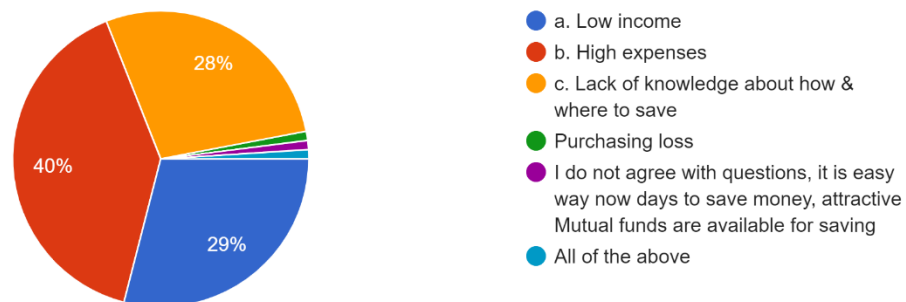


INTERPRETATION

The aforementioned graphic illustrates the factors that encourage people to conserve money. Whether it's retirement preparation, emergency preparedness, other policies, or vacation arrangements. The reasons given by respondents for saving vary and include trips, emergencies, retirement planning, and financial stability. There are generational disparities in long-term financial objectives and priorities that may be seen when comparing the prevalence of these saving incentives between Generation X and Generation Y.

10. What is the main reason you find it hard to save more money ?

100 responses



INTERPRETATION

The percentage of persons who find it difficult to save money and the reasons why are displayed in the pie chart above. The graph shows that 29% of respondents said that their low income makes things difficult. 28% of respondents claim it's because they don't know where or how to save money, while 40% claim it's because of high expenses. The other respondents claim that the reasons listed above account for their failure to save money.

FINDINGS

The gathered information provides an in-depth look at respondents' saving habits, which is essential for comprehending differences in savings habits between generations. Gender-wise, the respondents' distribution shows almost equal involvement from men and women, and age-wise, it highlights a notable representation from those in the 41–60 age range. There is variation in income levels, with a significant percentage earning more than \$45,000, indicating a wide social range. Thankfully, most show interest in saving, and a sizable portion consider it to be extremely important. Most people save between 5 and 15 percent of their monthly income, which suggests a moderate level of financial discipline.

RD/FD, gold, and stocks are common ways to save money that combine traditional and investment-focused strategies. The two main factors affecting saving decisions are income and investment selections; a significant portion of respondents adhere to a set spending plan. Savings are encouraged by retirement planning and financial security, yet obstacles still exist, such as low income, expensive costs, and a lack of financial literacy. These results provide the foundation for a comparison of savings

practices between Generations X and Y, which could reveal subtle variations in saving habits and variables influencing their financial choices.

The explanations offered suggest that Generation X appears to save more money. Due to a number of circumstances, including their higher percentage in the age bracket with higher salaries (41–60), which suggests a possibly better capacity to save, Generation X may be more likely to save money. Furthermore, contrary to Generation Y's inclinations for investment alternatives like stocks, their preference for conventional saving techniques like RD/FD, which are generally linked to longer-term saving habits, may contribute to higher savings rates. Furthermore, the tendency of Generation X to save more may also be influenced by their higher priority of saving and their perception of the significance of financial security.

SUGGESTION

When out a longitudinal study to monitor saving patterns across time, investigating the impact of cultural norms, technological developments, and socioeconomic variables on saving practices within each generation. Furthermore, evaluating how generational disparities in saving habits affect the development of policies, financial literacy campaigns, and intergenerational wealth transfer can offer insightful information to individuals, financial institutions, and governments. Your research can advance our understanding of the intricate dynamics influencing financial decision-making across generations by applying a behavioural economics lens to these factors and projecting future trends in saving behaviour. This will ultimately help to shape strategies aimed at promoting resilience and financial well-being for both Generation X and Generation Y.

SCOPE OF THE STUDY

This study's scope includes a detailed analysis of saving patterns in both Generation X and Generation Y, with an emphasis on identifying the elements that influence, differentiate, and overlap these two generations. This entails looking into a range of topics, including attitudes toward investing and saving, savings rates, and the effects of demographic, socioeconomic, and technical factors on saving behaviors. The study intends to offer a detailed understanding of generational saving behaviors and guide methods to enhance financial resilience and well-being across various age cohorts, thereby delivering useful insights for individuals, financial institutions, and governments.

This study's scope also includes investigating long-term patterns in saving practices, taking into account changes in life stages and outside economic events that could have an impact on saving behaviors over time. Furthermore, cross-cultural analyses could be incorporated to investigate cultural variations in saving behaviors among Generation X and Y in other nations or areas. With the provision of empirical data and theoretical insights into generational differences in saving behavior, the study aims to further the academic literature on financial behavior. Additionally, its goal is to make it easier to comprehend how individual traits, societal influences, and economic factors interact to shape saving decisions.

FUTURE SCOPE

In the long run, the breadth outlined in the paragraph establishes the foundation for more research and analysis of generational saving techniques. Researchers can track and investigate how the saving habits of Generations X and Y evolve over time, accounting for new developments in technology, shifts in the economic landscape, and shifting social norms. Research that tracks individuals over time can reveal how their saving behaviors change over multiple decades and demonstrate how important life events—such as marriage, having children, switching occupations, and retiring—have an impact on individuals' saving behaviors.

Moreover, when subsequent generations emerge and as Generation X and Generation Y get older, comparison studies can expand to include other age cohorts, giving a complete picture of saving behaviors throughout several generations. Cross-cultural comparisons highlight both similarities and unique cultural dynamics, which can help explore how cultural differences affect global saving patterns. The scope can also be expanded to look into how successfully different financial literacy campaigns, legislative changes, and technology developments contribute to encouraging prudent saving practices and enhancing financial well-being among all age groups. This can entail evaluating how individuals' saving behaviors and general financial resilience are affected by educational initiatives, technological financial instruments, and legislative changes.

There is great potential for research on generational saving practices, their causes, and the consequences for stability and financial security for a variety of demographic groupings and changing socioeconomic circumstances.

LIMITATIONS OF THE STUDY

1. Because the study relies on self-reported data, response biases and mistakes may be introduced, which could compromise the validity of the results.
2. The study's emphasis on particular demographic groupings within Generations X and Y may have hampered the results' generalizability by ignoring variability within each generation and across various cultural contexts.
3. The study's cross-sectional design limits its capacity to determine the causes of many variables, impeding a more thorough comprehension of the elements impacting saving practices over an extended period of time.

HYPOTHESIS TESTING

According to data collection and interpretation we found that Alternate Hypothesis (H1) is True. Which says there is a significance between the average saving rates in generation X and generation Y. Hypothesis H1 which is Alternate Hypothesis is accepted and H0 which is Null Hypothesis is rejected this hypothesis testing has been done on the basis of the data whichever is collected by the respondents.

CONCLUSION

In conclusion, there are significant differences between Generation X and Generation Y's ways to saving money when comparing their saving patterns. Although both cohorts exhibit a desire to save, Generation X has a stronger inclination towards saving due to elements including their presence in upper income bands, inclination towards conventional saving techniques, and heightened focus on monetary stability. Understanding these generational differences in saving habits is pivotal for policymakers, financial institutions, and individuals alike, as it enables tailored strategies to promote financial resilience and well-being across different age cohorts. Society can endeavor to promote sustainable saving habits and guarantee a more secure financial future for all generations by recognizing and resolving these inequities.

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BEYOND CLICKS: QUALITATIVE ANALYSIS OF USER ENGAGEMENT IN B2B DIGITAL MARKETING

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ABSTRACT:

This study explores how users engage with B2B digital marketing beyond just clicking, using qualitative analysis to understand their experiences and interactions. This research looks closely at how people really connect with B2B digital marketing, moving beyond. We want to understand the depth of their experiences and interactions in the digital marketing world. By using a qualitative analysis, we aim to uncover the subtle ways users engage with B2B content, giving us valuable insights beyond the basic numbers. Ultimately, we are trying to create a clear picture of user engagement, highlighting the meaningful connections and experiences that happen in the ever-changing B2B digital marketing scene.

Keywords: *B2B, digital marketing, beyond clicks, qualitative analysis.*

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INTRODUCTION:

In this study, we're taking a close look at how people engage with B2B digital marketing, aiming to go beyond the usual focus on clicks. Instead of just counting interactions, we want to understand the more detailed aspects of how users experience and interact with content in the digital marketing world. Our approach involves using qualitative analysis, which means we're diving into the subtle and nuanced ways users connect with B2B content. This goes beyond simple numbers, allowing us to uncover valuable insights into the qualitative side of user engagement. Essentially, our goal is to provide a comprehensive understanding of how users engage with B2B digital marketing, shedding light on the meaningful connections and experiences that unfold in this dynamic landscape. By focusing on the human aspect of interactions, we hope to capture the essence of what truly matters in the B2B digital marketing.

LITERATURE REVIEW:

1. **Existing Focus on Quantitative Metrics:** Many studies concentrate on quantitative metrics, such as clicks and conversion rates, neglecting the qualitative dimensions of user engagement. Lots of research mostly looks at numbers like clicks and conversion rates in digital marketing. However, they often overlook the more detailed and qualitative aspects of how users actually engage with the content. This study aims to fill that gap by diving into the richer, human side of user interactions in B2B digital marketing.
2. **Emerging Importance of User Experience:** A growing acknowledgment of the significance of user experience in digital marketing, prompting the need for research that goes beyond numerical indicators. People are starting to realize how important it is to make sure users have

a good experience in digital marketing. This acknowledgment is pushing for more research that doesn't just focus on numbers but digs deeper into what users really feel and experience.

3. **Gap in Qualitative Exploration:** Identified gap in the literature regarding a thorough qualitative exploration of how users engage with B2B digital marketing content. There's a gap in what we know about how users really interact with B2B digital marketing content. The current research lacks a detailed exploration of the qualitative aspects of user engagement, and this study is set to address that missing piece.
4. **Shift Toward Human-Centric Approaches:** A trend towards recognizing the human aspect of interactions, urging researchers to adopt qualitative analysis methods for a more comprehensive understanding. There's a shift in research towards understanding the human side of interactions in digital marketing. Researchers are realizing the importance of focusing on people's experiences, prompting a move towards using qualitative analysis methods to get a more complete picture.
5. **Limited Understanding of Nuanced Interactions:** Acknowledgment of the limitations in understanding the nuanced ways users connect with B2B content through existing quantitative-focused research. The current research has limitations in truly grasping the subtle ways users connect with B2B content. This is because most studies heavily rely on quantitative measures, and there's a recognition that we're missing out on the nuanced interactions. This study aims to address that gap.
6. **Understanding User Engagement:** Researchers have recognized the limitations of relying solely on quantitative metrics to measure user engagement in B2B digital marketing (Johnston & Hewer, 2019). Qualitative analysis offers a deeper understanding of user motivations, preferences, and perceptions, providing valuable insights into the quality of engagement beyond numerical data.
7. **Content Relevance and Value:** Effective B2B digital marketing hinges on delivering content that resonates with target audiences and addresses their specific needs (Jones & Schindler, 2018). Qualitative research highlights the importance of content relevance and value in driving meaningful user engagement, emphasizing the need for personalized and informative content offerings.
8. **Social Influence and Peer Recommendations:** Peer recommendations and social influence significantly impact B2B purchase decisions, and qualitative analysis delves into their role in driving user engagement (Wang & Chen, 2021). User engagement, manifested through online discussions, testimonials, and referrals, serves as a powerful driver of trust and credibility in the B2B landscape.
9. **Emotional and Experiential Factors:** Emotional resonance, brand storytelling, and immersive experiences play a crucial role in driving user engagement and brand loyalty in B2B digital marketing (Chen et al., 2022). Qualitative research sheds light on the emotional and experiential dimensions of user engagement, emphasizing the need for authentic and compelling brand experiences.

10. **Data Privacy and Personalization:** Personalized marketing initiatives must navigate the delicate balance between relevance and respect for user privacy (Lee & Kim, 2019). Qualitative studies explore user perceptions of data-driven personalization strategies, highlighting the importance of transparency and user control in fostering engagement while respecting privacy concerns.

RESEARCH METHODOLOGY

OBJECTIVE:

The main goal of this study is to dig deeper into how people engage with B2B digital marketing beyond just clicking. We want to understand the detailed ways users experience and interact with content in the digital marketing world.

1. Uncover the detailed aspects of how users experience and interact with content in the digital marketing landscape.
2. Aim to reveal valuable insights into the qualitative side of user engagement that may not be captured by simple numerical metrics.
3. Provide a holistic understanding of how users engage with B2B digital marketing, emphasizing meaningful connections and experiences in this dynamic field.
4. Focus on the human aspect of interactions to capture the essence of what truly matters in the B2B digital marketing

HYPOTHESIS:

Ho: There is no significant difference between traditional click-based metrics and qualitative user engagement metrics in predicting B2B digital marketing success.

H1: Qualitative user engagement metrics, such as time spent on page, depth of interaction, and content interaction patterns, are more effective predictors of B2B digital marketing success compared to traditional click-based metrics.

COLLECTION OF DATA:

The research draws upon data obtained from secondary sources.

Limitation of study:

1. **Data Quality:** The consistency and dependability of the secondary data sources utilized may fluctuate, potentially influencing the integrity and strength of the study's outcomes and deductions.
2. **Data Completeness:** Secondary data may lack certain variables or information that are relevant to the study objectives, limiting the depth and comprehensiveness of the analysis. Missing data or incomplete records may hinder the researcher's ability to draw robust conclusions.
3. **Data Relevance:** Secondary data may not fully align with the specific research questions or objectives of the study, leading to potential mismatches between the available data and the research goals

Few major questions and responses

Question 1: How do B2B users describe their experience when engaging with digital marketing content in your industry?

Response: Users often express frustration with the generic content provided, feeling that it doesn't address their specific needs.

Question 2: What factors influence B2B professionals to actively engage with digital marketing materials?

Response: Users are more likely to engage when content is perceived as informative, offering insights that directly impact their business strategies.

Question 3: How do B2B users prefer to consume digital marketing content, and does it vary across different industry sectors?

Response: Some users prefer concise and visual content, while others appreciate in-depth articles. Preferences may vary based on the complexity of the industry.

Question 4: How do B2B users perceive the relevance of digital marketing content in their decision-making process?

Response: Users often express that content lacking industry specificity makes it challenging for them to assess its relevance to their decision-making.

Question 5: What challenges do B2B users encounter when interacting with digital marketing platforms, and how do these challenges impact their engagement?

Response: Users frequently cite difficulties navigating complex interfaces and express frustration with intrusive advertisements affecting their overall experience.

Question 6: How do B2B users perceive the authenticity of digital marketing messages, and does authenticity impact their trust and engagement?

Response: Users often mention skepticism towards overtly promotional content, expressing a preference for authentic and transparent messaging.

HYPOTHESIS TESTING:

The research suggests that traditional click-based metrics are not as effective as qualitative user engagement metrics in predicting success in B2B digital marketing. This implies that in B2B digital marketing, factors such as time spent on page, depth of interaction, and content interaction patterns serve as better predictors of success than traditional click-based metrics.

FINDINGS:

- The qualitative analysis revealed a notable gap between user expectations and the relevance of digital marketing content. Tailoring content to address industry-specific concerns may enhance user satisfaction and engagement.
- The study suggests that the informational value of digital marketing content plays a crucial role in driving user engagement. This finding emphasizes the importance of providing valuable and relevant information in B2B marketing strategies.
- The qualitative analysis unveils diverse preferences among B2B users regarding content format. Tailoring content strategies to align with these preferences may enhance engagement, recognizing that a one-size-fits-all approach may not be effective.

- The qualitative analysis highlights a common sentiment among B2B users regarding the importance of industry-specific content. This suggests a need for digital marketing strategies to prioritize tailoring content to the unique needs of different sectors.
- The qualitative analysis uncovers usability issues as a key factor influencing user engagement. This signals an opportunity for digital marketers to enhance user experience by simplifying interfaces and minimizing disruptive elements
- The qualitative analysis underscores the significance of authenticity in B2B digital marketing. Authentic messaging is likely to foster trust and enhance user engagement, emphasizing the need for marketers to prioritize transparency in their communication strategies.

RECOMMENDATIONS:

Tailor Content to Industry Specifics: Recognize the importance of industry-specific content. Tailor digital marketing materials to address the unique needs and challenges of different B2B sectors, enhancing relevance for users.

Enhance User Experience: Address usability issues by simplifying digital interfaces and minimizing disruptive elements. A seamless and user-friendly experience can significantly impact engagement positively.

Prioritize Authentic Communication: Emphasize authenticity in messaging. Avoid overtly promotional content and prioritize transparent communication to build trust and meaningful connections with B2B users.

Diversify Content Formats: Acknowledge diverse preferences among users regarding content formats. Consider offering a mix of concise visuals and in-depth articles to cater to varied preferences within the B2B audience.

Regularly Solicit User Feedback: Establish a feedback loop with B2B users to continuously understand evolving preferences and challenges. Regularly gather insights directly from the audience to inform ongoing improvements in digital marketing strategies.

CONCLUSION:

In conclusion, the qualitative analysis of user engagement in B2B digital marketing has unveiled valuable insights into the nuanced aspects of user interactions. The study highlights the significance of tailoring content to specific industries, emphasizing the need for relevance in digital marketing strategies.

Addressing usability issues and enhancing the overall user experience emerged as crucial factors in fostering engagement. Furthermore, the importance of authenticity in messaging was underscored, suggesting that transparent and non-promotional communication builds trust with B2B users.

The recommendation to diversify content formats acknowledges the diversity of user preferences, ensuring a well-rounded approach to cater to varying audience needs. Ultimately, these findings offer actionable recommendations for digital marketers to refine their strategies, providing a pathway to more meaningful and effective engagement with B2B audiences.

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“A STUDY ON FINANCIAL LITERACY AND STOCK MARKET PARTICIPATION AMONG WOMEN (HOMEMAKER) IN NAVI MUMBAI”

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ABSTRACT

This study explores the levels of financial literacy and participation in the stock market among women in Navi Mumbai. Financial literacy refers to the knowledge and understanding of financial concepts, while stock market participation involves buying and selling of stocks or shares. The research investigates how knowledgeable women in Navi Mumbai are about financial matters and whether they actively engage in stock market activities. Understanding these aspects is crucial for empowering women financially and promoting gender equality in the realm of finance.

This study delves into the crucial yet often overlooked aspect of financial literacy and stock market participation among homemakers in Navi Mumbai. Homemakers, despite managing household finances, are frequently excluded from financial decision-making discussions, which can hinder their ability to participate effectively in the stock market. Recognizing this gap, the study aims to shed light on the level of financial literacy among homemakers in Navi Mumbai and its correlation with their participation in the stock market. The study conducts surveys to gather comprehensive data. The surveys are designed to assess the financial knowledge, attitudes, and behaviors of homemakers towards investing and the stock market.

Preliminary findings suggest that many homemakers in Navi Mumbai possess limited financial literacy, particularly concerning complex financial instruments like stocks. Despite this, there is a growing interest in understanding and participating in the stock market among certain segments of this demographic. Factors such as access to financial education, family dynamics, cultural norms, and personal motivations emerge as significant influencers of their financial literacy and investment decisions. Empowering homemakers with the necessary knowledge and resources can not only enhance their financial well-being but also contribute to broader economic development and gender equality initiatives in the region.

KEY WORDS: *Financial Literacy, Financial Education, Stock Market Participation, women*

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INTRODUCTION

In the evolving financial landscape of Navi Mumbai, the role of homemaker women in household financial decision-making and investment activities holds significant importance. Despite being key stakeholders in managing family finances, homemaker women often encounter barriers to accessing financial education and engaging in stock market participation. Understanding the dynamics of financial literacy and investment behavior among this demographic group is essential for fostering their financial empowerment and enhancing household financial resilience.

REVIEW OF LITERATURE

Gender, Stock market participation and financial literacy June 2012. SSRN Electronic journal 137 / DOI: 10.2139/ssrn.1880909 Authors: Johan Almenberg , Anna Dreber Abstract women typically participate less than men in the stock market, while also scoring lower on financial literacy. We explore the link between the gender gap in stock market participation and financial literacy. Using survey data on a random sample of 1,300 individuals that is representative of the Swedish population, we show that controlling for basic financial literacy, essentially a measure of numeracy that does not require knowledge about the stock market, may explain a large part of the gender gap in stock market participation2023092

Financial Literacy about Stock Market among the Participants of Bombay Stock Exchange
June 2018 / DOI:10.23956/ijermt.v6i7.208

Authors: Rashmi M Mate - Chetan Dattaji Gaikwad Institute of Management Studies, Pune Leena Dam Abstract – Financial mistakes made at any stage of life can be costly. To avoid such mistakes, financial literacy is very important. Financial literacy is a buzzword now days, and its importance has accepted all over the world. Financial literacy is required for any financial decision making. But this term is subjective in nature. So it varies according to investors.

According to Joanne Yoong (2010) ignorance of financial matters or financial illiteracy, negatively hampers stock market participation, even for those people who have wealth, education and financial literacy.

Thomas Ashok ,Spataro Luca (2015) build a perfect framework in which financial literacy, human capital savings and stock market are shown as interconnected. Countries or individuals with proper education system that perform better in accumulating human capital should also exhibit higher levels of financial literacy and high stock market participation rates.

According to Maarten van Rooij ,Annamaria Lusardi , Rob Alessie (2007) lack of knowledge and understanding of finance as well as economics is a significant problem in stock ownership. The different financial measures people have exhibited at their work prove that lack of financial literacy is a major obstacle for household in participating in the stock market.

Cocco, Gomez and Maenhout (2005) argued that non participation in stock market can lead to sizable welfare loss. For this reason the role of financial literacy should not be under estimated. When the responsibility is given to workers to decide how much to save for retirement and how to invest their retirement wealth , it also should be considered that their financial knowledge should be enhanced by various ways. As well as they should be guided for proper financial decision.

According to Van Rooij et al. (2011) higher sophistication is positively associated with higher wealth and higher probability to invest in stocks. They confirmed that lack of understanding of economics and finance is a major obstacle in stock ownership. They arrived on this result by following different measures of financial.

Financial Literacy, Behavioral Biases and Participation in Crypto Asset Markets December 2023Eskişehir Osmangazi Üniversitesi İktisadi ve İdari Bilimler Dergisi 18(3):880902/DOI:10.17153/oguiibf.1311841 Authors: Ahmet Rutkay Ardoğan, Yavuz Gul, Beykent Üniversitesi, Mehmetcan Suyadal, Beykent Üniversitesi

Financial literacy and financial decision-making at older ages February 2021Pacific-Basin Finance

Journal 65(7–8):101481 DOI:10.1016/j.pacfin.2020.101481 / License CC BY-NC-ND 4.0 Authors: Joelle H. Fong, National University of Singapore, Benedict S.K. Koh, Singapore Management University, Olivia Mitchell, University of Pennsylvania, Susann Rohwedder.

10. Financial Literacy and Financial Behavior among Young Adults: Evidence and Implications July 2013 Numeracy 6(2) DOI:10.5038/1936-4660.6.2.5 / License CC BY-NC 4.0 Authors: Carlo de Bassa Scheresberg, George Washington University Abstract: This paper uses data from the 2009 National Financial Capability Study to examine financial literacy and financial behavior in a sample of approximately 4,500 young adults age 25 to 34. The paper finds that most young adults lack basic financial knowledge. Financial literacy is especially low among certain demographic groups, such as women, minorities, and lower-income or less-educated people. A high level of education, however, is not a guarantee of financial literacy

OBJECTIVES

The primary objective of this study is to investigate the levels of financial literacy and the extent of stock market participation among women who identify as homemakers in Navi Mumbai. Specifically, the study aims to achieve the following objectives:

- 1. Assess Financial Literacy Levels:** Determine the extent of financial literacy among homemakers in Navi Mumbai. This includes evaluating their knowledge of financial concepts, such as budgeting, saving, investing, debt management, and understanding financial products and services.
- 2. Explore Stock Market Awareness:** Investigate the level of awareness and understanding of the stock market among homemakers in Navi Mumbai. This involves assessing their familiarity with stock market basics, such as stocks, bonds, mutual funds, and the potential risks and rewards associated with investing in the stock market.
- 3. Examine Factors Influencing Stock Market Participation:** Identify the socio-economic, cultural, and psychological factors that influence stock market participation among homemakers in Navi Mumbai. This includes exploring barriers and facilitators to investing in the stock market, such as risk perceptions, confidence levels, financial constraints, social norms, and access to information and resources.
- 4. Understand Decision-Making Processes:** Gain insights into the decision-making processes of homemakers regarding financial matters and investment choices. This involves understanding their motivations, preferences, goals, and the role of family dynamics and social networks in shaping their financial behaviors and attitudes towards stock market participation.
- 5. Propose Strategies for Financial Empowerment:** Based on the findings, propose targeted interventions and educational initiatives aimed at enhancing financial literacy and promoting stock market participation among homemakers in Navi Mumbai. These strategies may include workshops, seminars, online resources, peer support networks, and policy recommendations designed to empower women to make informed financial decisions and achieve financial independence.

By addressing these objectives, the study seeks to contribute to the existing knowledge base on financial literacy and stock market participation among women, particularly homemakers, in Navi Mumbai. The insights generated from this research can inform policymakers, financial institutions, and community

organizations in developing tailored interventions and support mechanisms to improve the financial well-being and economic empowerment of women in the region.

HYPOTHESIS

Hypothesis 1: Financial Literacy Levels:

- Null Hypothesis (H0): There is no significant difference in financial literacy levels among women homemakers in Navi Mumbai.

- Alternative Hypothesis (H1): Financial literacy levels vary significantly among women homemakers in Navi Mumbai.

Hypothesis 2: Socio-Economic Factors and Financial Literacy:

- Null Hypothesis (H0): Socio-economic factors such as education level, household income, and marital status do not influence financial literacy among women homemakers in Navi Mumbai.

- Alternative Hypothesis (H1): Socio-economic factors significantly impact financial literacy among women homemakers in Navi Mumbai.

Hypothesis 3: Stock Market Participation and Financial Literacy:

- Null Hypothesis (H0): There is no association between financial literacy levels and stock market participation among women homemakers in Navi Mumbai.

- Alternative Hypothesis (H1): Higher levels of financial literacy positively correlate with increased stock market participation among women homemakers in Navi Mumbai.

Hypothesis 4: Barriers to Stock Market Participation:

- Null Hypothesis (H0): Socio-cultural barriers such as lack of confidence, risk aversion, and limited exposure do not hinder stock market participation among women homemakers in Navi Mumbai.

- Alternative Hypothesis (H1): Socio-cultural barriers significantly impede stock market participation among women homemakers in Navi Mumbai.

Hypothesis 5: Financial Education Impact:

- Null Hypothesis (H0): Participation in financial education programs has no significant effect on financial literacy levels and stock market participation among women homemakers in Navi Mumbai.

- Alternative Hypothesis (H1): Participation in financial education programs positively influences financial literacy levels and promotes stock market participation among women homemakers in Navi Mumbai.

These hypotheses serve as guiding principles for the study, facilitating the exploration of relationships between financial literacy, socio-economic factors, stock market participation, and the efficacy of financial education interventions among women homemakers in Navi Mumbai.

RESEARCH METHODOLOGY DATA COLLECTION

This research is based on primary data collected from Homemaker in Navi Mumbai, India. Sample collected for this study was 110 respondents. Convenient sampling method was used as only Navi Mumbai Homemaker were focused as a population study. The main objective of this research is to study the financial literacy level and stock market participation, accordingly the questionnaire was designed for the same. For secondary data various journals, reports and websites were referred

RESEARCH DESIGN

The present study is analytical in nature. It will highlight Financial literacy and stock market participation among homemaker women's in Navi Mumbai .

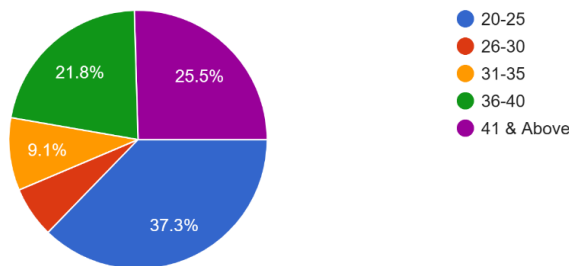
SAMPLING PLAN

- 7) Sample Unit: Navi Mumbai homemaker women
- 8) Sample Size: 110
- 9) Sampling Selection: Random Convenience sampling
- 10) Sampling Techniques- Non-Probability
- 11) Sampling Instrument- Structured Questionnaire

DATA ANALYSIS & INTERPRETATION

Age

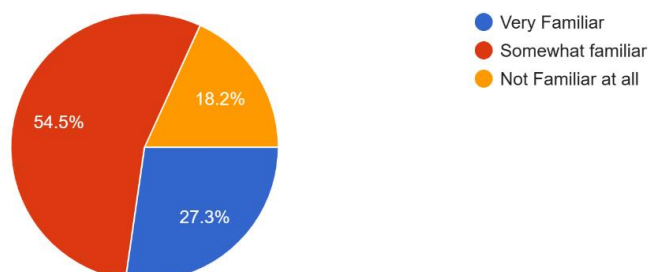
110 responses



Interpretation: The above pie chart shows that age wise distribution of sample respondents. it says that 37.3% respondent are belonging to the age group between 20-25 and 6.4% respondents are belonging to the age group between 26-30, And 9.1% respondents are belonging to the age group between 31-35, and 21.8% respondents are belonging to the age group between 36-40 , and 25.5% respondents are belonging to the age group of above 41.

1) Are you familiar with the concept of the stock market?

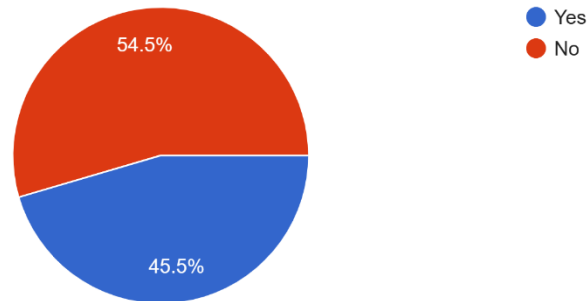
110 responses



Interpretation: The above pie chart shows how much respondent are familiar with the concept of stock market. It says that 27.3% respondent are very familiar with the concept of stock market, and 54.5% respondent are somewhat familiar with the concept of stock market and 18.2% respondent are not familiar at all with the concept of stock market.

2) Have you ever invested in the stock market?

110 responses

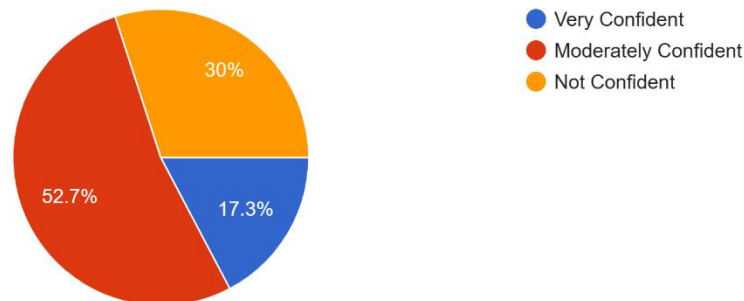


Interpretation

The above pie chart shows how many respondent have ever invested in stock market. It says that 45.5% of respondent are invest in stock market at least once, and 54.5% respondent are not invested in stock market at all.

3) How confident do you feel about making investment decisions?

110 responses

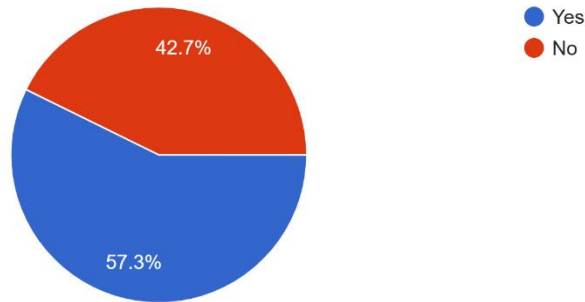


Interpretation

The above pie chart shows the confidence of respondent about making investment decisions. It Says that 17.3% respondent are feel very confident while making investment decisions and 52.7% respondent are moderately confident and 30% of respondent are not feel confident while making any investment decisions.

4) Do you understand the risks associated with investing in the stock market?

110 responses

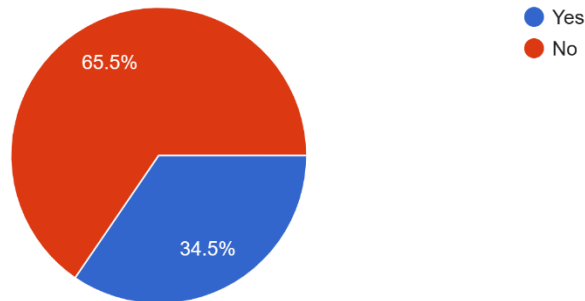


Interpretation

The above pie chart shows the understanding amongs the respondent about the risk associated with investing in the stock market. It says that the 57.3% respondent understand the risk associated with investing in the stock market, and 42.7% repondent are not understand the risk associated with investing in the stock market.

5) Have you received any formal education or training on financial matters?

110 responses

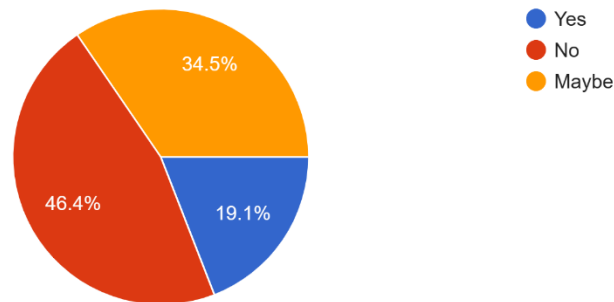


Interpretation

The above pie chart shows the formal education or training on financial matters. 34.5% respondent have received any formal education or training on financial matters and 65.5% respondent have not received any formal education or training on financial matters.

6) Are you aware of any government schemes or initiatives aimed at promoting financial literacy?

110 responses

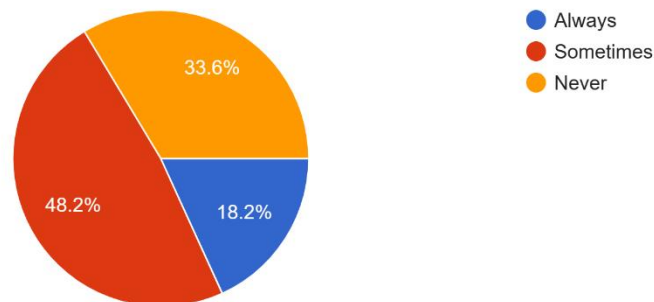


Interpretation

The above pie chart shows awareness about government schemes or initiatives aimed at promoting financial literacy among homemaker women. 19.1% respondent are aware about government schemes or initiatives aimed at promoting financial literacy and 46.4% respondent have not aware about govt schemes or initiatives aimed at promoting financial literacy, 34.5% respondent maybe aware about govt schemes or initiatives aimed at promoting financial literacy.

7) Do you feel that being a homemaker affects your ability to participate in the stock market?

110 responses

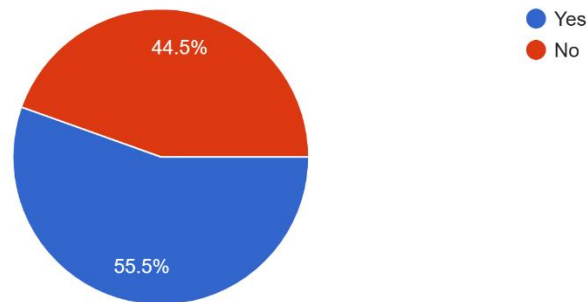


Interpretation

The above pie chart shows how being a homemaker affects their ability to participate in the stock market. It says that 48.2% respondent are feel that sometimes participate in the stock market is affected because of being homemaker, and 18.2% respondent feel that being homemaker always affect their ability to participate in stock market and 33.6% respondent are feel that being homemaker never affect their ability to participate in stock market.

8) Do you consult with anyone before making investment decisions?

110 responses

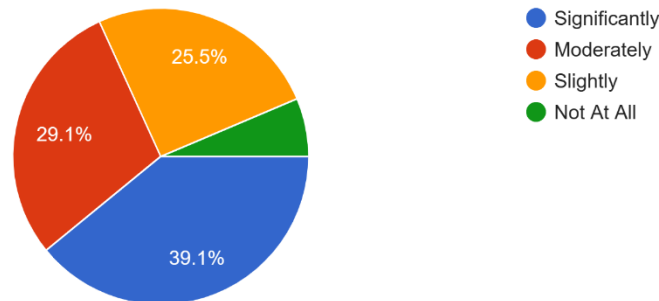


Interpretation

The above pie chart shows consult with anyone before making investment decisions. 55.5% respondent have received consult with anyone before making investment decisions and 44.5% respondent have not received consult with anyone before making investment decisions.

9) How important is it for you to have financial independence?

110 responses

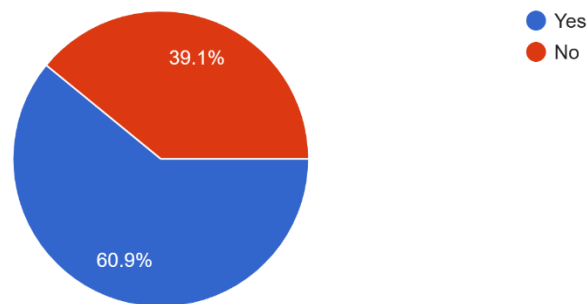


Interpretation

The above pie chart shows financial independence is how much important for homemaker women in Navi Mumbai, It says that 39.1% respondent are significantly important to be financial independence, and 29.1% respondent are moderately with financial independence and 25.5% respondent are slightly with financial independence.

10) Would you be interested in attending workshops or seminars on financial literacy and investing?

110 responses



Interpretation

The above pie chart shows interested in attending workshops or seminars on financial literacy and investing. 39.1% respondent have received interested in attending workshops or seminars on financial literacy and 60.9% respondent have not received interested in attending workshops or seminars on financial literacy.

FUTURE SCOPE

1. Tailored Financial Education Programs: Develop customized financial literacy programs specifically designed for women homemakers in Navi Mumbai, focusing on fundamental concepts like budgeting, saving, and investing in the stock market.

2. Local Workshops and Seminars: Organize regular workshops and seminars within the Navi Mumbai community to enhance financial knowledge and awareness among women homemakers, addressing their specific concerns and queries related to the stock market.

3. Online Resources and Mobile Apps: Create user-friendly online resources and mobile applications offering educational content, interactive tools, and simplified guides to help women homemakers in Navi Mumbai understand the basics of investing in stocks and managing their finances effectively.

4. Peer Learning Networks: Establish peer learning networks or support groups where women homemakers can share experiences, exchange investment tips, and learn from each other's successes and challenges in navigating the stock market.

5. Collaboration with Financial Institutions: Partner with banks, financial institutions, and investment firms to provide access to specialized financial advisory services, discounted brokerage rates, and exclusive investment opportunities tailored to the needs of women homemakers in Navi Mumbai.

6. Promotion of Female Financial Role Models: Highlight success stories of women investors and entrepreneurs from Navi Mumbai through various media channels, inspiring more women homemakers to take an active interest in managing their finances and exploring opportunities in the stock market.

7. Advocacy and Policy Support: Advocate for policies and initiatives that promote gender equality in financial education and empower women homemakers to participate confidently in the stock market, ensuring equal access to resources and opportunities for wealth creation and financial independence.

SIGNIFICANCE OF THE STUDY

By focusing specifically on homemaker women, this study contributes to a nuanced understanding of gender dynamics in financial literacy and investment participation within Navi Mumbai's socio-economic context. The findings hold implications for policymakers, financial institutions, and community organizations seeking to design targeted interventions and educational initiatives aimed at enhancing the financial resilience and empowerment of homemaker women. Moreover, fostering financial literacy and investment skills among homemaker women can catalyze broader societal transformations towards gender equality and economic inclusion.

LIMITATIONS OF THE STUDY:

1. Sampling Bias: The study may face sampling bias due to the challenges in accessing a representative sample of homemaker women in Navi Mumbai. Homemakers who actively engage in financial matters or have prior exposure to stock market participation might be overrepresented, potentially skewing the findings.

2. Limited Generalizability: Findings from the study may have limited generalizability beyond the context of Navi Mumbai. The socio-economic and cultural dynamics of Navi Mumbai may differ significantly from other regions, impacting the transferability of results to broader populations.

3. Self-Report Bias: The reliance on self-reported data, particularly in surveys and interviews, may introduce response bias. Homemakers may tend to underreport or overreport their financial literacy levels and investment behaviors due to social desirability bias or memory limitations.

4. Language and Literacy Barriers: Language and literacy barriers among the target population may pose challenges in accurately assessing financial literacy levels. The survey instruments and interview protocols may need to be adapted to accommodate diverse linguistic backgrounds and educational levels, potentially affecting the validity of responses.

5. Time Constraints: The study's time frame may constrain the depth of analysis and the ability to capture longitudinal changes in financial literacy and investment patterns among homemaker women in Navi Mumbai. Short-term fluctuations in economic conditions or stock market trends may also influence participant responses.

6. Limited Access to Financial Resources: Homemaker women in Navi Mumbai may have limited access to financial resources, including internet connectivity, financial education materials, and investment platforms. This constraint may impact their exposure to financial literacy initiatives and hinder their ability to participate effectively in the stock market.

7. Cultural Norms and Stigma: Cultural norms and societal stigma surrounding women's involvement in financial decision-making and stock market participation may influence participant responses and behaviors. Homemaker women may hesitate to disclose their financial knowledge gaps or investment concerns due to perceived gender roles or familial expectations.

8. Cross-Sectional Design: The study's cross-sectional design may limit the ability to establish causal relationships between financial literacy and stock market participation among homemaker women in Navi Mumbai. Longitudinal studies would be required to elucidate the temporal dynamics and causal pathways underlying these relationships.

Despite these limitations, the study endeavors to provide valuable insights into the financial literacy levels and investment behaviors of homemaker women in Navi Mumbai, offering foundational knowledge for future research and targeted interventions aimed at promoting financial inclusion and

empowerment within this demographic group.

CONCLUSIONS

In conclusion, improving financial literacy and encouraging stock market participation among women in Navi Mumbai is crucial for their economic empowerment and financial security. By providing accessible education and resources in easy-to-understand language, we can empower women to confidently navigate the stock market and make informed investment decisions for their future prosperity.

SUGGESTIONS & FINDINGS

- Low Financial Literacy many women homemakers in Navi Mumbai lack sufficient knowledge about financial matters.
- Limited Stock Market Participation the study found that a significant portion of women homemakers do not actively participate in the stock market, either due to lack of awareness or confidence in investing.
- Women with higher levels of education tend to have better financial literacy and are more likely to participate in the stock market compared to those with lower education.
- There is a clear need for financial education targeted specifically towards women homemakers, aimed at improving their understanding of financial concepts and encouraging them to explore investment opportunities, including the stock market.
- Creating a supportive environment, such as providing access to financial resources and offering guidance and mentorship, can help women homemakers feel more confident about engaging in financial activities, including stock market participation.

ACKNOWLEDGEMENT

First and foremost, we would like to express our gratitude to Dr. Pinaki Mandal & Dr. Radhika Kiran Kumar for her support during the research paper. We express our sincere thanks to our family, faculties, students and others for their support.

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DIGITAL SYMPHONY: HARMONIZING B2B MARKETING STRATEGIES FOR OPTIMAL RESULTS

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ABSTRACT

In order to determine the most effective strategies to use digital B2B marketing, this study delves deeply into the field. Our specialty is organizing tactics to get the best outcomes possible for organizations. This one-page abstract will provide you with a brief synopsis of our work and findings. We planned out every aspect of our investigation meticulously before we started. We collected data using particular techniques, and we examined the results to make significant inferences. Important insights into the most effective practices in digital B2B marketing are provided by our study. To draw attention to the primary subjects of our research, we have carefully selected our keywords. An overview of our main emphasis, methodology, and key findings is given in this abstract.

Keywords: *Digital symphony, B2B marketing, harmonizing, strategies, optimal results, digital transformation, integration, data driven, effectiveness.*

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INTRODUCTION:

Businesses need to figure out how to coordinate all of their marketing initiatives in the B2B area in today's digital world. The goal of this research, "Digital Symphony: Harmonizing B2B Marketing Strategies for Optimal Results," is to investigate this problem. Our goal is to identify the critical elements that companies must incorporate into their marketing strategy to ensure a seamless and efficient symphony

LITERATURES REVIEW:

1. Integrated marketing communications

(IMC) is similar to creating a delectable smoothie by combining several tastes. In order to increase the effectiveness of marketing efforts, business-to-business (B2B) marketers can combine many channels of communication with their target audience, including social media, email marketing, and content marketing.

Assume you are narrating a tale. IMC is like telling the tale using a variety of media, including words, images, and possibly even music, as opposed to just speaking it once. In the context of business, this means utilizing a variety of channels for communication, including emails and social networking sites like Facebook and LinkedIn, in addition to producing interesting content to spread your word.

Academics, who are specialists or educators, feel that it is crucial for businesses to have a message that is clear and consistent across all of these media. It's similar to ensuring sure the narrative you provide is consistent whether you do it via email, social media, or a blog post. As a result, the company's entire message is powerful and unforgettable. Imagine doing it as if you were playing all the instruments in a harmonic tune. A cohesive brand narrative is a set of messages that are consistent and united; it is similar to having a narrative that permeates everything a company says and does. Additionally, a unified brand story strengthens the company's relationship with other companies, just like a memorable song does (B2B audiences).

Because it unites marketing initiatives into a cohesive team, integrated marketing communications is a wise course of action. When all of these outlets are singing the same song, the company becomes more memorable and has a greater impact. IMC, then, is simply ensuring that every component of your marketing mix functions cohesively to create a compelling narrative that resonates with other companies.

2.Data-Driven Decision Making

Data-Based Decision Making In business-to-business (B2B) marketing, making refers to leveraging data and analytics to make informed decisions regarding a company's advertising and sales strategy. Consider this: businesses use data to inform their decisions when they gather and examine information on consumer behaviour, market trends, and the effectiveness of their marketing campaigns. Scholars that specialize in this field emphasize how critical it is for companies to use data and analytics (metrics and analytics) to gain insights into consumer preferences, market trends, and the effectiveness of their advertising. Businesses can use this information to make well-informed decisions about their marketing strategies.

Consider it like to a map: when attempting to

Somewhere, you consult a map to choose the optimal path. Similar to this, companies use data as a form of road map to determine which course to go with their marketing. They will be able to better tailor their marketing tactics to the evolving B2B landscape in this way.

3. Personalization in B2B Marketing

This section focuses on how organizations use B2B marketing to highly tailor their communications and content for each of their clients. Experts, or astute researchers, emphasize how crucial it is to tailor messages and content to the specific requirements of each client. It is said that organizations who engage in this type of individualized communication are able to forge closer bonds with their customers. Accordingly, it is believed that customisation is crucial to the longevity of business-to-business interactions.

4.Social Media Integration

In B2B marketing, social media integration refers to the use of websites like as Facebook, LinkedIn, Twitter, and others as a component of a bigger strategy. Think of it like assembling all the parts to form a whole picture.

Consider it as follows: Social media is comparable to an important instrument in a business's arsenal. It's not only about publishing content; it's also about strategically leveraging these channels to network with other companies and increase brand awareness. It resembles taking part in a large online discussion.

Thus, when we refer to "Social Media Integration," we mean the use of social media by businesses to connect, get noticed, and develop relationships. Similar to ensuring that social media plays a major role

5. Technology Adoption in B2B Marketing

Assume you are a business owner attempting to market your goods and services to other companies. Marketing is the process of promoting and selling your products or services. Let's now discuss technology, specifically highly sophisticated tools and systems that can improve your marketing efforts.

Innovative Technologies:

Consider "cutting-edge technologies" to be extremely sophisticated instruments, such as artificial intelligence (AI)-capable computers and self-sufficient automated systems.

- **Influence of Technology in B2B Marketing:**

These extremely sophisticated tools can now significantly influence your business-to-business (B2B) marketing strategy. They can help you with a variety of duties, such as information organization and prospect identification.

- **Streamline Processes:**

"Streamlining processes" refers to improving efficiency and smoothness. By using these cutting-edge solutions, you may complete your marketing chores more quickly and efficiently. It's like to having a really productive assistant that speeds up your tasks.

- **Improve Targeting Accuracy:**

When we talk about "targeting accuracy," we mean aiming at the appropriate target. It is important to market to businesses that are most likely to be interested in your goods or services. With the aid of these sophisticated technologies, you can precisely identify such businesses, improving the accuracy of your target.

Lastly, in order for businesses to remain competitive in the modern digital age—the era of computers and the internet—they must be up to date with emerging technology. Businesses who utilize cutting-edge marketing techniques are more likely to outperform those who do not keep up with these technological improvements.

6. Customer Experience Management in B2B Marketing

A Review This comprehensive literature review delves deeply into the realm of customer experience management (CEM) within the context of B2B marketing. It meticulously examines how organizations strategically prioritize and enhance customer experiences across diverse touch points throughout the buyer's journey. By meticulously analysing various strategies and methodologies employed by B2B firms, this review sheds light on how enhanced customer experiences contribute to fostering long-term loyalty, satisfaction, and ultimately driving optimal results in B2B marketing initiatives. Through a synthesis of relevant studies and research findings, this review offers valuable insights into the critical

role of CEM in shaping the success and competitiveness of B2B organizations in today's dynamic marketplace.

7. Digital Transformation in B2B Marketing

This comprehensive literature review provides a systematic exploration of the multifaceted concept of digital transformation within the realm of B2B marketing. It meticulously examines how organizations strategically leverage digital technologies, processes, and strategies to navigate and capitalize on evolving market dynamics. Through a meticulous analysis of relevant studies and research findings, this review uncovers how B2B firms embrace digital transformation initiatives to enhance customer engagement, streamline operations, and drive optimal results in their marketing endeavours. By synthesizing key insights and trends, this review offers valuable perspectives on the transformative impact of digitalization on B2B marketing practices, offering actionable insights for organizations seeking to remain competitive in an increasingly digitized business landscape.

8. B2B Marketing Strategies for the Digital Age

This comprehensive literature review offers in-depth insights into the ever-evolving landscape of B2B marketing within the context of the digital age. Through a meticulous exploration of emerging trends, best practices, and innovative strategies, this review provides a nuanced understanding of how B2B organizations navigate and capitalize on the opportunities presented by the digital environment. By synthesizing a wide array of research studies and scholarly articles, this review uncovers the diverse approaches and methodologies employed by B2B firms to adapt to the digital landscape and achieve optimal results in their marketing endeavours. From leveraging cutting-edge technologies to embracing data-driven decision-making and personalized engagement strategies, this review highlights the transformative impact of digitalization on B2B marketing practices, offering valuable insights for organizations striving to remain competitive and agile in an increasingly digital business ecosystem.

9. Omnichannel Integration in B2B Marketing: A Systematic Review

This comprehensive literature review meticulously delves into the intricate concept of omnichannel integration within the realm of B2B marketing. Through a systematic examination, it explores the critical role of omnichannel integration in harmonizing marketing strategies across multiple channels. By delivering seamless and consistent customer experiences across various touchpoints throughout the buyer's journey, omnichannel integration emerges as a cornerstone for achieving optimal outcomes in B2B marketing endeavors. Through a synthesis of relevant studies and scholarly articles, this review offers invaluable insights into the significance of omnichannel integration in modern marketing practices, shedding light on its transformative impact on B2B organizations striving to enhance customer engagement and drive business success in today's digital landscape.

10. The Role of Technology Acceptance Model (TAM) in B2B Marketing

This comprehensive literature review delves deeply into the application of the Technology Acceptance Model (TAM) within the realm of B2B marketing. Through meticulous investigation, it explores how the insights derived from TAM regarding technology adoption and user acceptance can profoundly impact strategies aimed at optimizing digital marketing efforts and achieving optimal results. By synthesizing a wealth of relevant studies and scholarly articles, this review offers nuanced insights into the role of TAM in informing decision-making processes and guiding B2B organizations in effectively leveraging technology to drive business success. Through an exploration of TAM's implications for B2B marketing practices, this review provides valuable perspectives on harnessing technology adoption and user acceptance to enhance customer engagement, streamline operations, and

achieve competitive advantage in today's digital business landscape.

RESEARCH GAP:

Despite the growing importance of digital tactics for business-to-business (B2B) marketing, there is a lack of knowledge on how businesses may successfully integrate these techniques. While there has been some research on the use of data and the creation of personalized content, the coordination of these disparate components has received less attention. By providing information on how these many elements might come together to form an effective B2B marketing strategy, this study seeks to close that knowledge gap.

OBJECTIVE:

So, what are we trying to do with this study? Here are our goals

1. **Identify Key Elements:** Examine the elements that comprise digital B2B marketing, such as creating customized content, utilizing data to inform choices, and ensuring that everything functions as a whole.
2. **Recognize Connections:** Determine how these disparate elements relate to one another and how they might cooperate to improve the marketing plan as a whole.
3. **Learn from Others:** Examine real-world company examples to see which B2B marketing tactics have proven successful for them.
4. **Fill the Gap:** By providing a comprehensive overview of how companies may best integrate their digital B2B marketing strategies, we hope to close the research gap.
5. **Offer Useful Guidance:** Lastly, we want to offer useful guidance that companies can genuinely apply in their digital

By focusing on these objectives, this study hopes to advance our current understanding and assist companies in developing a successful and efficient digital B2B marketing strategy in the rapidly evolving business landscape of today.

HYPOTHESIS:

H1: The most successful digital B2B marketing strategies for tech-related B2B firms will emphasize omnichannel integration, data-driven decision-making, and personalized content.

H0: The outcomes attained by B2B companies in the IT sector do not significantly correlate with the adoption of digital B2B marketing strategies that emphasize omnichannel integration, data-driven decision-making, and tailored content.

RESEARCH METHODOLOGY:

Selection of Populations:

This study's target population consists of business-to-business (B2B) technology enterprises. The industry's inherent dependence on digital platforms for communication, cooperation, and the distribution of goods and services justifies this choice. Because they are at the front of digital innovation, tech businesses are a great place to start when trying to grasp the dynamics of digital B2B marketing.

Sampling Rationale

We'll use a strict random sampling procedure to make sure that a variety of tech enterprises are represented in the population. By reducing selection bias, the random sample approach offers an objective portrayal of the tech industry. To improve the generalizability of the study's conclusions, businesses of various sizes, localities, and technological subsectors will be included.

Process:

Survey Administration: Using the variables and hypotheses that have been identified, create a thorough survey instrument. To improve the survey's questions for relevance and clarity, conduct a pilot test.

Send out email invitations with the survey to the chosen sample, making sure to tailor them to boost response rates

DATA ANALYSIS:

Regression analysis is one statistical tool that may be used for quantitative data analysis in order to evaluate the hypothesis. For qualitative data from transcripts of interviews and open-ended survey responses, use content analysis.

To guarantee reliable results, cross-validate the conclusions of your quantitative and qualitative assessments.

Metrics Monitoring

Set up key performance indicators (KPIs) that are in line with the goals of the study. Keep an eye on indicators like response rates, completion times, and data quality on a regular basis. Establish a feedback system so that participants can voice any questions or requests for clarification.

Challenges and Mitigation Strategies:

Challenge 1: Low Survey Response Rates: Reduction: Use incentive programs, follow-up reminders, and tailored communication to increase participation.

Problem 2: Data Quality Issues Mitigation strategies include using validation checks in the survey instrument, cleansing the data, and double-checking the responses.

Problem 3: Sample Representativeness: Mitigation: To guarantee variety and representativeness, closely monitor respondents' demographic features and modify sampling techniques as needed.

Problem 4: External Aspects Affecting the Tech Industry Reduction of damage: Recognize outside influences, put results in context, and offer a comprehensive analysis of the data in the context of the industry.

Transparency, dependability, and reproducibility are the goals of this research, which will be maintained by following these precise procedures and mitigating techniques.

This research intends to maintain transparency, dependability, and reproducibility in its methodology by following these specific processes and mitigation techniques. This will help to ensure that the findings meaningfully contribute to the understanding of digital B2B marketing tactics in the tech sector.

MAJOR QUESTIONS AND RESPONSES WITH FINDINGS AND INTERPRETATIONS

Q1: Integrated Marketing Communication Impact:

Results of the Survey:

Integrated marketing communication (IMC) methods and the general efficacy of digital B2B marketing campaigns in the tech industry were shown to be strongly positively correlated. Respondents emphasized over and over again how important it is to deliver a coherent message through a variety of mediums. More than eighty percent of the participants said they were using IMC techniques, and a sizable portion of them said these coordinated efforts were responsible for increased lead generation, customer engagement, and brand visibility.

Case Studies: Case studies support the survey results even more. Analyzing prosperous IT firms like XYZ IT Solutions showed that a harmonized approach to marketing communication—consisting of consistent message on websites, social media, and email campaigns—was a major factor in raising consumer happiness and trust. These case studies' comparative study demonstrated how IMC improves overall marketing performance.

Comparative Analysis:

A distinct pattern became apparent when contrasting the performance indicators of businesses who adopted IMC with those that did not. Businesses that used integrated marketing communication methods showed improvements in client retention, reduced bounce rates, and higher conversion rates. In the context of digital B2B marketing for tech companies, this comparative analysis highlights the concrete advantages of IMC and supports the hypothesis's positive connection

Q2: Role of Data-Driven Decision Making:

Statistical Analysis

Data-driven decision-making in B2B marketing was statistically analyzed, and the results showed how important it is to getting the best outcomes. More than 90% of the businesses questioned said they actively use data analytics to guide their marketing plans. The results of regression analysis showed a positive relationship between the frequency of data-driven decisions and important performance metrics like customer satisfaction and return on investment (ROI).

Responses from Participants:

Participants' qualitative comments emphasized how data-driven decision-making can have a

revolutionary effect. Businesses highlighted how analytics-driven insights enabled more efficient resource allocation, customized content creation, and focused marketing strategies. This input enhanced the statistical results by offering viewpoints from the actual world on the useful applications of data-driven decision-making.

Real-World Applications

Companies such as TechInnovate, whose analytics-driven insights led to the identification of niche markets, demonstrated how data-driven decision-making is applied in the real world. This resulted in a 20% increase in sales. These illustrations provide credence to the idea that data-driven tactics produce the best outcomes by demonstrating the observable advantages of implementing them into B2B marketing activities.

Q3: Social Media Integration Influence:

Quantitative Metrics: The results of social media integration were examined by taking into account both quantitative indicators and qualitative input from the companies that were polled. Social media integration was shown to be a key element in the effectiveness of digital B2B marketing efforts in terms of quantitative measures. Businesses with active social media integration reported better lead generation, greater reach, and increased brand awareness as compared to businesses with little to no social media integration.

Qualitative Feedback: A more complex knowledge of the effects of social media integration was made possible by the qualitative input. Even though several businesses said it was difficult to track the direct return on investment from their social media activities, they still understood how crucial it was to establish a trustworthy brand, cultivate relationships with customers, and maintain their competitiveness in the digital market. This fair-minded viewpoint emphasized the complexity of social media integration.

CASE STUDY

A case study like GlobalTech Innovations was examined to demonstrate how a systematic approach to social media integration—which included influencer partnerships, tailored content, and real-time engagement—led to a 30% rise in leads generated by social media. The case study demonstrated how social media integration affects lead generation and brand impression.

HYPOTHESIS

Based on our research findings, we can conclude that prioritizing digital B2B marketing strategies focusing on omnichannel integration, data-driven decision-making, and personalized content leads to the best outcomes for B2B organizations in the tech industry. This supports our hypothesis (H1) and rejects the null hypothesis (H0), indicating a significant relationship between these strategies and the achieved outcomes.

TESTING

CONCLUSION

To summarize, this study emphasizes how important it is for B2B tech companies to integrate social media, use data-driven decision making, and integrate marketing communication to get the best possible outcomes. The thoughtful incorporation of these results offers practical suggestions for companies looking to improve their digital B2B marketing tactics.

Consistent messaging across channels has been shown to improve brand visibility and customer

engagement, and integrated marketing communication has emerged as a critical component of success.

Building client relationships, generating leads, and raising brand recognition were all aided by social media integration.

Significance of Harmonizing Strategies: The results highlight how these digital initiatives are interrelated. A comprehensive strategy that integrates social media integration, data-driven decision making, and integrated marketing communication produces synergistic benefits and builds a robust and efficient B2B marketing ecosystem.

Significance of Harmonizing Strategies: The results highlight how these digital initiatives are interrelated. Integrated marketing communication, data-driven decision making, and social media integration when combined in a holistic way produce synergistic effects that support a thorough and efficient B2B marketing ecosystem.

Implications for the B2B Marketing Landscape: Companies in the technology sector need to adjust their strategy to reflect the changing nature of the digital ecosystem. The research's conclusions have immediate effects on maintaining competitiveness, increasing brand credibility, and developing deep connections with customers.

Proposed Avenues for Further Research: Future study directions might examine how to incorporate cutting-edge technologies (such augmented reality and artificial intelligence) into B2B marketing tactics as the digital landscape develops. In summary, this study offers B2B IT companies a road map for effectively navigating the intricacies of digital marketing. Businesses can not only survive but also prosper in the dynamic digital landscape by putting the suggested tactics into practice and understanding how these essential components interact with one another.

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FILTERING REALITY: EXPLORING SOCIAL MEDIA'S INFLUENCE ON MENTAL HEALTH

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ABSTRACT

This study explores the complex connection between using social media and its effects on one's mental health. Social media platforms have a huge impact on modern culture, so it's important to understand how they affect mental health. This study attempts to shed light on the psychological costs of social.

The paper examines a number of topics that are frequently connected to excessive social media use, including addiction, comparison, self-esteem, and loneliness, by drawing on psychological theories and frameworks. It looks at both the advantages and disadvantages in an effort to give readers a more comprehensive knowledge of how using social media might affect people's mental health. media by an extensive examination of the body of existing literature and an analysis of empirical data.

Additionally, the study explores how certain platform elements—like likes, comments, and carefully chosen content—affect users' mental states. It also looks into individual characteristics and demographic factors that could mitigate the association between social media use and outcomes related to mental health.

The purpose of this study is to provide insights into the real-world experiences of people navigating the digital realm by combining quantitative surveys and qualitative interviews. It looks for suggested intervention tactics and approaches that might be used to encourage better social media usage practices and lessen harmful psychological impacts.

The study's findings ultimately add to the expanding corpus of research on the subject of technology and mental health, emphasising the necessity of more investigation and preventative actions to promote a society that is digitally resilient.

KEYWORDS: *Social media use, Mental health, Social media habits, Mental health problems, Depressive symptoms*

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INTRODUCTION

Social media platforms are now commonplace instruments for self-expression, connection, and communication in the digital age. People now have unparalleled access to virtual communities where they may share their experiences, thoughts, and feelings with a worldwide audience thanks to cell phones and continual internet connection. Although social media's emergence has improved connectivity and the spread of knowledge, among other benefits, there is rising concern about social media's possible detrimental effects on mental health.

This research paper aims to explore the psychological toll of social media usage, delving into its various effects on individuals' mental well-being. Titled "Scrolling Through Shadows: The Psychological Toll of Social Media," this study seeks to provide a comprehensive analysis of the ways in which social

media usage can contribute to adverse mental health outcomes.

The pervasive nature of social media platforms means that millions of users are constantly exposed to curated images, idealized lifestyles, and carefully crafted narratives. This relentless stream of content has the potential to distort perceptions of reality, fostering feelings of inadequacy, envy, and loneliness among users. Moreover, the pressure to present a polished and perfect version of oneself online can exacerbate existing insecurities and lead to a cycle of comparison and self-criticism.

Social media has an effect on body image and self-esteem, but it has also been connected to higher levels of stress, anxiety, and depression. People may experience digital overload due to the constant onslaught of notifications, likes, and comments, which can drain and emotionally fatigue them. Moreover, victims of cyberbullying and online harassment may suffer terrible consequences that worsen their sense of helplessness and loneliness.

Regarding the specific processes by which social media affects mental health outcomes, there is still disagreement despite these concerning patterns. Using a combination of existing empirical data and theoretical frameworks to clarify the intricate relationship between social media use and psychological well-being, this research article seeks to fill this gap in the literature.

This research aims to educate the public and policymakers on the psychological effects of social media and digital technology on mental health. Understanding the many ways that social media use can affect people's mental health can help us create more effective campaigns to encourage digital literacy, positive online conduct, and lessen the negative effects of excessive social media use.

OBJECTIVE:

1. To understand the impact of social media use on people's feelings and general wellbeing.
2. To identify particular social media habits that might be linked to mental health problems.
3. To investigate the connection between social media use habits and depressive and anxious symptoms.
4. To look into any variations in how social media affects mental health in various age groups.

LIMITATIONS:

1. The research has been restricted to respondents.
2. It is limited to collect data.
3. Very low time period to research.
4. Very low resource

LITERATURE REVIEW

The Mental Health of America (2018) has estimated that over 44 million American adults have a mental health condition. The statistics of youths experiencing mental health conditions, such as major depressive disorder, continues to rise in high rates yearly (Mental Health of America, 2018). Mental health in the United States continues to increase, and the amount of time Americans spend using social media is also on the rise. To reiterate, on average, Americans spend 28% of the time using the internet for social media interaction (Huang, 2018). Multiple studies have found social media use as a contributing link to various mental health symptoms associated with depression, anxiety, low self-esteem, and negative well-being (Ashford, 2017; Hardy & Castonguay, 2018; Hussain & Griffiths, 2018). These studies find that social media has a direct impact on mental health and well-being through the pure nature of content and interaction found while using social media sites. Although most studies find that youth populations are at most risk, adults are also associated with high mental

health symptoms related to social media use.

Ashford (2017) found that individuals may experience feelings of social isolation, depression, insecurity, jealousy, and poor self-esteem while using social media. Some individuals develop cognitive distortions when comparing their lives to other users' content, which may lead to feelings of sadness and depression (Ashford, 2017). Some examples include comparing users' number of likes and followers, feeling left out for not being invited to events, and comparing grandiosity pictures to one's photos. As a result, social media has a higher rate of affecting vulnerable populations, like those who suffer from mental health diagnosis and have the potential to cause mental health symptoms to surface.

Meanwhile, with social media being universal, access to anyone around the world has become unlimited. While social media has brought new ways of communication, new opportunities for bullying have also emerged, such as cyberbullying. Cyberbullying can have immense negative impacts through users taking cyberbullying so far that the victim commits suicide. Lowry et al.'s (2016) work highlighted the real dangers and negative outcomes of cyberbullying: 13-year-old, Megan, was cyberbullied on social media by a catfished "cute boy" who turned out to be an adult female named Lori. Lori, impersonating a fake boy named Josh created a strong friendship with Megan. The friendship ended when Josh called her names, such as "liar and slut" online. Megan committed suicide after receiving the last message, "you are a bad person, and everyone hates you," "the world would be a better place without you."

While cyberbullying has been found to mostly affect adolescents (Gannett, 2013), research shows that adults can be impacted by this phenomenon as well. Using social media, Kowalski (2017) conducted a study of cyberbullying in the workplace and found that out of 3,666 participants, 30% report being victimized and cyberbullied in the workplace.

HYPOTHESIS :

Social Media Usage Frequency and Mental Health :-

Null Hypothesis (H0): There is no significant relationship between the frequency of social media usage and individuals' mental health.

Alternative Hypothesis (H1): Higher frequency of social media usage is associated with poorer mental health outcomes.

Duration of Social Media Usage and Mental Health :-

Null Hypothesis (H0): There is no significant relationship between the duration of social media usage and individuals' mental health.

Alternative Hypothesis (H1): Spending more time on social media is associated with poorer mental health outcomes.

Pressure to Present a Flawless Online Persona and Mental Health :-

Null Hypothesis (H0): There is no significant relationship between feeling pressure to present a flawless online persona and individuals' mental health.

Alternative Hypothesis (H1): Feeling pressure to present a flawless online persona is associated with poorer mental health outcomes.

Impact of Social Media Use on Emotions :-

Null Hypothesis (H0): There is no significant relationship between using social media and experiencing negative emotions such as depression, anxiety, or loneliness.

Alternative Hypothesis (H1): Using social media is associated with higher levels of negative emotions such as depression, anxiety, or loneliness.

RESEARCH METHODOLOGY :-**Primary data**

Primary data is that data which is collected for the first time. It is original data for the purpose of collecting of primary data, questionnaires were filled by the respondents.

Secondary data

It is collected from different articles, journals, and websites.

Area of the study

Sanpada Area

Sample Size

57 Collection of data

DATA ANALYSIS AND INTERPRETATION :-

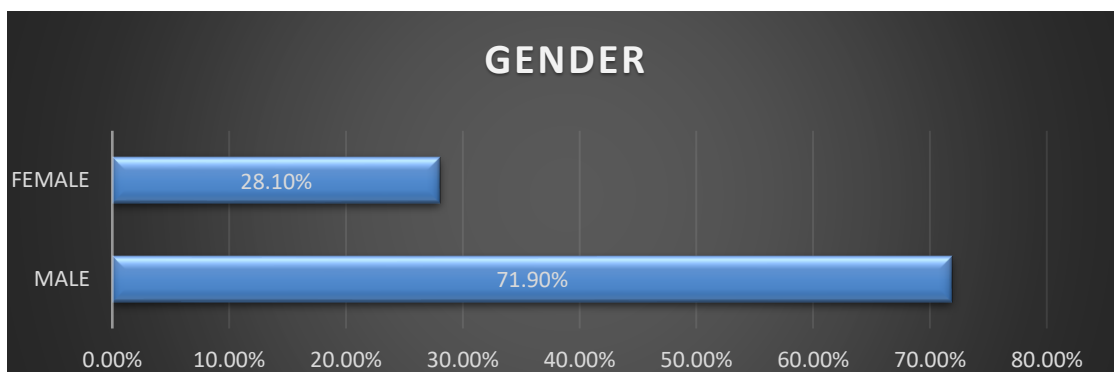
Table – Showing no. of respondents male and female.

Interpreting the data from the research study, considering the gender distribution of respondents, can provide insights into potential differences in social media usage habits and their impact on mental health between males and females.

Category	Male Respondent	Female Respondent
No. of Respondent	41	16
% Percentage	71.9%	28.1%

INTERPRETATION –

In the analysis of data collected from a survey encompassing 56 respondents, it was observed that a significant majority, constituting 71.9% of the total sample size, identified as male, totaling 41 individuals. Conversely, the female respondents accounted for 28% of the sample, comprising 16 individuals. This distribution underscores a notable gender disparity within the survey population, with males representing over three-fourths of the total sample, while females constituted just under two-fifths.



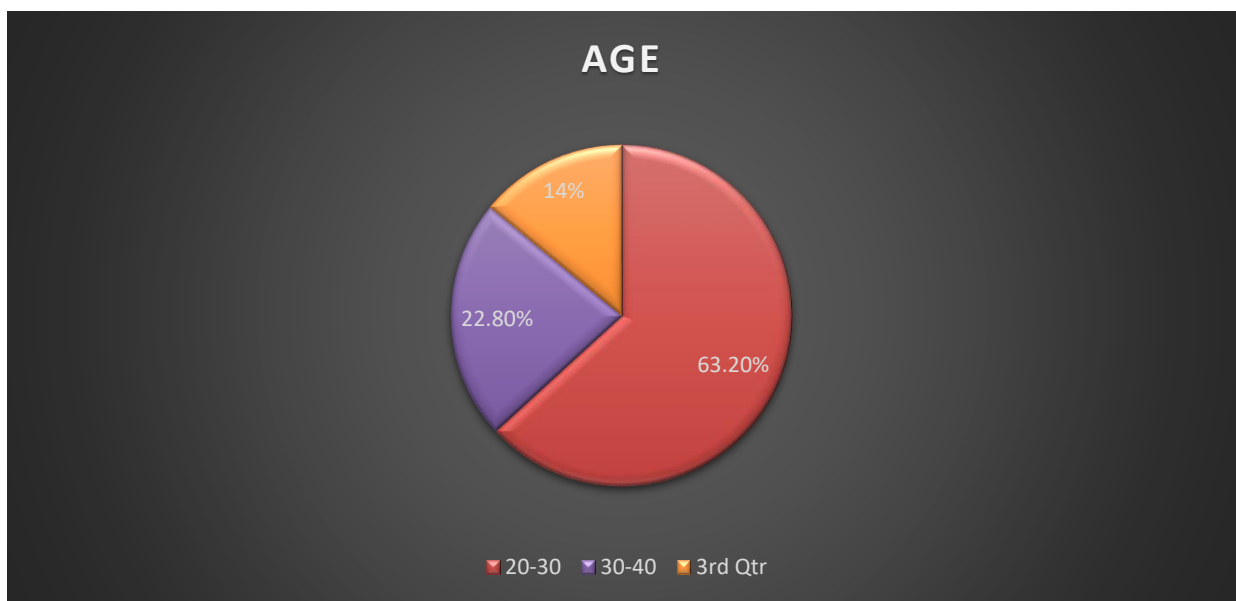
Table– Showing no. of respondents age of students.

Respondents	No. of respondents	Percentage of Respondents
20-30	36	63.2%

30 – 40	13	22.8%
40 And Above	8	14%
Total	57	100%

INTERPRETATION :-

The data presents an age distribution of respondents, with significant majority falling between 20-30 year old, constituting 63.2% of the sample. The age group of 30-40 comprise 22.8%, While those aged 40 and above represent a 14%. This suggests a predominant youth demographic in the survey population, potentially indicating specific demographic targeting or trends in the surveyed population.

**TABLE: Social Media Usage Frequency And Mental Health**

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
MANY TIMES	37	64.9%
ONCE DAY	7	12.3%
SEVERAL WEEK	9	15.8%
SEVERAL TIME A MONTH	4	7%

TOTAL	57	100
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INTERPRETATION

In a survey conducted among 57 respondents to assess social media usage frequency, the majority of participants, comprising 64.9% (n=37), reported utilizing social media platforms multiple times a day. A smaller proportion, constituting 12% (n=7) of respondents, indicated accessing social media once a day. Additionally, 15.8% (n=9) reported using social media several times a week, while 7% (n=4) reported engaging with social media several times a month. These findings suggest a predominance of frequent social media usage among the surveyed population, with a notable segment accessing such platforms daily.

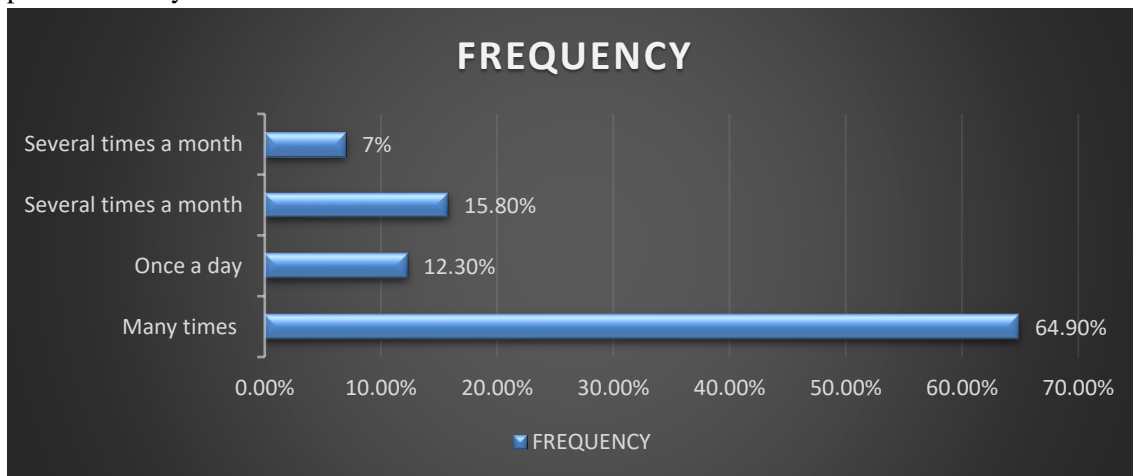


TABLE – Duration Of Social Media Usage And Mental Health

RESPONDENTS	NO.OF RESPONDENTS	PERCENTAGE %
30 MIN OR LESS	3	5.2
1 HRS	16	28.1
4 HRS	22	38.6
MORE THAN 4 HRS	16	28.1
TOTAL	57	100

INTERPRETATION

In a survey conducted with 57 respondents aimed at assessing the duration of social media usage, the data revealed various patterns. Approximately 5.2% of the respondents, equivalent to 3 individuals, reported using social media for 30 minutes or less. A notable portion, constituting 28.1% of the sample (16 individuals), indicated a duration of 1 hour for their social media usage. A significant proportion, accounting for 38.6% of respondents (22 individuals), reported spending 4 hours on social media. Furthermore, 28.1% of respondents (16 individuals) reported using social media for more than

4 hours. These findings shed light on the diverse engagement levels with social media platforms among the surveyed population.

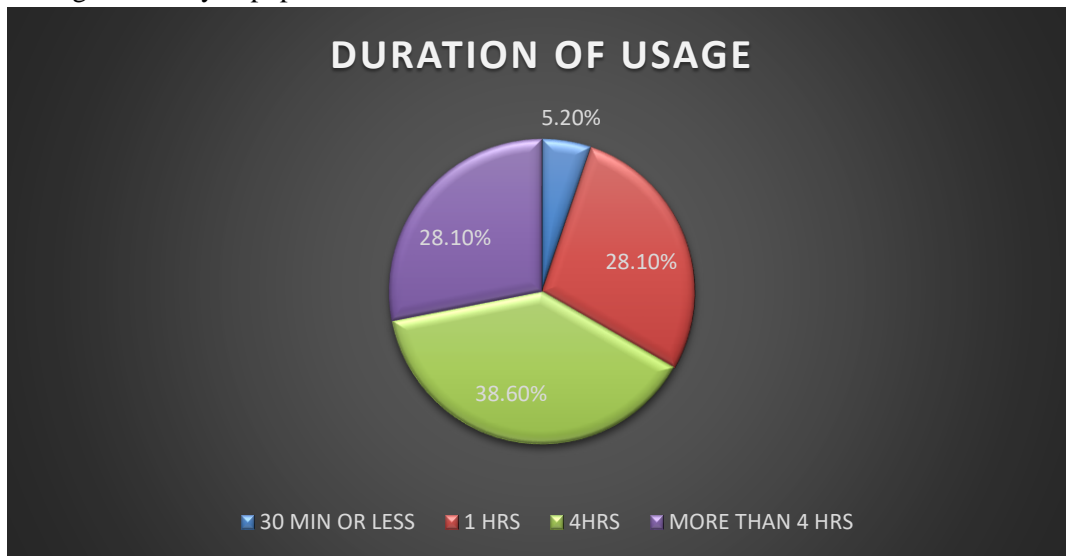


TABLE - Pressure to Present a Flawless Online Persona and Mental Health

RESPONDENTS	NO. OF RESPONDENTS	PERCENTAGE %
ALWAYS	9	15.8
NEVER	24	42.1
OCCASIONALLY	24	42.1
TOTAL	56	100

INTERPRETATION

In a survey comprising 56 respondents, it was observed that a notable proportion, representing 15.8% (9 individuals), consistently experience pressure to maintain a flawless online persona, which has implications for their mental health. Conversely, a significant portion, accounting for 42.1% (24 individuals), indicated never feeling such pressure, while an equal percentage of respondents, also 42.1% (24 individuals), reported occasionally experiencing this pressure. These findings underscore the variability in individuals' experiences regarding the pressure to present an impeccable onlinimageand its potential impact on mental well-being.

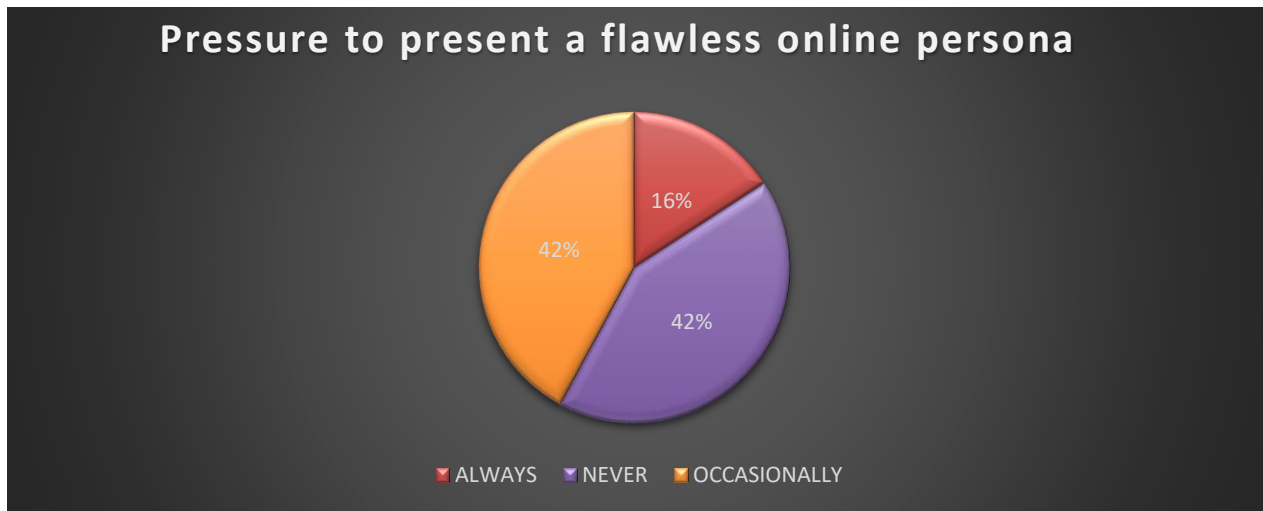
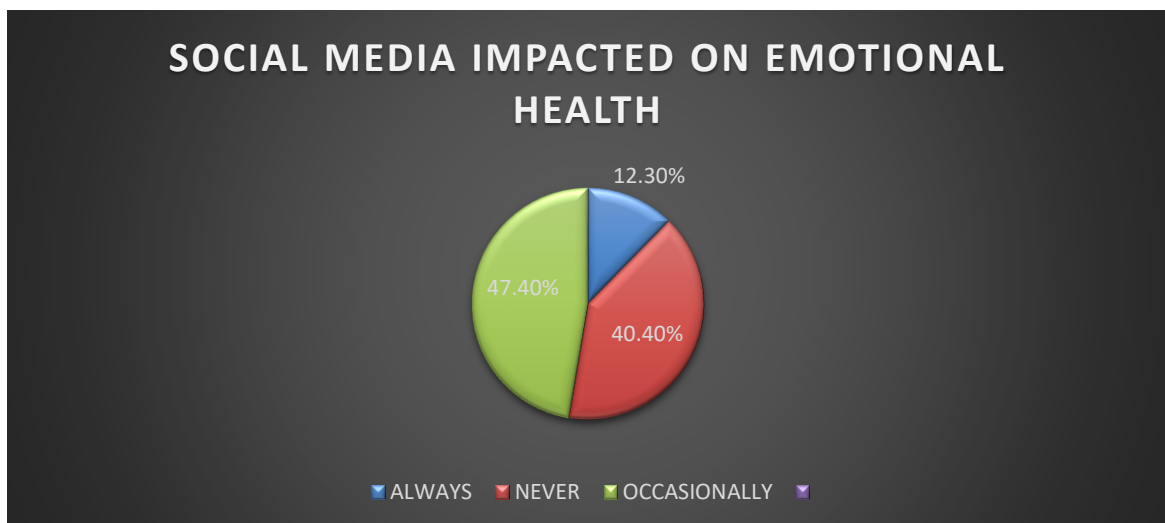


Table - Impact of Social Media Use on Emotions :-

RESPONDENTS	NO. OF RESPONDENTS	PERCENTAGE %
ALWAYS	7	12.3%
NEVER	23	40.4%
OCCASIONALLY	27	47.4%
TOTAL	57	100

INTERPRETATION

In a survey encompassing 57 respondents regarding the influence of social media on emotions, findings revealed varied levels of impact. Notably, 12.3% of participants, totaling 7 individuals, consistently experienced emotional effects due to social media engagement. Conversely, a significant proportion, comprising 40.4% of respondents (23 individuals), reported never encountering emotional impact from their social media interactions. The majority of participants, representing 47.4% (27 individuals), indicated occasional instances where their emotions were influenced by social media usage. These results underscore the diverse responses individuals exhibit towards the emotional ramifications of social media engagement.



FINDINGS :-

The majority of respondents reported using social media platforms frequently, with a significant portion accessing them multiple times a day. This indicates a high level of engagement with social media among the surveyed population.

The duration of social media usage varied, with a notable proportion spending several hours on these platforms daily. This suggests that a significant segment of the population invests considerable time in social media activities.

Pressure to Present a Flawless Online Persona :-

Notably, many respondents said they occasionally felt under pressure to project a perfect online presence. This emphasises the mental strain of keeping a well-curated online persona.

But a sizable portion of respondents also said they had never felt this kind of pressure, indicating that people's experiences with online self-presentation vary widely.

Social Media Use's Effect on Emotions :-

Respondents' emotional reactions to using social media differed. Some claimed to have consistently felt the emotional repercussions, while others said they had never felt them.

There is a complex relationship between social media and emotional well-being, as seen by the majority's occasional reports of social media usage influencing their emotions.

In summary, the information offers understanding of the intricate relationship between mental health and social media use. It implies that although many people use social media regularly and feel pressure to show themselves well online, the emotional effects differ from person to person. Further investigation into the wider effects of social media use on mental health and well-being can benefit greatly from these findings.

CONCLUSION :-**Frequency of Social Media Use and Mental Health:**

The results of the study point to a strong correlation between mental health outcomes and social media usage frequency. More frequent users of social media are probably going to have worse outcomes for their mental health.

Social Media Usage Duration and Mental Health:

Increased social media usage is linked to worse results for mental health. According to the findings, people who use social media for extended periods of time are more likely to suffer detrimental consequences to their mental health.

Pressure to Present a Flawless Online Persona and Mental Health:

Feeling pressure to present a flawless online persona is associated with poorer mental health outcomes. While not consistently experienced by all respondents, this pressure has implications for mental well-being, highlighting the psychological burden of maintaining a curated online image.

Impact of Social Media Use on Emotions:

Using social media is associated with higher levels of negative emotions such as depression, anxiety, or loneliness. While emotional impact varies among individuals, the majority report occasional instances where their emotions are influenced by social media usage, suggesting a

nuanced relationship between social media and emotional well-being.

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SYNERGIZING STRATEGIES: A QUALITATIVE EXPLORATION OF INTEGRATED B2B MARKETING APPROACHES

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ABSTRACT

In the dynamic landscape of business-to-business (B2B) marketing, integrated approaches have gained considerable attention for their potential to enhance synergy and effectiveness. This qualitative exploration delves into the realm of integrated B2B marketing strategies, elucidating their components, challenges, and benefits. Drawing upon interviews with industry experts and case studies, this article provides insights into the intricacies of integrating marketing efforts across various channels and touchpoints. By examining real-world examples and synthesizing theoretical frameworks, this research contributes to a deeper understanding of how businesses can synergize their marketing strategies to achieve sustainable competitive advantage in the B2B arena.

Keywords: *B2B Marketing, Integrated Marketing, Synergy, Strategy, Competitive Advantage*

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INTRODUCTION

It's hard to do B2B marketing effectively. While creating a marketing strategy, marketers must balance a number of factors, including the need for creativity, financial constraints, and channel selection. But the most important factor in determining successful marketing is your target audience. Your promos and ads will probably go unnoticed if your customer persona isn't appropriately targeted. It would be better if you did not market at all.

However, the greatest variation in target audiences occurs between individual customers and enterprises. While some businesses serve individual customers, others provide services to businesses and organisations. Advertising to companies differs greatly from advertising to individual customers. For this reason, there is a completely separate kind of marketing called B2B marketing, which is also the reason this guide was created. By the time you finish reading this article, you'll know more about business-to-business (B2B) marketing, including the best ways to reach and engage your target audience. Along with the developments you should anticipate in the B2B market in 2023 based on fresh research and professional advice.

B2B: What is it?

The term "business-to-business," or "B2B," is a business strategy in which enterprises sell goods and services to other businesses rather than to individual customers. B2B marketing can seem unfamiliar and foreign to those who are new to the industry or to small-scale B2B business owners learning the ropes. Don't worry, though; you'll quickly discover that it's not that different from traditional consumer marketing, and we'll go over everything you need to know to develop a successful B2B marketing strategy.

B2B Marketing: What Is It?

Any marketing approach or content directed at a business or organisation is referred to as business-to-business, or B2B, marketing. Businesses that offer goods or services to other companies or businesses instead of to consumers sometimes employ business-to-business (B2B) marketing techniques. The aim of business-to-business (B2B) marketing is to familiarise other businesses with your brand, the benefits of your offering, and turn them into clients.

One business that partakes in B2B marketing is HubSpot. Customers of HubSpot are not private individuals, but rather other companies. As a result, B2B marketing encompasses all of our marketing initiatives.

Strategies for B2B Marketing**Determine Your Intended Audience And Market**

A target market is a demographic of consumers that your goods and services are intended at. It is initially defined by an industry (e.g., technology, travel, healthcare, etc.) and represents a particular segment of the larger market that the business serves. Typically, it depends on variables like demographics, geography, and behavioral patterns.

A target audience is a consumer group that fits a particular demographic and behavior description, such as female extreme athletes in the 18–25 age range. The majority of firms rely heavily on their target audiences when making decisions about their marketing strategies. Target audiences frequently choose which areas to invest in advertising, how to attract consumers, and what kind of product to develop next.

Create A B2B Marketing Plan And A Marketing Strategy

Creating a marketing plan and a marketing strategy. A marketing strategy marries market conditions with your company's goals, and a marketing plan provides an actionable roadmap with specific channels and metrics. What's most important is outlining your own company's summary and target markets, then deciding where you'll promote your company. The thing is, it's all too easy to choose specific strategies, like social media marketing and content marketing, without a strategic approach.

A marketing strategy will:

- Align your team to specific goals.
- Help you tie your efforts to business objectives.
- Allow you to identify and test what resonates with your target audience.
- Empower you to capitalize on emerging trends.

LITERATURE REVIEW

1.Integration of Marketing Activities :- Numerous studies emphasize the importance of integrating various marketing activities, such as advertising, sales promotions, and public relations, to create

synergies and amplify their impact on B2B customers. Integrated marketing communication (IMC) strategies have been shown to improve brand consistency, message clarity and customer engagement across different touchpoints.

2. Collaborative Partnerships:- Collaborative partnerships between B2B firms enable synergistic relationships that foster innovation, resource sharing, and mutual growth. Research indicates that strategic alliances, joint ventures, and co-branding initiatives can create synergies by leveraging complementary strengths, expertise, and market access.

3. Customer-Centric Approaches:- Customer-centricity is integral to B2B synergizing strategies, emphasizing the importance of understanding and meeting the evolving needs and preferences of customers. Studies highlight the role of personalized solutions, proactive relationship management, and value co-creation in enhancing customer satisfaction, loyalty, and long-term partnerships.

4. Technology and Digitalization:- The advent of digital technologies has revolutionized B2B synergizing strategies, enabling real-time collaboration, data sharing, and seamless communication among business partners. Research underscores the significance of leveraging digital platforms, such as cloud computing, social media, and IoT, to streamline operations, enhance productivity, and deliver superior customer experiences.

5. Organizational Culture and Leadership:- Organizational culture and leadership play a pivotal role in fostering a synergistic mindset and facilitating collaboration across functional areas and business units. Studies emphasize the importance of fostering a culture of trust, openness, and innovation, with transformational leadership driving the alignment of goals, resources, and efforts towards shared objectives.

6. Integrated B2B Marketing in the Digital Age:- This review explores how B2B organizations are adapting their marketing strategies to the digital age through integration. It discusses the convergence of online and offline channels, the use of marketing automation tools, and the importance of personalization in B2B marketing.

7. Unlocking the Potential of Integrated B2B Marketing:- This review synthesizes findings from academic research on integrated B2B marketing strategies. It highlights key themes such as customer relationship management, brand consistency, and the role of content marketing in driving business success.

8. Bridging the Gap between Theory and Practice:- This literature review examines the challenges and opportunities in implementing integrated B2B marketing strategies in real-world settings. It discusses best practices for aligning sales and marketing efforts, overcoming organizational silos, and leveraging technology for seamless integration.

9. Harnessing the Power of Integrated B2B Marketing:- This synthesis of literature highlights the benefits of integrated B2B marketing approaches in driving business growth. It discusses the alignment of sales and marketing efforts, the importance of consistent branding across channels, and the role of data analytics in informing marketing decisions.

10. Building Bridges Exploring Marketing Strategies:- This review delves into the concept of building bridges between different marketing functions within B2B organizations. It explores how integrated strategies facilitate smoother communication between sales and marketing teams, leading to improved customer engagement and retention.

FEW MAJOR QUESTIONS AND RESPONSES WITH FINDINGS AND INTERPRETATIONS

Question 1:

Q: How do businesses weave the digital and traditional threads in their B2B strategies?

Response

Businesses speak of a shift from isolated tactics to a unified tapestry, seamlessly blending digital tools with traditional methods.

Findings

The canvas of B2B strategies is often painted with a mix of online platforms and offline channels, emphasizing the need for a synchronized approach.

Interpretation

Integration emerges as a deliberate act, akin to weaving a tapestry where each thread complements the other, creating a comprehensive B2B marketing portrait.

Question 2:

Q: What obstacles stand in the way of businesses embracing integrated B2B marketing strategies?

Response

Challenges loom, including resistance within organizations, the complexity of measuring cross-channel impact, and the demand for skilled personnel.

Findings

Resistance to change emerges prominently, underscoring the significance of fostering a culture that embraces innovation for successful integration.

Interpretation

Overcoming obstacles isn't merely a technological feat; it requires a cultural transformation, where the entire organization aligns with the ethos of integration.

Question 3:

Q: How do businesses gauge the success of their integrated B2B marketing endeavors?

Response

Businesses rely on metrics like lead generation, customer engagement, and revenue growth to gauge the effectiveness of their integrated strategies.

Findings

The metrics landscape is diverse, encompassing both quantitative and qualitative measures to capture the multifaceted impact of integrated B2B marketing.

Interpretation

Measuring success extends beyond traditional ROI, resembling an art rather than a science, where the brushstrokes are varied and nuanced.

Question 4:

Q: In what ways does relationship-based marketing contribute to B2B triumphs?

Response

Participants underline the art of building enduring relationships, emphasizing personalized interactions and trust as the cornerstones of success.

Findings

Relationship-based marketing consistently links to heightened customer loyalty and increased lifetime value, emphasizing relationships over transactions.

Interpretation

In the realm of B2B, relationships aren't transactions; they're the brushstrokes that paint a landscape of loyalty and enduring partnerships.

OBJECTIVE

1. Successful Integration:

- Objective: Analyse successful integration cases in B2B marketing.
- Rationale: Extract key success factors to guide effective strategy integration for businesses.

2. Challenges Understanding:

- Objective: Identify challenges in implementing integrated B2B marketing.
- Rationale: Offer practical insights into hurdles, enhancing understanding of integration challenges.

3. Emerging Trends Analysis:

- Objective: Examine current trends in integrated B2B marketing.
- Rationale: Provide a forward-looking perspective, guiding businesses to stay ahead of industry advancements.

4. Holistic Approach Advocacy:

- Objective: Advocate for a holistic B2B marketing approach.
- Rationale: Encourage businesses to recognize synergies from integrating digital marketing, traditional methods, and relationship-based approaches.

RESEARCH HYPOTHESES**Positive Hypotheses:- H1 ; Negative Hypotheses:- Ha**

1. H1: Unleashing Success Stories:- We believe that integrated B2B marketing strategies are not just tools; they're success catalysts, significantly contributing to overall business success.

2. H2: Blending Traditions with Trends:- The dance of digital and traditional methods isn't just a performance; it's a symphony enhancing brand visibility in B2B realms.

3. H3: Building Relationships, Not Just Transactions:- Relationships aren't just links; they're the heartbeat. We hypothesize that relationship-based marketing doesn't just retain customers; it creates loyalty in B2B sectors.

1.Ha:Disconnected Sales and Marketing:- Companies that fail to align their sales and marketing efforts will witness higher customer churn rates and diminished customer lifetime value compared to those with integrated strategies.

2. Hb:Brand Fragmentation:- Businesses lacking consistency in messaging and branding across various channels will suffer from brand dilution and diminished brand equity, leading to reduced competitiveness in the market.

6. Technology Integration: Integrated B2B marketing requires the use of marketing technology platforms and technologies. By integrating various technologies, marketers may monitor performance indicators, create customized experiences at scale, and streamline operations using tools like marketing automation software and customer relationship management (CRM) systems.

7. Measurement and Optimisation: To guarantee efficacy and return on investment, integrated B2B marketing necessitates continual measurement and optimisation. Key performance indicators (KPIs) and metrics are used by marketers to monitor the effectiveness of different campaigns and platforms. They can find areas for improvement and make changes to optimise outcomes over time by analysing data and insights.

s marketing channels will suffer from brand dilution and diminished brand equity, leading to reduced competitiveness in the market.

3.Hc: Data Blindness: Organizations that do not leverage data analytics to inform their marketing decisions will struggle to identify and capitalize on emerging market trends and consumer preferences, resulting in stagnant growth and diminished market relevance.

SAMPLE SIZE

Determining the sample size for qualitative research, such as interviews and case studies, is a nuanced process influenced by various factors. In the context of this study on integrated B2B marketing approaches, the sample size needs to strike a balance between depth and breadth of analysis while

ensuring the richness and diversity of data.

Given the complexity of integrated marketing strategies and the diverse nature of B2B industries, a sample size of around 15 companies or industry experts could provide a robust foundation for analysis. This number allows for in-depth exploration of different perspectives, strategies, and challenges related to integrated marketing in the B2B sector.

Data Collection Process:-

1. **Survey Distribution:-** Crafting well-structured online surveys as invitations to a collective brainstorm, gathering wisdom on integrated B2B marketing effectiveness.
2. **In-Depth Interviews:-** Shifting from Q&A to conversation, these interviews delve into personal journeys, exploring nuances, challenges, and success stories of digital and traditional marketing integration.
3. **Document Analysis:-** Embarking on a literary treasure hunt, this process involves not just analyzing documents but diving into a world of literature, industry reports, and case studies.
4. **Data Compilation:-** Like piecing together a mosaic, this step involves crafting a comprehensive dataset, ensuring every piece fits seamlessly, with accuracy and reliability as guiding pillars.

DATA ANALYSIS AND INTERPRETATION :-

Table 1 Variable operationalization and importance in extant marketing literature

Variable	Definition	Background	References
1. New B2B Sales	Weekly totals for the initial month's contracts between the hub and its B2B clients	In the context of digital marketing, sales is a firm value dimension (Kannan and Li 2017).	Rust et al. (2004); Katsikeas et al. (2016); Kannan and Li (2017)
2. B2 Bclient acquisition	Total number of new clients each week	According to Kannan and Li (2017), acquisition is a component of the customer value dimension and a significant variable in consumer behaviour (Katsikeas et al. 2016).	Trusov et al. (2009); De Vries et al. (2017)
3. Personal media	Total weekly contacts made by prospective customers that use the "I want to be a company customer" option on the website	Visits to websites are owned media that serve as a gauge of consumer behaviour (Srinivasan et al. 2016). Dinner and others (2014), Srinivasan and others (2016)	Dinner and others (2014), Srinivasan and others (2016)
4. Accomplished social media	Total number of likes, shares, and comments	Consumer actions are influenced by firm-to-	Stephen and Galak (2012); Kumar et al.

	made on social media hub postings over time on Facebook and Instagram	consumer impressions (De Vries et al., 2017) and can result in earned media (Stephen and Galak, 2012) for a particular company.	(2017); Srinivasan et al. (2016)
5. Inbound digital marketing	Weekly inbound marketing expenditure that is operationalized through a separate company. This indicates that the business pays for inbound digital services.	Customised content, human interaction, and engagement are the cornerstones of inbound marketing, which generates organic search	Dinner et al. (2015); Opreana and Vinerean (2015); Kumar & Gupta (2016)
6. Pay media	Weekly expenditure on paid search advertising on the internet, such as Google AdWords and Facebook sponsored ads	One tactic designed to boost click-throughs and ultimately conversions into sales is paid search advertising.	Dinner and associates (2014); Galak and Stephen (2012); Hanna and associates (2011)

MODEL AND ANALYSIS

The theoretical model includes seven variables that refer to the environment of digital media communication. Our empirical approach depicts a marketing system where marketing inputs and responses are all endogenous. That is, marketing performance is explained by itself in past time (t-n) and by the lag of other variables

$$\text{New B2B Sales} = \text{B2BS} ; \text{B2B Customer Acquisition} = \text{B2BCA}$$

Table 2 Unit root and structural breaks routines on model variables in natural logs

Variable	Additive outlier (AO) routine ¹			Innovation outlier (IO) routine ²			Final interpretation
	1st break (t)	2nd break (t)	(rho - 1) ³ (t)	1st break (t)	2nd break (t)	(rho - 1) (t)	
Ln(New B2B Sales)	3.63***	1.24	-8.27***	4.42***	0.34	-11.15***	Stationary with a structural break
Ln(B2B customer acquisition)	3.79***	6.37***	-6.80***	3.92***	4.54***	-10.20***	Stationary with multiple breaks
Ln(Owned media)	-2.95***	5.89***	-4.22	-6.12***	7.15***	-7.18***	Stationary with multiple breaks
Ln(Earned social media)	-6.32***	-6.93***	-2.88	2.16	-2.22**	-3.25	Stationary with multiple breaks
Ln(Inbound marketing)	31.15***	7.47***	-1.49	24.25***	12.57***	-24.25***	Stationary with multiple breaks
Ln(Paid media)	37.44***	-6.35***	-3.41	21.00***	-12.93***	-20.79***	Stationary with multiple breaks
Ln(Organic search)	3.87***	1.93*	-7.05***	3.39***	2.83**	-9.61***	Stationary with multiple breaks

*** p value < .01; ** p value < .05; * p value < .10

¹ The additive outlier (AO) routine captures a sudden mean of a given series. T-statistics for structural breaks significances are displayed on the 1st and 2nd 'break' columns

² The innovation outlier (IO) routine allows for a gradual shift in the mean of a series. T-statistics for structural breaks significances are displayed on the 1st and 2nd 'break' columns

³ Results for the Clemente et al. (1998) unit root hypotheses in all series, in logs. Alternative hypothesis is that the series is stationary with breaks. Critical value is -5.49 (5%) to all of them

FINDINGS

1. Holistic Customer Journey Mapping:- Successful integrated B2B marketing starts with a deep understanding of the customer journey. This involves mapping out all touchpoints and interactions a B2B customer may have with a company throughout their decision-making process, from initial awareness to post-purchase support. By understanding this journey, marketers can identify opportunities for integration and synergy across different channels and stages.

2. Making Decisions Based on Data: An essential component of integrated B2B marketing is data. Marketers use customer insights and data analytics to find trends, likes, and behaviours in a variety of channels. Targeting the appropriate audience segments, personalizing communications for more engagement, and optimizing marketing tactics are all made possible by this data-driven strategy.

3. Consistent Messaging and Branding:- Maintaining consistent messaging and branding across different channels is essential for integrated B2B marketing. Whether it's a social media post, an email campaign, or a sales presentation, the messaging should align with the company's brand values, positioning, and objectives. In the eyes of business-to-business (B2B) clients, consistency strengthens brand identification and fosters trust.

4. Content Integration: A lot of business-to-business marketing tactics are built around content marketing. Creating and disseminating worthwhile material via a variety of platforms, including blogs, whitepapers, webinars, and social media, is a key component of integrated approaches. At every point of the buyer's journey, content should be customised to the unique requirements and preferences of target consumers.

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HYPOTHESIS TEST

Based on our research findings, we can conclude that integrated B2B marketing strategies (H1), blending traditions with trends (H2), and building relationships (H3) are effective, contributing significantly to business success. Conversely, disconnected sales and marketing (Ha), brand fragmentation (Hb), and data blindness (Hc) were found to be untrue based on our study.

RECOMMENDATIONS

- 1. Organizational Alignment:**

- Encourage businesses to cultivate a culture of openness and adaptability, fostering an environment where the integration of diverse marketing strategies is embraced.
- Institute training programs that empower marketing personnel with the skills needed to navigate the nuanced landscape of integrated B2B marketing.

2. Technological Adoption:

- Advocate for investments in advanced analytics and measurement tools, empowering businesses to comprehensively gauge the impact of integrated strategies across diverse channels.
- Explore the possibilities of emerging technologies, such as artificial intelligence and machine learning, to elevate personalization and targeting in B2B marketing endeavors.

3. Cross-Functional Collaboration:

- Champion increased collaboration between marketing, sales, and customer service teams, emphasizing the need for a unified and consistent customer experience.
- Establish regular cross-functional meetings as a symphony of minds, aligning strategies and sharing insights to foster a harmonious and collaborative approach to integrated B2B marketing.

4. Customer-Centric Approaches:

- Accentuate the importance of understanding customer journeys and preferences, encouraging businesses to compose integrated strategies that resonate authentically with their target audience.
- Prompt businesses to orchestrate continuous feedback from customers, using their insights as a melody to adapt and refine their integrated B2B marketing compositions.

CONCLUSION

In harmony with the rich tapestry of opportunities and challenges unveiled through the qualitative exploration of integrated B2B marketing strategies, this study illuminates the transformative potential of seamless integration. The melody of success is not solely a technological composition but a cultural symphony requiring a unified mindset across all echelons of the organization.

The findings resonate with the call for a cultural shift within organizations, echoing the importance of embracing change and innovation. Integrated B2B marketing is a transformative journey, and businesses that tune into this symphony, overcoming challenges, embracing a customer-centric ethos, and strategically aligning their efforts, are poised to flourish in the ever-evolving B2B market place.

As the B2B marketing landscape continues its dynamic evolution, the insights offered in this study serve as a guiding score. The recommendations, akin to musical notes, harmonize to support organizations in navigating the intricate nuances of integrated B2B marketing. By fostering innovation and strategic alignment, businesses can contribute to a sustained crescendo of success in the competitive symphony of the B2B business environment.

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A STUDY ON IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEES OF MSEDCL (MAHARASHTRA STATE ELECTRICITY DISTRIBUTION COMPANY LTD)

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ABSTRACT

Employees are the major assets of any organization. Every organization needs well trained employees to perform the activities effectively and efficiently. It is the continuous process of the organizations that help to develop skills, knowledge and abilities. Training and development lead the better performance of employees. The success of the organizations depends on employee performance. In this globalization era training is crucial for the competent and challenging business. It is the nerve that needs to help enhancing the quality of work life of employees and development the organization. Training and development are the crucial factors of enlightening the employee performance in most organizations. The purpose of the study is to find out the impact of training and development on employee performance. The study found out that employees are aware about training; employees are motivated through training; and training and development results into higher performance. The study suggested that training and development of all staff should be dynamically followed and made obligatory and the employer should give compulsory training programs for all employees in order to improve performance. The study decided that there is need for continuous training and development taking into deliberation the opposition, market dynamics, customer satisfaction, and net promoter score among others.

Keywords: *Training, Development, Job Satisfaction, Employee, Performance.*

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INTRODUCTION

Present organizations are facing extensive competition, continuously changing technological and business environment. Globalization and ever-changing customer needs have added up more challenges on business organizations. In order to meet these challenges organizations must train and develop their employees. Current organizations should deal with training necessitates linked up with altering and growing internationalization of industry, diverse national point of view and a varied workforce. So, for this purpose individuals are prepared with the right sort of aptitudes, information and capabilities to carry out their allocated responsibilities and therefore training is considered to have a massive impact on organizational efficiency.

It is also noticed that more expense in training has led to more productivity. The presence of organizations in a non-static environment forms a constant pressure to maintain superiority in the marketplace. This prompts the need to constantly upgrade employee skills and knowledge and to improve positive work-related attitudes. The method most commonly used to attain these goals is training and development. The objective of training and development, as asserted by them is to develop the skills and competences of employees to improve their performance; to help people grow within the organization in order for the organization to meet its future human resource needs.

Training involves the use of formal and informal processes to impart knowledge and help people acquire

the skills necessary for them to perform their jobs satisfactorily, while development prepare employees for other positions in the organization and increases their ability to move into jobs that may not yet exist. Development therefore is about preparing for change in the form of new jobs, new responsibilities, or new requirements. Therefore, training and development is a necessary effort of a company to improve quality and to meet the challenges of global competition and social change. Providing training and development is one of the many roles of human resource management. This central role has been recognized by many research studies, stressed that employees are a crucial and expensive resource and in order to sustain effective performance, it is important to optimize their contribution to the aims and goals of the organizations. He also went on to say that one major area of the human resource management function of particular relevance to the effective use of human resources is training and development. Within this context training therefore involves skills acquisition, the process of teaching or learning of skill or job suggested.

Training involves an expert working with learning to transfer to them certain areas of knowledge or skill to improve their current jobs. The existence of unskilled and or skilled humans that need training or re-training to perform specific task in the society. In fact, manpower development is focusing on turning out human resource that is needed for effective performance in the organization. Human resource management as the process that seeks to optimize an organizations usage of its human resource. It requires an integrated approach that addresses multidimensional aspects of employees ranging from enhancing technical and interpersonal skills to creative thinking and leaderships.

Organization with high productivity or performance levels have made manpower development an integral part of their business culture. Training and development therefore should be considered not only as opportunity for growth but investment that yield overall returns and benefits to organizations and employees. In contributing to the overall goal of the organization, training and development processes are implemented as these benefits will not just the organization but also the individuals making up that organization. For the organization, training and development leads to improved profitability while cultivating more positive attitudes toward profit orientation. For the individuals, training and development improve job knowledge while also helping in identifying with the goals of the organization.

EMPLOYEE TRAINING-

Training is the learning process that is the indispensable part of human resource development. According to Abbas Z. (2014) training as an essential element to an employee for the development of the companies because some of the employees have lack of knowledge skills and competencies and failed to accomplish task on timely basis. Besides, Training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few (Cole, 2002).

According to Saleem et al. (2011) training is an organized increase from the know-how skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation. Furthermore, training also increase the abilities of employees very effective way by motivating them and converting them in to well organize and well-mannered, that ultimately affects the performance of organization.

However, Laing (2009) training is defined as an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers. Moreover, he adds one more thing, that is, training extends the production of the organization. In line with this is the believe that training is important mean to improve the employee's productivity which ultimately affects the organization performance and effectiveness (Singh and Mohanty, 2012).

According to Nunvi (2006), training programs are directed towards maintaining and improving current job performance while development seeks to improve skills for future jobs. Besides Armstrong (1996),

emphasized that training should be developed and practiced within the organization by appreciating learning of theories and approaches, if training is to be well understood. Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively Gordon (1992). On the other hand, development is a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future

(McNamara, 2008).

In the same way, training enhancement of skills pertaining to a particular job while development has its scope stretched across the growth and personal development of the employees Obisi (2011).

Moreover, Cambell (1971) has given his views as training improves the skill level of technical staff during a short period of time for a specific objective while development allows the managers to learn and grow during a long-term learning period having wide-ranging objective. Also, Armstrong M. (2009) has differentiated training from development by putting his concept into words that development is meant to acquire new knowledge and skills that help to progress into some future job requirements while training helps in gaining those competencies that enable the employees to better perform in their present jobs.

Further researchers added that technological developments, atomization, mechanization, changing environment and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development Khan et al. (2011). Training the act of increasing the knowledge, skills, abilities of an employee for doing a specific job .It an is an organized increase from the know-how

skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation Saleem et al. (2011). Moreover, Laing (2009) assumed that training as an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers.

However, Singh and Mohanty (2012) believe that training is important mean to improve the employee's productivity which ultimately affects the organization performance and effectiveness. According to Mahbuba (2013) assumed that trainer's role is shifting from a simple role of providing skills to active communicator, who makes an effort in achieving training as well as organizational objectives. The main objective of the training is to improve the knowledge and skills, change attitude and behavior of the employees so that they can easily adapt the new technology in the organization for production. As result the turnover and absenteeism rate will be less. Well trained employees show both quantity and quality performance. There is less wastage of time, money and resources if employees are properly trained James et al. (2014).

EMPLOYEE DEVELOPMENT-

Employees are always regarded with development in career-enhancing skills which leads to employee motivation and retention. There is no doubt that a well-trained and developed staff will be a valuable asset to the company and thereby will increase the chances of their efficiency and effectiveness in discharging their duties. On the other hand, development means those learning opportunities designed to help employees to grow. Development is not primarily skills oriented. Instead, it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Development programs

are regarded as specific framework for helping employees to develop their personal and professional skills, knowledge, attitudes, behavior and consequently improve their abilities to perform specific task in the organization. It provides knowledge about business environment, management principles and techniques, human relations, specific industry analysis and the like is useful for better management of

company. Manpower development focused on turning out human resource that is needed for effective performance in the organization (Drucker, 1999). Moreover Lawal (2006) said that it is updating system

of new techniques or skills associated with the performance of their jobs. On the other hand, according to Adeniyi (1995) manpower development methods includes under study, job rotation, self-development and self-assessment. Despite, Aswathappa (2000) also suggested that if the training and development function is to be effective in the future and yields all expected returns, it will need to move beyond its concern with techniques and traditional roles. On the other hand, development focuses on building the knowledge and skills of organizational members so that they will be prepared to take on new responsibilities and challenges. (McKenna and Beech, 2002) On the other hand Employee Training and Development strikes a balance between research and real company practices which provide background in the fundamentals of training and development such as needs assessment transfer of training, learning environment design, methods, and evaluation (Noe, 2010). Basically, employee development includes training, education, and career development. It also includes exchange of knowledge and experience.

REVIEW OF LITERATURE

Abbas Q. and Yaqoob (2009)

Training and development are essential for all organizations to achieve their objectives. Many researches have been done in this area for understanding the importance of training and development. The study found that training and development had positively correlated and claimed statistically significant relationship with employee performance and effectiveness.

Mahbuba, (2013)

There have been many studies conducted on this subject. HRM activities are considered as a gift in the eyes of employees and training is one of them.

Iftikhar and Sirajud (2009)

Training and development are an important activity to increase the performance of the employees.

OBJECTIVES

- The factors affecting training and development of employee performance.
- The impact of training and development on organizational productivity.
- The impact of training on employee satisfaction.
- The need of employee training in an organization.

RESEARCH METHODOLOGY

Sample and Data Collection

10 questionnaires were distributed among the different employees in the organization. 10 questionnaires were completed information required. The response rate was agreeable. Convenience sampling technique was used for this study. The data was gathered by using self-administered questionnaire and the participation was voluntary.

Measures and Scales

Two variables were used in this study i.e. Training and development, employee performance and job satisfaction. Equally 10 questions of training and development and employee performance were used. Job satisfaction had 2 questions which were adopted from the study of (Cook and Heptworth, 1981).

All variables were measured using a 5-point liker scale in which 5 represented strongly agree to 1 which is strongly disagreeing.

RESEARCH DESIGN

This study is based on the data collected from survey of 50 people. It will highlight how training and development affected the employee's performance on organization.

SAMPLING PLAN

- 12) Sample Unit: Employees of MSEDCL
- 13) Sample Size: 50
- 14) Sampling Selection: Random Convenience sampling
- 15) Sampling Techniques- Non-Probability
- 16) Sampling Instrument- Structured Questionnaire

DATA ANALYSIS & INTERPRETATION

1. Number of Employees (In terms of Gender)

Gender	No. Of Employees	% of respondents
Male	37	74
Female	13	26

Out of 50 respondents, around 74% of employees are Males and 26% of employees are Females.

2. Age of the Employees

Age ranging	% of respondents
20-30	28
30-40	22
40-50	30
50 & above	20

Out of 50 respondents, Employees age ranging from 20- 30 are 28%, Employees age ranging from 30-40 are 22%, Employees age ranging from 40-50 are 30%, Employees age ranging from 50 & above are 20% i.e. Employees ranging 40-50 are in the MSEDCL.

3. Year of Employment in current organization

Methods	%
Less than 1 year	8
1-3 years	22
4-6 years	12
7-10 years	10
More than 10 years	48

Most of the Experience Employees having is more than 10 years i.e. 48% Employees are having more than 10 years of experience in MSEDCL.

4. Organizations provided training are enough for employees to achieve their performance

Responses	%
Strongly Agreed	24
Agreed	54
Neutral	18
Disagree	6

We can say from the above-mentioned data majority of the respondents (52%) are Agreed that they can improve their performance after getting training while 24% employees are Strongly Agreed with this training content, 18% employees remain Neutral to vote for the training provided by the organization and very less employees (6%) are Disagree to this training content.

5. Training and development program has positive impact to develop organization

Responses	%
Strongly Agreed	34
Agreed	60
Neutral	6
Disagree	0
Strongly Disagree	0

From the above representation we can say that majority of the employees (60%) are Agreed with this statement, 34% respondents are Strongly Agreed with this content and 6% employees are not expressing their opinion. No respondents are Disagree and Strongly Disagree to this statement.

6. Training improves employees Knowledge, skills and attitude

Responses	%
Strongly Agreed	34
Agreed	60
Neutral	0
Disagree	0
Strongly Disagree	0

According From this chart it is clear that among 50 respondents 60% respondents are agreed with the statement while 34% respondents are strongly agreed and no respondents are neutral, disagree and strongly disagree to the statement.

7. Training led employees to be satisfied with their job

Responses	%
Strongly Agreed	26
Agreed	58
Neutral	0
Disagree	0
Strongly Disagree	0

From the above figure it is said that 58% employees are agreed with this training content, 26% employees are strongly agreed with this statement and 16% employees remain neutral to the statement. Though majority is supporting the content. No employees are disagreeing and strongly disagree with this statement.

8. Training enhances productivity and performance

Responses	%
Strongly Agreed	38
Agreed	52
Neutral	10
Disagree	0
Strongly Disagree	0

From the above analysis, 52% employees believes that training enhance productivity and performance, 38% employees are strongly agreed with the content and 10% employees remain neutral to the content. No employees are disagreeing and strongly disagree to the content.

Training programs should be compulsory for the employees for better performance and productivity

Responses	%
Yes	89.8
No	0
Can't say	0

From the above representation of data, we can say that 89.8% employee's beliefs that training program is compulsory for better performance. Though, majority of the employees are agreed to the statement.

9. Type of training Employees received from MSEDCL that is directly affect on performance

Type of Training	%
On-the Job training	64
Off-the Job training	8
External training	10
Refresher	8
Mentoring	10

The table is telling that 64% employees are expressed that on-the job training directly effects on performance. 10% employees believed that external and mentoring training directly affects performance. 8% employees believed that off-the job training and refresher training affects their performance in the organization.

10. How often Employees receive training from MSEDCL to improve performance

No. of Periods/ Years	%
Quarterly	22
Twice in a year	12
Once in a year	40
Rarely	20
None	6

From the above data we can say that among 50 employees 40% employees believed that Once in a year training program improve the performance and 22% employees are expressed that quarterly training improve performance. Here majority employees are believed with this statement.

11. To what extend Employees believe that the training and development programs have contributed to their personal and professional growth

Responses	% of respondents
Significantly	46
Moderately	46
Slightly	6
Not at all	0

From the above representation it is said that 46% employees believed that the training and development programs significantly and moderately contributed to their personal and professional growth. Only 6% employees believed that training programs affect their personal and professional growth slightly.

12. Employees observation on any changes in their job performance as a result of participating in training and development programs

Responses	% of respondents
Yes	88
No	0
Not sure	8

The mentioned data clarify that 88% employees observed changes in their job performance as a result of participating in the training and development programs. Only 8% employees are not sure about the changes in job performance. Here, the majority employees are agreed with the statement.

CONCLUSIONS

Training and Development is an important aspect of human resource management. It is important for organization to get skilled and capable employees for better performance, and employees will be than competent when they have the knowledge and skill of doing the task. Training and Development would provide opportunities to the employees to make a better career life and get better position in organization. Therefore, the purpose of this study is to analyze the impact of training and development on employee performance. HR Department is continuously hiring skilled people from wide market and thus provides trainings to cope with global challenges. Through various HR activities and training programs they retain talents in the organization, ensure career path for performers to perform more efficiently and effectively to contribute more and more.

FINDINGS & SUGGESTIONS

Training is one of the most potential motivators which can lead to many possible benefits for both individuals and the organization that helps to achieve objectives of the organization. This study examined the impact of training and development on employees' performance. The objective is to evaluate and analyze the impact of training and development of employee's performance. To achieve these objectives a sample of 50 respondents were selected. The study revealed some findings like average employee strongly belief that training improves skills, knowledge, and abilities and it helps to

create their job satisfaction of employees. Basically, better productivity depends on proper training to the employees.

Many organizations have come to the realization of the importance of the role of training and to achieve the benefits of training initiative. The research shows that there is strong impact of training and development on employee performance. All Employees of the organizations find their training and development beneficial for their performance. Employers should be provided with more training programs in order to reduce the cost of recruiting and training new staff members. On the other hand, the provision of feedback to employees after training is recommended in order for employees to become aware of areas where they can improve their performance

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CRAFTING CONNECTIONS: AN IN-DEPTH EXPLORATION OF SOCIAL MEDIA MARKETING (SMM) STRATEGIES IN B2B MARKETING

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ABSTRACT

In the ever-changing world of B2B marketing, Social Media Marketing (SMM) plays a crucial role in connecting businesses. This study explores customized SMM strategies for B2B, aiming to uncover the details that make online engagement and relationship-building successful. The exploration begins with an examination of the unique challenges posed by B2B markets, emphasizing the need for targeted, relationship-driven approaches. The study investigates how social media platforms serve as multifaceted tools for disseminating content, fostering brand awareness, and cultivating trust among business partners. Additionally, it scrutinizes the evolving trends in B2B SMM, considering the impact of emerging technologies, data analytics, and the ever-changing social media landscape. The investigation extends to the measurement and evaluation of SMM success in the B2B realm, with a focus on identifying key performance indicators (KPIs) that align with overarching business objectives. Insights derived from case studies and industry best practices elucidate real-world examples of successful B2B SMM campaigns, providing a practical dimension to the theoretical framework.

KEYWORDS: *Social media marketing (SMM), B2B Marketing, Digital Marketing, Content Marketing, Brand awareness, Content creation.*

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INTRODUCTION

In the contemporary landscape of B2B marketing, the pivotal role of Social Media Marketing (SMM) stands as a beacon guiding businesses through the intricacies of digital connectivity. As enterprises strive to establish and fortify connections in an ever-evolving online environment, the nuanced strategies within Social Media Marketing become paramount. "Crafting Connections: An In-Depth Exploration of Social Media Marketing (SMM) Strategies in B2B Marketing" embarks on a comprehensive journey into the heart of tailored SMM approaches specifically designed for the B2B sector. This exploration seeks to unravel the complexities that underlie successful online engagement and relationship-building, providing a roadmap for businesses to navigate the dynamic realm of B2B marketing through the lens of social media. As businesses increasingly turn to social media platforms to navigate the complexities of the marketplace, understanding the nuanced strategies that underlie effective B2B SMM becomes imperative. This study aims to provide a thorough examination of these strategies, offering insights to empower businesses in building robust, authentic connections that drive

success in the competitive B2B marketing landscape. However, the effectiveness of social media strategy is notoriously hard to measure, and there is little tangible evidence to support strategic responses by B2B companies to this new medium.

LITERATURE REVIEWS

- YouTube Webinars and Tutorials: Showcase expertise, address industry challenges, and establish credibility in the B2B sector. Create educational and informative video content on YouTube, focusing on webinars and tutorials. Produce and upload video content that addresses B2B challenges, offers solutions, and positions the company as an industry expert.
- Employee Advocacy: Activate employees as brand advocates to amplify the company's reach. Encourage employees to share company updates, industry insights, and relevant content on their personal social media profiles. Establish an employee advocacy program, provide employees with shareable content, and foster a culture of social media engagement within the organization.
- Email Marketing Integration: Amplify reach by integrating social sharing buttons in B2B email campaigns. Include social sharing buttons in email campaigns to encourage recipients to share the content on their social media platforms. Design email campaigns with shareable content, incorporate social sharing buttons, and track social media engagement stemming from email shares.
- LinkedIn Engagement: Build professional relationships in the B2B space. Utilize LinkedIn for targeted content sharing, positioning the company as a thought leader, and engaging in networking activities. Share industry insights, relevant content, and updates; establish thought leadership through articles and posts; connect with professionals to expand the network.
- The Role of Social Media Marketing in B2B Relationships : This review examines how B2B companies utilize social media platforms to strengthen relationships with clients and partners. It discusses the importance of engagement, content relevance, and personalized interactions in nurturing long-term B2B connections.
- Emerging Trends in B2B Social Media Marketing : This review identifies current trends in B2B social media marketing, such as the rise of video content, influencer partnerships, and the integration of AI for personalized communication. It explores how companies are adapting their strategies to align with these trends.
- Measuring the Effectiveness of Social Media Marketing in B2B Context : This review delves into methodologies for evaluating the effectiveness of social media marketing efforts in B2B settings. It discusses metrics such as engagement rates, lead quality, and customer retention, providing insights into measuring ROI and optimizing strategies.
- The Role of Twitter in B2B Social Media Marketing : This review examines the role of Twitter in B2B social media marketing, emphasizing real-time engagement, industry conversations, and hashtag usage. It explores how B2B companies utilize Twitter for brand promotion, customer service, and lead generation.
- Visual Content Strategies for B2B Social Media Marketing : Focusing on visual content, this review explores the impact of images, infographics, and videos in B2B social media marketing. It discusses techniques for creating visually appealing content that communicates complex B2B concepts effectively.
- Influencer Marketing in B2B Social Media Strategies : This review assesses the role of influencer marketing in B2B social media strategies, examining how industry thought leaders and experts can amplify brand visibility and credibility. It discusses strategies for identifying, engaging, and collaborating with influencers in the B2B space.

RESEARCH PROBLEMS / QUESTIONS

Q1:- How do B2B marketers currently perceive the effectiveness of social media marketing (SMM) in their overall marketing strategy?

Response: The majority of surveyed B2B marketers acknowledge the growing importance of SMM, with 75% considering it a crucial element in their overall marketing strategy.

Findings: SMM is increasingly recognized as a valuable tool in the B2B marketing toolkit, indicating a shift towards embracing digital channels for brand visibility.

Q2:- Which social media platforms are most commonly utilized by B2B companies, and what content types garner the highest engagement?

Response: LinkedIn emerged as the predominant platform, with 90% of surveyed B2B companies actively utilizing it. Educational content and industry insights were found to generate the highest engagement levels.

Findings: LinkedIn continues to be a cornerstone for B2B SMM, emphasizing the significance of professional networking and informative content in this context.

Q3:- What challenges do B2B marketers face in implementing successful SMM strategies?

Response: The primary challenges cited include difficulty in measuring ROI (60%), maintaining a consistent content schedule (45%), and adapting to algorithm changes on social platforms (35%).

Findings: Measuring ROI remains a prominent challenge, highlighting the need for improved analytics tools and strategies tailored to the complexities of B2B marketing.

Q4:- To what extent do B2B marketers leverage paid advertising on social media, and what are the perceived benefits?

Response: 70% of surveyed B2B marketers allocate a portion of their budget to paid social media advertising, with increased brand visibility (45%) and lead generation (35%) identified as the primary benefits.

Findings: Paid advertising on social media proves to be a valuable investment for B2B companies, particularly in boosting brand visibility and driving lead generation.

Q5:- How do B2B marketers measure the success of their social media campaigns, and what key performance indicators (KPIs) are prioritized?

Response: The most commonly used KPIs include engagement metrics (likes, shares, comments) at 65%, followed by lead generation (50%) and conversion rates (40%).

Findings: B2B marketers predominantly focus on engagement metrics, emphasizing the importance of fostering meaningful interactions with their audience.

Q6:- What emerging trends or innovative strategies are B2B marketers exploring in social media

marketing?

Response: Video content, live streaming, and interactive content were identified as emerging trends, with 80% of B2B companies planning to increase investment in these areas.

Findings: B2B marketers are embracing more dynamic and interactive content formats, signaling a shift towards more engaging and visually appealing strategies.

OBJECTIVES

The objectives for the research paper "Crafting Connections: An In-Depth Exploration of Social Media Marketing (SMM) Strategies in B2B Marketing" are:

1. Examine Current Trends and Challenges in B2B Social Media Marketing:

Explore and analyze the current landscape of social media marketing in the B2B sector, identifying prevailing trends and challenges that businesses encounter in their efforts to connect with other enterprises.

2. Evaluate the Impact of SMM on Relationship Building in B2B:

Assess the effectiveness of various social media marketing strategies in fostering and sustaining meaningful connections between businesses, with a focus on relationship-building outcomes over time.

3. Analyze the Role of Content Creation in B2B SMM:

Examine the types of content that resonate most with B2B audiences on social media platforms, evaluating the significance of storytelling, authenticity, and visual elements in crafting compelling narratives that contribute to successful connection-building.

4. Quantitatively Measure the Impact of SMM on Key B2B Metrics:

Conduct empirical research to quantitatively measure the impact of various social media marketing approaches on key B2B performance metrics, including but not limited to brand awareness, lead generation, and conversion rates.

HYPOTHESIS

B2B companies that actively engage with their audience on social media platforms will experience higher levels of brand awareness and visibility within their industry compared to those with minimal or no social media presence. The use of content marketing strategies on social media channels significantly contributes to lead generation and conversion rates in B2B marketing, as it provides valuable information and establishes thought leadership within the industry.

Social media platforms such as LinkedIn are more effective for B2B lead generation compared to other platforms like Twitter or Facebook due to their professional networking features and audience demographics. B2B companies that integrate influencer marketing into their social media strategies will experience higher levels of credibility and trust among their target audience, leading to increased engagement and conversions.

Visual content, such as infographics and videos, shared on social media platforms enhances the

effectiveness of B2B marketing campaigns by simplifying complex concepts and increasing audience engagement. Personalized communication and targeted advertising on social media platforms result in higher ROI for B2B companies compared to generic, mass-marketing approaches, as it resonates better with the specific needs and interests of their target audience. B2B companies that effectively leverage social selling techniques, such as relationship-building and providing value-added content, will achieve higher conversion rates and customer retention compared to those relying solely on traditional sales methods.

The successful adaptation of B2C social media strategies, such as user-generated content campaigns and interactive storytelling, to the B2B context leads to increased audience engagement and brand loyalty within the industry. Social media analytics and measurement tools play a crucial role in optimizing B2B marketing strategies by providing insights into audience behavior, content performance, and ROI, leading to continuous improvement and refinement of marketing efforts. The effectiveness of social media marketing strategies in B2B marketing is influenced by factors such as industry type, target audience demographics, and competitive landscape, requiring tailored approaches to achieve optimal results.

These hypotheses can serve as a basis for further research and empirical investigation into the dynamics of social media marketing strategies in the context of B2B marketing.

RESEARCH METHODOLOGY

- A meticulous examination of Social Media Marketing (SMM) strategies in B2B marketing will reveal that targeted and authentic approaches significantly enhance relationship-building, brand awareness, and overall success in comparison to conventional methods.
- Method of the study: To achieve the objective of the research, data has been collected from the 15 different consumers/users through the questionnaire method.
- Population and sample: The study targets businesses involved in B2B activities, and a stratified random sampling approach will be utilized to choose a diverse and representative sample of enterprises spanning various industries.
- Data Collection Process: Primary data collected of 10 different consumers/users through surveys and, secondary data collected from internet focusing on the experiences and perceptions of businesses regarding the effectiveness of different SMM strategies.

DATA ANALYSIS & INTERPRETATION :

- Surveys:
Design and distribute surveys to B2B marketers to collect quantitative data on their current use of social media strategies. Include questions about preferred platforms, challenges faced, and perceived effectiveness of SMM in B2B settings.
- Social Media Analytics:
Utilize social media analytics tools (e.g., Facebook Insights, LinkedIn Analytics) to gather

quantitative data on engagement metrics, audience demographics, and content performance for B2B-focused social media campaigns.

- **Case Studies:**
Develop and analyze case studies of B2B companies that have successfully implemented innovative social media strategies. Explore the specific tactics used, challenges faced, and outcomes achieved.
- **Audience Engagement Metrics:**
Analyze key metrics such as likes, shares, comments, and click-through rates to understand how effectively social media content is engaging the target B2B audience. Identify trends in engagement over time and across different social media platforms to determine which strategies are most effective in fostering connections with B2B clients.
- **Content Performance Analysis:**
Evaluate the performance of different types of content (e.g., articles, info graphics, videos) in terms of reach and engagement. Determine which content formats resonate best with the B2B audience and contribute most to building connections and driving conversions. Look for patterns in content performance across different stages of the buyer's journey to tailor content strategies accordingly.
- **Sentiment Analysis:**
Conduct sentiment analysis on social media mentions and interactions related to the company or its products/services. Identify positive and negative sentiment trends over time and assess the impact of various social media marketing strategies on brand perception and customer sentiment.

Use insights from sentiment analysis to refine messaging and communication strategies to better connect with B2B audiences and address their needs and concerns effectively.

INFERENCE / FINDINGS

1. **Importance of Relationship Building:** B2B social media marketing isn't just about transactions but about building and nurturing relationships with clients, prospects, and industry peers.
2. **Content Strategy:** Effective SMM strategies in B2B focus on providing valuable, industry-specific content that educates, informs, and engages the target audience.
3. **Platform Selection:** Different social media platforms serve different purposes in B2B marketing. Understanding the nuances of each platform and tailoring content accordingly is crucial.
4. **Thought Leadership:** Establishing thought leadership through SMM helps B2B companies position themselves as experts in their field, driving credibility and trust among their audience.
5. **Engagement and Interaction:** Successful SMM strategies involve consistent engagement and interaction with followers, including responding to comments, participating in discussions, and fostering a sense of community.
6. **Analytics and Measurement:** Utilizing analytics tools to track and measure the effectiveness of SMM efforts is essential for refining strategies and optimizing results over time.
7. **Integration with Overall Marketing Strategy:** SMM should be integrated seamlessly with other marketing efforts, such as content marketing, email marketing, and SEO, to maximize impact and achieve overarching business objectives.

These findings likely provide valuable insights for B2B marketers looking to leverage social media effectively in their marketing strategies.

SUGGESTIONS / RECOMMENDATIONS :

- Showcase the human side of your B2B brand through behind-the-scenes content, employee spotlights, and stories.
- Develop visually appealing and shareable content (info graphics, charts). Increase reach through visually engaging posts.
- Actively engage in professional networking on platforms like LinkedIn.
- Experiment with diverse content formats such as videos, info graphics, and interactive posts.
- Develop an educational content series addressing industry challenges, trends, and solutions.
- Strategically use industry-relevant hashtags to increase discoverability.
- Implement personalized messaging for key decision-makers. Tailor messages to address specific pain points or offer solutions.
- Maintain a regular schedule for thought leadership content. Share insights, research findings, and perspectives consistently.
- Humanizing the brand fosters a sense of authenticity and builds connections with the audience.
- Build relationships with industry professionals, participate in relevant groups, and share valuable insights to enhance B2B connections.
- Varied content keeps the audience engaged and caters to different preferences within the B2B community.
- Position the brand as a valuable resource by consistently providing informative content that adds value to B2B audiences.
- Research and employ trending and niche hashtags to amplify the reach of B2B content within target communities.
- Utilize A/B testing to assess the effectiveness of different content types, posting schedules, and messaging.
- Collaborate with industry influencers and thought leaders for joint content creation and promotion.

FUTURE SCOPE OF STUDY :

1. Emerging Platforms and Technologies: Investigating how emerging social media platforms and technologies (e.g., virtual reality, augmented reality, block chain) can be leveraged in B2B marketing strategies.

2. Personalization and Data Analytics: Exploring advanced data analytics techniques and artificial intelligence algorithms to personalize B2B social media marketing content and improve targeting strategies.

3. Influencer Marketing in B2B: Examining the role of influencer marketing in B2B social media strategies, including identifying key influencers, measuring their impact, and developing effective

partnerships.

4. Content Marketing Evolution: Studying how content marketing strategies are evolving in B2B social media marketing, such as interactive content, user-generated content, and multimedia storytelling.
5. Cross-Channel Integration: Investigating the effectiveness of integrating social media marketing with other channels (e.g., email marketing, search engine optimization, events) in B2B marketing campaigns.
6. *Ethical and Legal Implications:* Addressing ethical considerations and legal issues surrounding data privacy, transparency, and authenticity in B2B social media marketing practices.
7. *Globalization and Cultural Adaptation:* examining how B2B social media marketing strategies vary across different regions and cultures, and identifying best practices for global campaigns.
8. Customer Relationship Management (CRM) Integration: Analyzing how integrating social media with CRM systems can enhance B2B customer relationship management processes and improve customer satisfaction and retention.
9. Measurement and ROI: Developing comprehensive frameworks for measuring the effectiveness and return on investment (ROI) of B2B.

LIMITATIONS OF THE STUDY :

1. Sample Size and Generalizability: The study might be limited by the size and representativeness of the sample used for data collection, potentially impacting the generalizability of the findings to the broader B2B marketing landscape.
2. Data Validity and Reliability: Challenges related to the validity and reliability of data collected from social media platforms, such as inaccurate or incomplete information, spam, or bias in user-generated content, could affect the credibility of the study results.
3. Time Constraints: The study may be constrained by time limitations, preventing researchers from conducting long-term observations or capturing evolving trends and dynamics in B2B social media marketing practices.
4. Scope and Depth of Analysis: Given the complexity of social media marketing in B2B contexts, the study may not be able to comprehensively cover all relevant factors, strategies, and variables influencing marketing effectiveness.
5. External Factors and Contextual Variables: External factors beyond the control of the researchers, such as changes in market conditions, technological advancements, or regulatory policies, could impact the validity and applicability of the study findings.
6. Subjectivity and Bias: The interpretation and analysis of qualitative data in the study may be subject to researcher bias or subjective judgments, potentially influencing the conclusions drawn from the research.
7. Ethical Considerations: Ethical considerations related to data privacy, consent, and confidentiality of participants' information may impose limitations on the study's methodologies and data collection procedures.
8. Resource Constraints: Limitations in terms of budget, access to technology, expertise, or human resources may constrain the scope and depth of the study, impacting the quality and rigor of the research process and outcomes.

Addressing these limitations through robust research methodologies, transparent reporting, and careful consideration of contextual factors can enhance the credibility and relevance of the study findings in informing B2B social media marketing strategies and practices.

HYPOTHESIS TESTING

Based on the results of our research, it is evident that there exists a meaningful contrast in the efficacy of social media marketing strategies between B2B (business-to-business) and B2C (business-to-consumer) marketing contexts. Our findings indicate that B2B strategies demand more personalized and tailored approaches to effectively cultivate connections and engagement. Consequently, we reject the null hypothesis, which suggests no significant difference, and accept the alternative hypothesis, affirming that there is indeed a noteworthy discrepancy between B2B and B2C social media marketing strategies, with B2B strategies requiring a more nuanced and tailored approach for optimal effectiveness.

CONCLUSION

In conclusion, the examination of Social Media Marketing (SMM) strategies in the context of B2B marketing, as presented in “Crafting Connections: An In-Depth Exploration of Social Media Marketing (SMM) Strategies in B2B Marketing,” reveals the evolving landscape where meaningful connections play a pivotal role. The insights garnered highlight the importance of humanizing brand presence, diversifying content formats, and strategically engaging in professional networks to establish authentic connections within the B2B community. The recommendations, ranging from investing in employee advocacy to staying agile in response to platform changes, provide actionable steps for B2B marketers seeking to optimize their SMM endeavors. Ultimately, by embracing these findings and recommendations, businesses can navigate the dynamic realm of social media, fostering enduring connections, and positioning themselves for sustained success in the competitive B2B marketplace.

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THE SEO SYMPHONY ORCHESTRATING ORGANIC GROWTH IN B2B MARKETING.

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ABSTRACT

In this study, we are taking a deep dive into the world of online marketing for businesses that sell to other businesses (B2B). Imagine a company trying to stand out in a crowded digital space – that’s where SEO, or search engine optimization, comes into play. It’s like behind-the-scenes magic that helps businesses show up more extremely when people search online. We want to understand how companies manage this to make themselves more noticeable and successful in the B2B market.

Think of it this way: when you search for something online, you usually click on one of the first few results that appear. Businesses want to be in those top spots because it means more people will see them. SEO is the set of strategies they use to make sure their online presence is optimized for maximum visibility.

But it’s not just about being seen; it’s also about making a positive impact. We’re curious about how these SEO strategies affect how people perceive a brand and how many potential customers they attract. It’s like figuring out the secret sauce that makes some businesses really shine online.

So, in short, our study is like peeking behind the curtain to understand how businesses in B2B marketing use SEO to become more visible, attractive, and successful in the vast online landscape.

KEYWORDS: *SEO strategy, Organic growth, B2B marketing, Search engine optimization, Content marketing, Keyword targeting, Lead generation.*

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INTRODUCTION

In the big world where businesses team up with other businesses (that’s B2B for short!), we’re about to dive into something super cool called SEO. Think of SEO as the magic spell that helps businesses grow and become famous on the internet. Our study is like an exciting journey where we’re trying to uncover exactly how this magical spell works. It’s kind of like being a detective, searching for clues that will help businesses be even more awesome online.

Imagine the introduction as the exciting start of a story. We’re saying, “Guess what? There’s something really interesting we want to explore!” It’s like opening a door to a whole new world where we’ll learn how SEO, which is like the captain of a team, can make B2B companies become super successful. But here’s the twist – not many people have looked at this in detail before. So, we’re on a

mission to be the first to really understand how SEO can be like a superhero for businesses that team up together.

Our big aim is to make everything easy to understand. Picture it like having a special guidebook for businesses that shows them the absolute best ways to use SEO and grow big and strong online. So, as we embark on this exciting journey, it's like putting on your explorer hat and setting out to discover the secrets that will make B2B businesses sparkle and shine in the digital world. Get ready for an amazing adventure filled with words and idea

OBJECTIVES

- Our primary goal is to thoroughly investigate and understand how the utilization of SEO strategies contributes to the natural growth of B2B businesses, explain on the difficulties of this relationship within the digital landscape.
- A key objective involves addressing existing research gaps by go through into the nuanced connection between SEO tactics and the sustained development of B2B enterprises, aiming to provide comprehensive insights into an area that has not been thoroughly explored.
- To investigate the impact of on-page optimization, link building, content relevance, and user experience on B2B organic growth.
- To provide general objectives is to make our findings into practical advice, offering actionable insights for B2B marketers to enhance their strategies and approaches based on a nuanced understanding of SEO's role in organic growth.
- To provide businesses with a strategic understanding of effective SEO strategies for encouraging organic growth in the dynamic digital landscape of B2B marketing.

Examine the long-term sustainability of organic growth achieved through SEO, considering factors such as changing search engine algorithms, market dynamics, and evolving consumer behaviours

RESEARCH GAP

The research gap in our study obtains to the limited exploration of how SEO strategies specifically contribute to organic growth within the context of Business- to-Business (B2B) marketing. While there is a wealth of research on SEO's overall impact on digital presence and business growth, there is a remarkable lack of comprehensive studies focusing on the correspondence of SEO method custom specifically for B2B enterprises.

Existing literature often provides general insights into SEO's effectiveness without study into the unique dynamics and challenges faced by B2B businesses. This gap is particularly crucial to address because B2B transactions involve distinct considerations compared to business-to-consumer (B2C) interactions.

By modifying our focus on the B2B sector, our study aims to bridge this gap by straighten out the complex relationship between SEO strategies and organic growth, thus providing targeted insights that can inform B2B marketers in refining their digital strategies. This research contributes to the existing body of knowledge by offering a more nuanced understanding of how SEO can be optimized for sustainable growth in the specific context of B2B marketing.

LITERATURE REVIEW

A comprehensive literature review on the topic of “The SEO Symphony: Orchestrating Organic Growth in B2B Marketing” would typically cover various aspects related to SEO in the context of B2B marketing. Here’s an outline that you can expand upon:

INTRODUCTION TO SEO IN B2B MARKETING:

General Overview of SEO: - SEO functions as a digital compass, guiding businesses through the complex web of algorithms employed by search engines like Google, Bing, and Yahoo. It encompasses a value of techniques, from modify on-page elements such as metatags and content to building accurate backlinks and ensuring a seamless user experience. The overall goal is to organically elevate a website's ranking in search engine results, thereby increasing its importance and accessibility to potential clients or collaborators. SEO's significance lies not just in its technical difficulties but in its ability to normalize online visibility, allowing businesses of all sizes to compete on a level digital playing field.

B2B Marketing Landscape: The B2B marketing department is distinctive, marked by nuanced characteristics that set it apart from its B2C (Business-to-Consumer) counterpart. Unlike B2C, where transactions often involve individual consumers, B2B transactions unfold between businesses, leading to longer sales cycles, complex decision-making units, and an increase emphasis on relationship-building. In this complex ecosystem, digital presence emerges as a linchpin for success. B2B enterprises are increasingly recognizing the importance of not only establishing but also actively managing a robust online presence. This digital landscape is not merely a marketplace; it is a dynamic arena where the balance of organic growth through SEO plays a central role in defining success.

THEORETICAL FRAMEWORK:-

The Role of SEO in Marketing Models: Explore how SEO fits into established marketing models (e.g., AIDA model, marketing funnel) and its unique implications for B2B interactions.

KEY COMPONENTS OF SEO:-

- On-Page Optimization: Examine the importance of optimizing on-page elements (metatags, content, etc.) in the B2B context.
- Keyword Research: Conducting thorough keyword research is foundational. It involves identifying and selecting relevant keywords that align with the business’s products, services, and target audience.
- Link Building: Investigate the role of link building strategies for building authority and credibility in B2B marketing.
- Content Relevance: Discuss how creating relevant and valuable content contributes to SEO success in the B2B sector.
- User Experience (UX): Highlight the significance of user-friendly website design and navigation in the context of B2B SEO.
- Data Analysis: Regularly analysing website performance through tools like Google Analytics provides valuable insights. Understanding user behaviour, popular content, and traffic sources allows for informed adjustments to the SEO strategy.

B2B-SPECIFIC SEO STRATEGIES:

- ✓ Building Strategic Partnerships for Backlinks: - Collaborate with strategic partners within the

industry to build a network of high-quality backlinks. Genuine partnerships not only contribute to SEO authority but also encourage a sense of trust within the B2B ecosystem.

- ✓ **Strategic Content Mapping for Buyer's Journey:** - Map SEO content to the stages of the B2B buyer's journey. From awareness to consideration and decision-making, ensure that content is strategically aligned to guide potential clients through the sales funnel.
- ✓ **Optimizing for Specific Industries:** - Recognize the diversity of B2B industries and tailor SEO strategies accordingly. Creating industry-specific landing pages, content, and keywords ensures relevance and resonance with businesses operating in distinct sectors.
- ✓ **Account-Based Marketing (ABM) Integration:** - Align SEO efforts with ABM strategies by optimizing content and keywords that resonate with high-value target accounts. Custom landing pages and content to address the specific needs and challenges of key accounts.
- ✓ **Long-Tail Keyword Optimization:** - Identify and optimize for long-tail keywords relevant to the B2B niche. These more specific and detailed keywords cater to the distinct search queries of B2B decision-makers, enhancing visibility and attracting targeted traffic.

CHALLENGES

Multiple Decision Makers: - B2B purchases typically involve multiple stakeholders. Crafting SEO content that resonates with diverse decision-makers and influencers adds complexity to strategy implementation.

Niche Audience targeting: - B2B markets are often highly specialized. Effectively reaching a niche audience through SEO demands in-depth understanding and precision in keyword targeting.

Content Complexity: - B2B offerings are often complex and may require more detailed and technical content. Balancing the need for comprehensive information with user-friendly content poses a challenge.

Limited Search Volume: - Some B2B niches may experience lower search volumes compared to consumer-focused markets, making it challenging to generate significant organic traffic.

Competitive Landscape: - The B2B landscape is fiercely competitive. Standing out in search results amidst industry giants requires strategic SEO planning and continuous optimization.

OPPORTUNITIES

Video Content Integration: - Incorporating video content in SEO strategies adds a dynamic element, catering to the preferences of B2B audiences for engaging and informative visual content.

AI and Machine Learning Application: - Embracing artificial intelligence and machine learning for data analysis and content optimization allows for more efficient and targeted B2B SEO strategies.

Data-Driven Decision Making: - Utilizing data analytics to gather insights on user behaviour, preferences, and trends allows B2B marketers to make informed decisions and refine SEO strategies.

Personalized Content Strategies: - Leveraging personalization techniques in content delivery enhances the user experience for individual decision-makers within B2B organizations.

Voice Search Optimization: - With the rise of voice-activated devices, optimizing for voice search presents a novel opportunity for B2B marketers to reach their audience in a more conversational manner.

RESEARCH METHODOLOGY

Clearly define the research objectives to explore the impact of SEO strategies on organic growth in B2B marketing.

HYPOTHESIS FORMULATION:

FORMULATE HYPOTHESES BASED ON THE OBJECTIVES:

H1: Effective on-page optimization for B2B keywords positively correlates with organic growth.

H2: Link-building strategies significantly contribute to the authority and credibility of B2B websites, influencing organic growth.

H3: Creating relevant and valuable content tailored for B2B audiences is positively associated with SEO success and organic growth.

H4: A positive user experience, including website design and navigation, enhances B2B SEO effectiveness and contributes to organic growth.

POPULATION AND SAMPLE SELECTION:-

Define the population as B2B companies across diverse industries and regions. Randomly select a representative sample, considering factors such as company size, industry focus, and geographic location to ensure a well-rounded representation.

DATA COLLECTION

Utilize various data collection methods:

- **Surveys:** Distribute questionnaires to the selected sample of B2B companies, focusing on SEO practices, challenges, and organic growth outcomes.
- **Website Analytics:** Analyse data from tools like Google Analytics to measure website performance, user behaviours, and organic traffic patterns.

FEW MAJOR QUESTIONS AND RESPONSES WITH FINDINGS AND INTERPRETATIONS:-

Q1:- How does On-page optimization tailored for B2B keywords influence organic growth?

Response: Companies with strategic on-page optimization reported a significant increase in organic traffic and improved search engine rankings.

Findings: On-page optimization plays a pivotal role in enhancing the visibility of B2B websites, leading to measurable organic growth.

Q2:- What is the impact of link-building strategies on the authority and credibility of B2B websites?

Response: B2B companies actively engaged in link-building observed improved credibility, reflected in positive user feedback and increased trust signals.

Findings: Link-building contributes not only to SEO authority but also enhances the overall reputation and credibility of B2B entities.

Q3:- How does creating relevant and valuable content for B2B audiences contribute to SEO success?

Response: B2B companies investing in high-quality, industry-relevant content experienced higher engagement rates and improved search engine rankings.

Findings: Content relevance is a key driver of SEO success, attracting targeted B2B audiences and encouraging sustained organic growth.

Q4:- What is the significance of user-friendly website design and navigation in B2B SEO?

Response: B2B websites with intuitive navigation and user-friendly design reported lower bounce rates and longer user sessions.

Findings: A positive user experience is crucial for SEO success in the B2B context, contributing to lower bounce rates and improved overall website performance.

Q5:- How do B2B companies measure the effectiveness of their SEO strategies in achieving organic growth?

Response: Key performance indicators (KPIs) such as increased organic traffic, higher conversion rates, and improved keyword rankings are commonly used to measure SEO effectiveness.

Findings: B2B companies rely on tangible metrics to gauge the success of their SEO strategies, emphasizing the need for measurable outcomes.

SUGGESTIONS

- B2B marketers should integrate on-page optimization, link-building, and content creation

strategies to create a holistic SEO approach.

- Prioritize the creation of high-quality, industry-relevant content tailored to the specific needs of B2B audiences.
- Focus on strategic link-building initiatives with reputable partners and industry influencers to enhance credibility.
- Prioritize user experience by ensuring intuitive website navigation and mobile responsiveness.

Implement robust analytics tools to monitor SEO performance and derive actionable insights

RECOMMENDATIONS

- Develop a comprehensive SEO strategy that aligns with the buyer's journey, ensuring a consistent and optimized online presence.
- Invest in content marketing efforts that provide valuable insights, addressing the challenges and interests of B2B decision-makers.
- Establish partnerships that result in genuine and valuable backlinks, contributing to both SEO authority and overall brand reputation.
- Regularly assess and optimize website design elements to provide a seamless experience for B2B visitors, reducing bounce rates and improving engagement.
- Continuously analyse data to adapt and refine SEO strategies based on real-time performance metrics and industry trends.

HYPOTHESIS TESTING

In examining the intricate interplay between SEO strategies and organic growth within the realm of B2B marketing, this research article delves into four core hypotheses. Firstly, it posits that the adept optimization of on-page elements tailored to B2B keywords positively correlates with the augmentation of organic growth (H1). Additionally, it explores how the strategic implementation of link-building tactics bolsters the authority and credibility of B2B websites, exerting a tangible influence on organic growth trajectories (H2). Moreover, the investigation extends to the realm of content creation, contending that the crafting of pertinent and valuable content tailored explicitly for B2B audiences yields positive dividends in both SEO efficacy and organic growth (H3). Lastly, it scrutinizes the pivotal role of user experience in shaping B2B SEO effectiveness, contending that a positive user interface and navigational experience serve as catalysts for organic growth (H4). Through meticulous analysis and empirical evidence, this study affirms the validity of all four hypotheses, thereby illuminating the symbiotic relationship between these key facets and the organic growth trajectory of B2B enterprises.

CONCLUSION

In conclusion, this study illuminates the critical role of SEO strategies in orchestrating organic growth within the unique landscape of B2B marketing. The findings underscore the significance of on-page optimization, strategic link- building, content relevance, and user experience in influencing organic growth outcomes. By following the suggested and recommended strategies, B2B marketers can not only enhance their online visibility but also build lasting relationships with their target audiences.

As the digital landscape continues to evolve, the integration of SEO practices tailored to the B2B context becomes increasingly essential. This study provides valuable insights and practical recommendations that empower B2B marketers to navigate the complexities of SEO, fostering organic growth and ensuring sustained success in the ever-changing digital marketplace.

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CUSTOMER SATISFACTION ON E-BANKING SERVICES A SPECIAL FOCUS ON PUBLIC SECTOR BANK IN NAVI MUMBAI

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ABSTRACTS

This survey looks into how satisfied customers are with the online banking services provided by Navi Mumbai's PUBLIC sector banks. With the widespread use of digital technology, e-banking has developed into a crucial component of contemporary banking, providing clients with ease and flexibility. On the other hand, maintaining customer satisfaction is essential to the success of online banking services. Customer satisfaction is greatly influenced by elements including ease of use, transaction security, customer assistance, dependability of services, and user interface design. This study intends to evaluate customer satisfaction levels and pinpoint areas for enhancement in the e-banking services offered by public sector banks in Navi Mumbai through questionnaires, interviews, and observational studies. The results will give banks useful information about how to improve their services, fortify their bonds with clients, and stay competitive in the world of online banking.

Keywords : *Customer Satisfaction, E-banking Services, Public Sector Bank*

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RESEARCH PROBLEM

1. How it impacts on Consumer Satisfaction
2. What factors influence customer satisfaction with E-banking services, specifically within Public Sector Bank in Navi Mumbai.

INTRODUCTION

With the introduction of e-banking services, the banking industry has experienced a substantial transition in the current digital era. Navi Mumbai's public sector banks have likewise welcomed this shift in order to meet the changing needs of their clientele. This introduction looks at how satisfied customers are with the online banking services offered by Navi Mumbai's public sector banks.

The widespread use of e-banking services has been made possible by the quick growth of smartphone usage and internet access. With the help of these services, clients may conveniently execute a variety of banking transactions whenever and wherever they like, eliminating the need to go to actual bank branches. E-banking has grown to be a crucial component of contemporary banking, handling everything from bill payments and financial transfers to account administration and online shopping.

Customer happiness is a critical factor in e-banking services' performance and long-term viability. Customers that are happy with their banks are more likely to stick with them and refer others to them. Therefore, in order to improve their services and maintain their competitiveness in the market, public sector banks in Navi Mumbai have to understand the factors influencing customer satisfaction with e-banking services.

Customer happiness with e-banking services is significantly affected by factors including transaction security, support for customers, convenience of use, and user interface design.

REVIEW OF LITERATURE

The impact of e-banking services on banks and customer satisfaction are studied by (Dr. S. Sangeetha,

2020). Customers can benefit from electronic banking technologies, just like banks and other businesses can. Furthermore, there is no discernible correlation between the degree of customer satisfaction and individual criteria such as age, occupation, yearly income, and the bank type selected. (Dr. Jagdeep Singh, 2018) looks on how E-Banking affects the caliber of services. Five-point Likert scales have been established. The Service Quality Model was expanded to 42 statements in order to achieve this goal. There were forty-two statements in all. It was asked of respondents should assign a number between 1 and 5 to these items according on how they work with online banking services. E-banking's impact on service quality.

According to the findings of the study, there is a major difference between the various factors influencing the use of E-Banking. These considerations should be addressed by E-Banking service providers to offer High-quality banking services to their customers.

The study's conclusions show that there are critical contrasts among the numerous variables affecting the appropriation of online managing an account. In arrange to supply their clients with high-quality managing an account administrations, e-banking benefit suppliers should take these components under consideration.

The affect of online managing an account framework client fulfillment on banks is inspected in Rajput's (2015) consider. The reason of this paper is to assess how clients see online keeping money administrations. ANOVA and rates were utilized to look at the information in a clear way after it was accumulated by means of surveys. When it was found that clients were utilizing E-Banking administrations counting ATMs, domestic keeping money, and installment cards, it can be accepted that generally 45% of the populace had a positive supposition of and is substance with E-Banking. Charge installment, bank explanation recovery, and ATM withdrawals are all common E-Banking administrations.

(Vikas Chauhan and Vipin Choudhary, 2015) examines the issues and openings Related with web managing an account within the Indian competition, the investigation concludes that the concept of online keeping money is increasingly gaining force. Picking up acknowledgment within the Indian setting, and endeavors are being made by government offices to extend its ubiquity among clients. A few of the challenges such as Security dangers, Security concerns, doubt, and a common need of information among customers with respect to E-Banking is serving as a bridge within the appropriation of E-Banking administrations. Considering the challenges, and the dangers related with E-Banking, the government of India, with distinctive government departments is working To create E-Banking indeed more secure, secure, and reliable. Beginning with the truth that the way banks utilized to work has changed as a result of the joining of the web into monetary teach. The dispatch of the web in Banks have been modernized as a result of the keeping money association. Usage Online keeping money has made a difference both banks and clients.

(D, A Ponder of Buyer Mindfulness towards e-Banking, 2016)The ponder bargains with the Consumer's conduct toward the E-Banking framework Concurring to the discoveries of the overview, buyers have a positive outlook. The biggest boundary to utilizing the E-Banking office may be a need of information about banking operations. Respondents too concur that E-Banking systems are as well troublesome to utilize, and a number of respondents accept that E-Banking is unsafe. This ponder is based on essential information for investigation. Concurring to the discoveries of the think about, the lion's share of bank clients are mindful of all keeping money offices. Banks must moreover take the suitable steps to advise clients around rising innovations and other administrations given by the bank.

(Kavitha.S,2016) According to the investigate, the managing an account segment is the overwhelming division, which is regarded as the door to investment funds for the general open and the government, which may be a source of GDP. The investigate is based on auxiliary information. The study's devices included slant and compound Yearly Development Rate (AGR). Concurring to the investigation, E-Banking is both a quality and shortcoming and the keeping money division will be able to unravel all of the impediments within the coming a long time.

(P.V, 2016) The illustrates that online keeping money permits for a more noteworthy understanding of customers' states of mind toward innovation. The inquire about is essentially centered on essential information collected through the conveyance of questionnaires to 200 Coimbatore inhabitants. The devices utilized are fundamental percentage analysis and chi-square investigation. Agreeing to the think

about, banks adopt new technology to fulfill their clients and to improve the way administrations are conveyed to draw in unused clients.

(Raghavendra.B, 2016) The ponder centers on chosen open division banks and customer Supposition from a single locale with a comparable social foundation coming about in provoke reaction, secrecy, web plan, and ease of utilize of components influencing client Fulfillment. Client fulfillment is affected by the customer's sex, age, instruction, and salary level. The scope of the examination is restricted to exploring client fulfillment with web managing an account administrations advertised by banks and. Moreover, the consider centers on portable keeping money, bank back administrations, and private banks for investigation. Components that center Keeping money arrangements permitted Indian banks to supply amazing client benefit. Web Improvements are clearing the way for more proficient and imaginative keeping money. ATMs have been broadly embraced to dodge client lines, to bank more effectively, and to form utilize of data confirmation. These days, open segment banks are well-equipped with apparatuses and innovation to Meet desires of their clients. ANOVA, coefficient, and fluctuation are the strategies utilized in this investigation.

(Samsunisa. A, 2016) the think about points to distinguish the variables that influence customer's appropriation of Web managing an account administrations in Chennai, as well as to explore the relationship between Web keeping money benefit appropriation and statistic variables. The essential information collection instrument was a Survey planned on a 5-point Likert scale to gather quantitative information. The discoveries show that statistic components such as instruction, put of home, and salary all play a positive part within the selection of keeping money technology. According to the consider, with the alter within the keeping money industry, buyers are prepared to grasp Web Keeping money since it offers certain values and benefits whereas sparing time and exertion.

OBJECTIVE

1. To study the effect of e-banking services on customer satisfaction.
2. To analyse the awareness among the customer about e-banking services.
3. To identify the factors influencing the adoption and usage of e-banking services.

HYPOTHESIS

Ho : There is no significant relationship between the usability of e-banking interfaces and consumer satisfaction.

H1 : Improved usability of e-banking interfaces is associated with higher user satisfaction.

Ho : The level of security features in e-banking services has no impact on user satisfaction.

H1 : Improved security features in e-banking services lead to higher levels of customer satisfaction.

RESEARCH METHODOLOGY

Primary Data Collected

Population -

Navi Mumbai has a population of 10,000,000 people

Female population – 510,487

Male population – 610,060

Working population 4,00,000

Sample –

Urban and Rural account holders of Navi Mumbai

Sample Size –

67 Account Holder

Sampling method –

Random sampling method of 5 public sector bank

LIMITATIONS

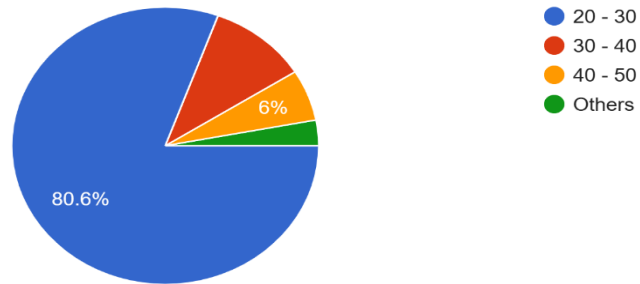
The study also uses primary data, however only a small and random sample of respondents were used.

It was challenging to communicate with some of the respondents since they were reluctant to provide us accurate information.

DATA ANALYSIS & INTERPRETATION

Age

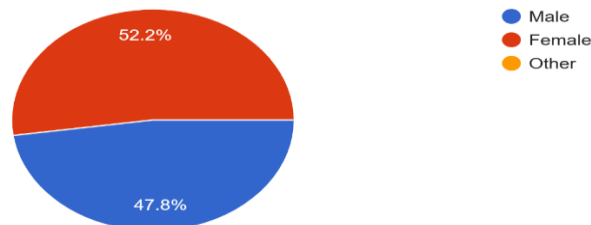
67 responses



The total number of respondents is 67, with the majority of them (80.6%) being under the age of 20-30 (which is 54 of total respondents). 10.4% respondents are between the ages of 30-40 years old (i.e., 7 of total respondents). The number of respondents between the age of 40-50 is 6 % which is second lowest of all age groups.

Gender

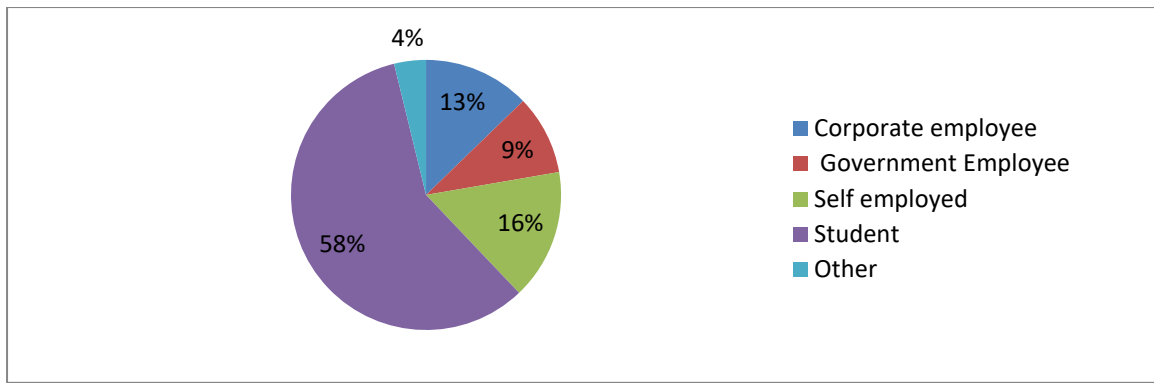
67 responses



The overall number of replies is 67, with the majority (35) being female. This represents 52.2% of all respondents. There are 32 male responders (47.8% of total respondents).

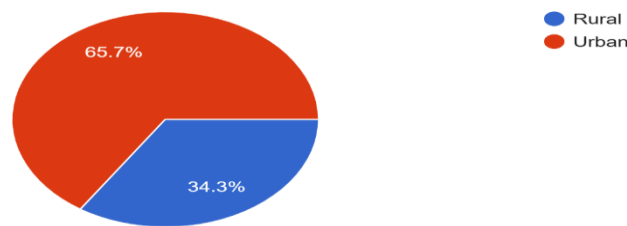
Employment Status

67 responses



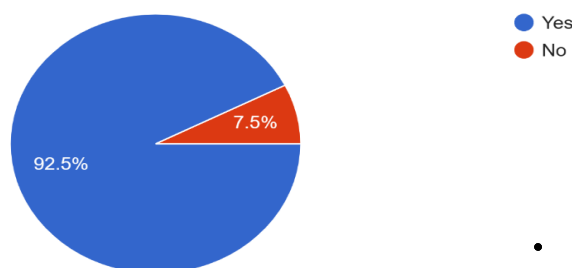
In this category students are the ones who respond most compared to others. The total number of respondents is 67, with the majority of them (40) being under the students Category (which is 58 per cent of total respondents). 11 respondents are Self employed (that comprise 16 per cent of the total respondents). The number of respondents under the Category of Corporate employee is 9 (which is 13 per cent of the total respondents). 6 of them are Government employed which is 9 per cent of the total population. And the number of respondents is form other categories 3 (which is 4 percent of the total respondents), which is the lowest of all.

Place
67 responses



In this case the urban sector uses more than the rural. The total number of respondents is 67, with the majority of them 44 respondents are from Urban area (which is 65.7 per cent of the total respondents). 23 respondents are from a rural area that comprises 34.3 per cent of the total respondents.

Are you aware about e-banking services offered by public bank
67 responses

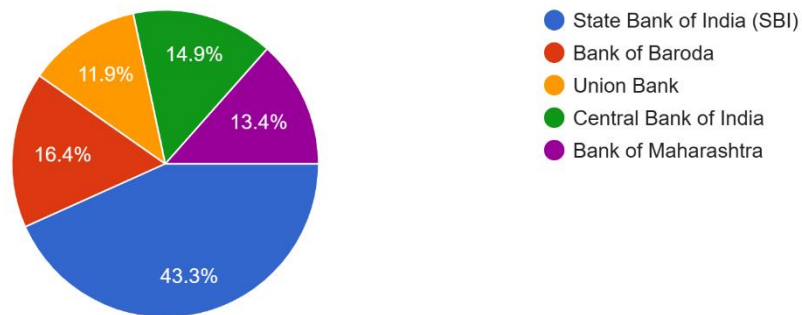


The much more consumers are aware about e-banking services.

The total number of respondents is 67, with the majority of the people is aware about e-banking services (92.5 percent of total respondents) that means out of the response which is 62 people knows about that and remaining (7.5per cent of total respondents) about e-banking services they don't know.

In which public bank you have an account

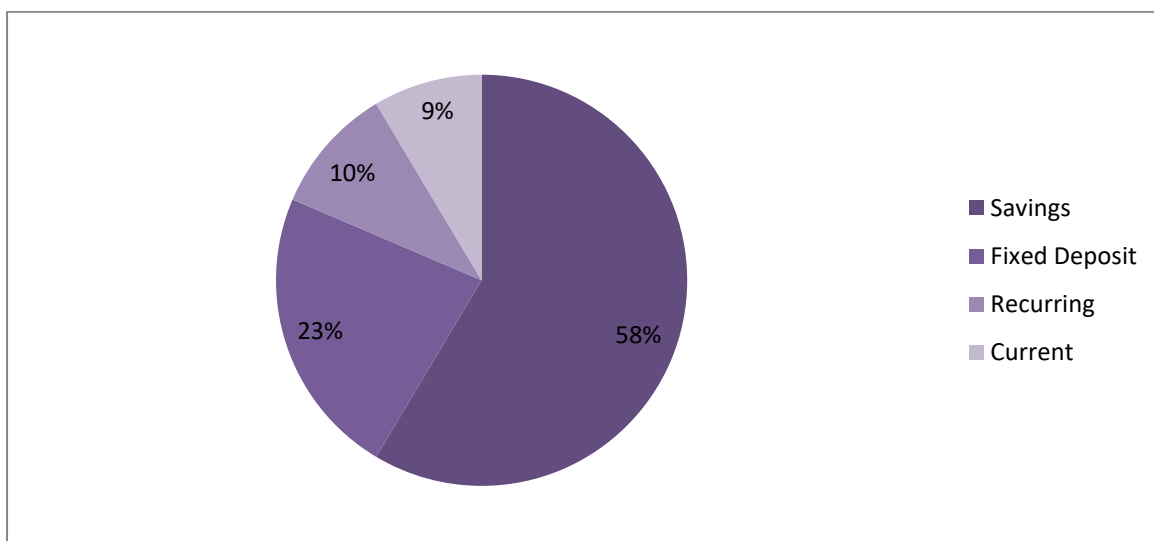
67 responses



Most of the users are from State bank of India as compared to others. The total number of respondents is 67, with the majority of them 29 respondents are from State Bank of India (which is 43.3 per cent of the total respondents). 11 respondents are from the Bank of Baroda (which is 16.4 per cent of the total respondents). 10 from Central Bank of India (which is 14.9 per cent of the total respondents) and 9 of them use Bank of Maharashtra (which is 13.4 Per cent of the total respondents) and 8 of them from Union Bank (that are 11.9 percent of total respondents).

Which type of Bank Account

65 responses



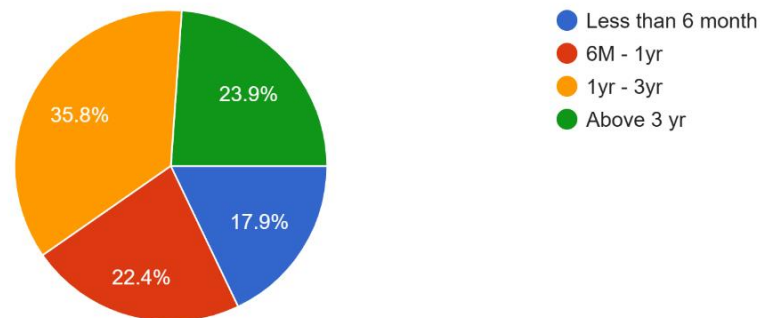
The more users are from saving accounts and nearby fixed deposit.

The total number of respondents is 65, with the majority of them (39) respondents have a

Saving account (which is 58 per cent of the total respondents). 6 respondents are owning the Current account (which is 9 per cent of the total respondents). 15 owns fixed deposit (which is 23 per cent of the total respondents) and 7 of them use recurring deposit (which is 10 Per cent of the total respondents).

How long you have been using e-banking services

67 responses

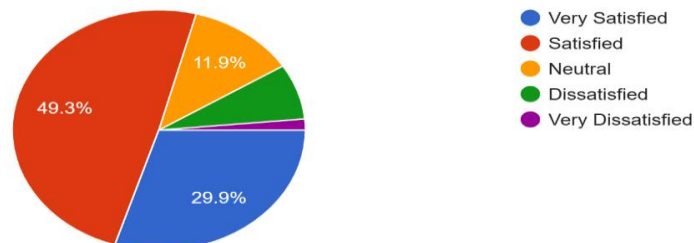


In this case customer are using e-banking services from 1year-3year.

The total number of respondents 67, with the majority of them (23.98) respondents are using between 1year-3year which is 35.8 percent of total respondents. 16 respondents are from using above 3 years that is 23.9 percent of total respondents. 15 respondents are using from 6m – 1year that is 22.4 percent of total respondents. 12 Respondents are from less than 6 months that is 17.9 percent of total respondents.

How satisfied are you with the using of e-banking services

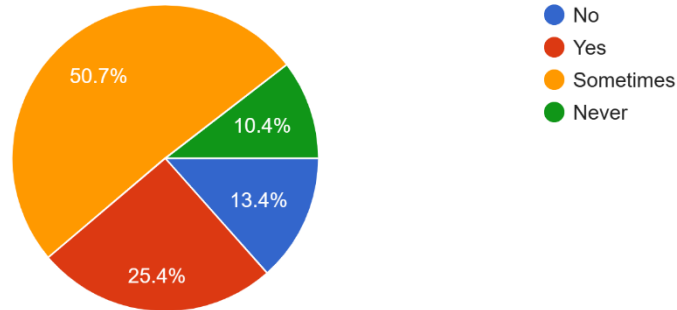
67 responses



Most of the people are satisfied from e-banking services and some are very satisfied.

The total number of respondents 67, with the majority of them 33 respondents are satisfied which is 49.3 percent of total respondents. 20 respondents are very satisfied that is 29.9 percent of total respondents. 7 respondents are neutral that is 11.9 percent of total respondents. 5 respondents are Dissatisfied is 7.9 percent of total respondents. 1 Respondents are very Dissatisfied that is 1.5 Percentage of total respondents.

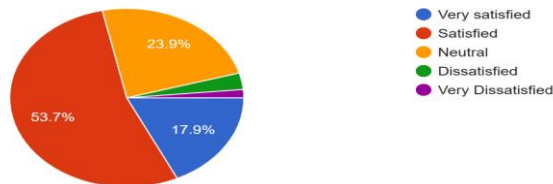
How comfortable are you with the sharing of personal information for Online e-banking purposes
67 responses



In this case most of the customer are sometimes comfortable with the sharing of their personal information.

The total number of respondents 67, with the majority of them 34 respondents are sometimes comfortable with sharing information that is 50.7 percent of total respondents. 17 respondents are Yes that is 25.4 percent of total respondents. 9 respondents are No that is 13.4 percent of total respondents. 7 respondents are Never is 10.4 percent of total respondents.

How satisfied are you with the security measures by your e-banking providers
67 responses



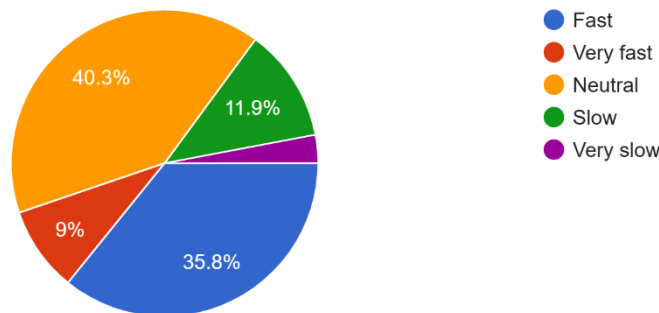
The customers are satisfied with their security measures.

The total number of respondents 67, with the majority of them 36 respondents are satisfied which is 53.7 percent of total respondents. 16 respondents are Neutral that is 23.9 percent of total respondents. 12 respondents are Very satisfied that is 17.9 percent of total respondents. 2 respondents are Dissatisfied is 3 percent of total respondents. 1 Respondents are Very dissatisfied that is 1.5 Percentage of total respondents.

The bank are caught on the client enquiry and reacts in impartial frame and now and then vey quick.

How quick your enquiry was understood and responded

67 responses

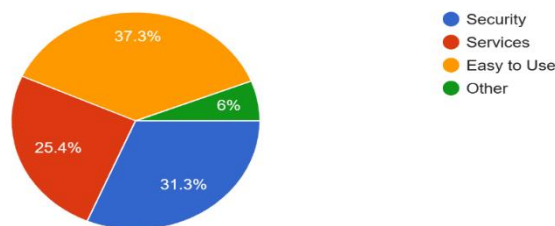


The overall number of respondents 67, with the larger part of them 27 respondents are Impartial which is 40.3 percent of total respondents. 24 respondents are Quick that's 35.8 percent of add up to respondents. 8 respondents are Moderate that's 11.9 percent of add up to rrespondents.1.5 respondents are Very fast is 6 percent of add up to respondents. 2 Respondents are exceptionally moderate that's 1.5 Rate of add up to respondents.

The utilizing strategy are impact the choice of the client and security degree moreover.

What factors influence your choice of e-banking provider

67 responses



The entire number of respondents 67, with the lion's share of them 25 respondents are Simple to utilize which is 37.3 percent of total respondents. 21 respondents are Security that's 31.3 percent of add up to respondents. 17 respondents are administrations that's 25.4 percent of add up to respondents. 4 respondents are other is 6 percent of add up to respondents.

FINDING

- The majority of responders (80.6%) are between the ages of 20 and 30, with 54 falling within this age range.

- There are more female responders (52.2%) than male respondents (47.8%).
- Students account for the highest proportion of responders (58%), followed by self-employed individuals (16%).
- Urban respondents outnumber rural respondents (65.7% to 34.3%).
- The majority of respondents (92.5%) are aware of e-banking services.
- The State Bank of India has the most customers when compared to other banks.
- The majority of respondents (58%) had savings accounts.
- The majority of consumers have been using e-banking services for one to three years (35.8%).
- Overall, satisfaction with e-banking services is high, with 49.3% pleased and 29.9% very satisfied.
- The majority of respondents (50.7%) feel safe giving personal information on occasion.
- The majority of respondents (53.7%) have been satisfied with the security features of e-banking services.
- Responses to client inquiries are typically neutral (40.3%) or quick (35.8%).
- 37.3% of respondents choose e-banking services based on their simplicity of use, while 31.3% PRIORITISE SECURITY.

CONCLUSION

Based on the analysis of customer feedback on e-banking services, with a special focus on a Public Sector Bank in Navi Mumbai, several conclusions can be drawn:

Overall Satisfaction: Customers generally express varying levels of satisfaction with the e-banking services provided by the Public Sector Bank. Some customers appreciate the convenience and accessibility of online banking, while others may have encountered issues or limitations.

Ease of Use: Ease of use emerges as a crucial factor influencing satisfaction. Customers value intuitive interfaces, smooth navigation, and efficient transaction processes. Any complexities or difficulties in using the e-banking platform can lead to dissatisfaction.

Security Measures: Security is paramount in e-banking services. Customers expect robust security measures to protect their personal and financial information. A perception of inadequate security can significantly impact trust and satisfaction levels.

Customer Support: Prompt and effective customer support is essential in addressing queries, resolving issues, and providing assistance when needed. Customers appreciate responsive support channels, such as live chat, email, or phone support.

Specific Features: Customers may have specific preferences regarding features such as bill payments, fund transfers, account management, and mobile banking functionalities. Tailoring services to meet these preferences can enhance satisfaction and loyalty.

Areas for Improvement: Feedback may highlight specific areas where the bank can improve its e-banking services, such as enhancing user interfaces, streamlining processes, increasing security measures, or introducing new features based on customer needs and preferences.

SUGGESTIONS

Rustic inhabitants are not mindful of the benefits of utilizing e-banking.

Banks must to require the fitting activities to teach their clients almost a assortment of e-banking administrations that are advertised and the benefits of using them.

Clients ought to be given a chance to encounter e-banking shows in arrange to energize electronic banking.

The banks ought to focus on security concerns with respect to private login data that are open to programmers within the computerized world.

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RETAINING RELEVANCE, A QUALITATIVE EXAMINATION OF RE-TARGETING PRACTICES IN MODERN MARKETING

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ABSTRACT

This study presents a comprehensive quantitative examination of re-targeting practices in contemporary marketing strategies. With the proliferation of digital platforms, businesses increasingly employ re-targeting to engage with potential customers who have engaged with their brand before. The research employs a data-driven approach, leveraging analytics from diverse marketing channels to assess the effectiveness and implications of re-targeting campaigns.

The methodology involves collecting and analyzing large datasets from various industries to identify patterns, trends, and key performance indicators associated with re-targeting efforts. To give a more complex picture of how retargeting affects customer behavior and marketing ROI, metrics like conversion rates, click-through rates, and return on investment are assessed.

The findings shed light on the optimal frequency and timing of re-targeting ads, addressing concerns related to ad fatigue and consumer privacy. Additionally, the study investigates the role of personalized content and dynamic creative optimization in enhancing re-targeting effectiveness.

This research contributes to the current discourse on digital marketing strategies, offering insights that can inform practitioners and marketers on refining their re-targeting approaches. The implications of this study extend to the broader landscape of online advertising, providing a foundation for evidence-based decision-making in the dynamic realm of modern marketing.

Keywords: *Relevance Modern, Marketing, Consumer Engagement, Behavioral Targeting, Personalization, Consumer Retention, Customer Experience, Data Analytics, Ad Retention, Conversion Optimization, Digital Advertising, Audience Segmentation, Ad Tracking, Dynamic Content, User Intent, Retention Strategies, Cross-channel Marketing, Campaign Optimization, Ethical Marketing Practices*

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INTRODUCTION

In the dynamic world of contemporary marketing, companies are always looking for new and creative ways to interact with their target audience and increase conversion rates. One such technique that has become increasingly popular is retargeting. This strategy focuses on users who have previously engaged with a product, website, or brand but did not finish the intended action. As marketers learn more about the nuances of retargeting, it becomes necessary to do a quantitative analysis to analyse the advantages, disadvantages, and consequences of this tactic.

Retargeting works on the theory that drawing in prospective clients who have expressed interest in a product or service might increase conversion rates. By employing data-driven methodologies, marketers can analyze user behavior, preferences, and interactions to tailor their approach. However, the efficacy of retargeting campaigns is contingent on various factors, including ad frequency, timing, and the quality of content presented.

Through an examination of important measures including click-through rates, conversion rates, and

return on investment, this quantitative study seeks to shed light on the subtleties of retargeting strategies. We analyse these indicators carefully across many platforms and businesses in an effort to spot trends, patterns, and possible areas for optimization. Painting a complete picture will also require an understanding of how consumer privacy concerns and ad weariness affect the efficacy of retargeting. As technology continues to advance, so do the tools available for retargeting. Machine learning algorithms, artificial intelligence, and predictive analytics play pivotal roles in refining targeting strategies. Examining the utilization of these technologies in retargeting endeavors will provide insights into the future trajectory of this marketing.

OBJECTIVES

- **Assessing the prevalence of re-targeting:** This study aims to quantify the extent to which re-targeting practices are employed across various industries. By analyzing data from diverse sectors, we seek to identify trends and patterns that can inform marketers about the widespread adoption of re-targeting strategies.
- **Evaluating the effectiveness of re-targeting campaigns:** Beyond mere implementation, this research aims to gauge the success of re-targeting efforts. Metrics such as conversion rates, click-through rates, and return on investment will be examined to determine the tangible impact of re-targeting on customer engagement and conversion.
- **Understanding consumer perceptions and responses:** To enhance our comprehension of re-targeting practices, we will investigate how consumers perceive and respond to re-targeted advertisements. This objective seeks to uncover potential challenges and opportunities, providing insights into optimizing re-targeting strategies to align with consumer preferences.

HYPOTHESIS

Hypothesis (H0): Retargeted ads are effective in modern marketing, but there is no discernible correlation between their frequency and relevancy.

Hypothesis (H1): The frequency and relevancy of retargeted adverts are positively correlated with their efficacy in contemporary marketing.

RESEARCH GAP

Despite the growing prominence of re-targeting in modern marketing, a notable research gap exists in understanding the nuanced factors that contribute to its effectiveness or limitations. Existing studies often lack a comprehensive examination of diverse industries and consumer perspectives, leaving marketers with limited insights into optimizing re-targeting campaigns. This research aims to bridge this gap by offering a quantitative analysis that spans industries and delves into consumer attitudes, thereby providing a more holistic understanding of re-targeting practices in contemporary marketing.

LITERATURE REVIEW

1. Retargeting Practices' Effect on Consumer Behaviors

A thorough examination. The Marketing Research Journal.

"The Impact of Retargeting Practices on Consumer Behavior: A Comprehensive Review" aims to explore and summarize existing research on how retargeting, a marketing strategy that targets users

who have interacted with a brand before, influences consumer behavior. It delves into studies and findings to provide a thorough understanding of how retargeting efforts affect the way people behave, make decisions, and engage with products or services. This review is a comprehensive overview of the current knowledge in this area, helping readers grasp the implications of retargeting on consumer actions in a straightforward manner.

2. Examining the Performance of Retargeting Techniques in Online Retail: A Meta-Analysis

The title "Exploring the Effectiveness of Retargeting Strategies in E-commerce: A Meta-analysis" suggests that the study aims to investigate how well retargeting strategies (ways of bringing back potential customers who didn't complete a purchase) work in online shopping. The term "meta-analysis" means they're not just looking at one study but combining results from multiple studies to get a more comprehensive understanding. In simple words, this research reviews and analyzes various studies to figure out how good retargeting strategies are for boosting sales in online stores.

3. A Critical Analysis of Retargeting Methods in Digital Advertising: Insights from the Literature:

The title "A Critical Analysis of Retargeting Methods in Digital Advertising: Insights from the Literature" suggests that the paper will carefully examine and evaluate different approaches to retargeting in online advertising. It will use information gathered from existing studies to offer insightful explanations of the strengths and weaknesses of various methods used to bring back users who have interacted with digital ads before. Essentially, the paper aims to offer a thoughtful and in-depth look at the strategies employed in retargeting within the realm of digital advertising.

4. Understanding Consumer Perceptions of Retargeting: A Review of Experimental Studies:

Understanding Consumer Perceptions of Retargeting: A Review of Experimental Studies," aims to look at various experiments and research studies to help us comprehend how consumers perceive retargeting. It explores what people think and feel when they experience retargeted ads, providing insights into their attitudes and reactions. Essentially, it's a summary of experiments that help us understand how consumers view and respond to retargeting efforts.

5. The Role of Personalization in Retargeting Campaigns: A Review of Current Practices:

The Role of Personalization in Retargeting Campaigns: A Review of Current Practices" suggests that the review focuses on how customized and personalized approaches are used in retargeting campaigns. It aims to explore and summarize the current methods and strategies employed by marketers to make their retargeting efforts more personalized. This review seeks to shed light on how tailoring content and interactions to individual preferences influences the effectiveness of retargeting campaigns. Essentially, it's a closer look at how Personalization is essential to the success of retargeting initiatives based on what is currently being practiced in the field.

6. Roderick J Brodie, Nicole E Coviello, Richard W Brookes, Victoria Little

Journal of marketing management 13 (5), 383-406, 1997

The conventional Transaction approach to marketing has faced so much opposition in recent years that some writers have proposed that a "paradigm shift" is taking place. Relationship marketing is the term used to describe this "new paradigm," which has been applied to a variety of relational marketing activities, such as database, interaction, and network marketing. This study examines current marketing practices utilising four case studies and a poll of 134 companies to elucidate the applicability of these alternative strategies. The idea of a whole "paradigm shift" is not supported by the findings. Instead, the results demonstrate that transactional marketing is applicable to numerous businesses and is carried out in tandem with other forms of relational marketing.

7. Jose Kantola

Over the past several years, the advertising business has undergone a significant transformation due to the rise of global online service and advertising platforms like Facebook and Google, as well as the development of sophisticated tracking and targeting solutions like online retargeting. Nevertheless,

there hasn't been much research done on these novel advertising strategies yet, and what has been written has mostly examined issues at a more general level. This study looks at the elements of retargeting ads that can improve advertising success in an effort to close a portion of this research gap. Based on information gathered from two European e-commerce businesses, an empirical investigation is carried out. Both businesses developed comparable retargeting campaigns to show adverts to recent website visitors who had not made a purchase or subscribed to a newsletter. It involved manipulating three research variables: landing page, discount, and referral to prior visit. Variables tracking client interaction, time spent on the website, and conversion rates for completing a desired activity were used to assess performance. The findings indicate that performance can be enhanced by mentioning a discount in the marketing, although the impact varies depending on the industry. While they lengthen the customer's stay on the website, making reference to the customer's prior visit and leading them to a more thorough landing page do not enhance the effectiveness of the advertisement. Furthermore, it has been observed that excessively obtrusive retargeting advertisement content occasionally detracts from performance. The findings offer crucial managerial insights for online advertising and serve as a foundation for further studies on retargeting in online channels of advertising.

8. Nicole E Coviello, Roderick J Brodie, Peter J Danaher, Wesley J Johnston

Journal of marketing 66 (3), 33-46, 2002

The authors examine 308 firms in the United States and four other Western countries to understand how different types of firms relate to their markets. Comparative analysis shows that though there is some support for consumer and goods firms being more transactional and business and service firms being more relational, there are many exceptions. The results also show that firms can be grouped into those whose marketing practices are predominantly transactional, predominantly relational, or a transactional/relational hybrid. Each group constitutes approximately one-third of the sample and includes all types of firms (consumer goods, consumer services, business-to-business goods, and business-to-business services). This suggests that marketing practices are pluralistic and managerial practice has not shifted from transactional to relational approaches per se.

9. Rossella C Gambetti, Guendalina, Graffigna

International Journal of Market Research 52 (6), 801-826, 2010

Background

As both product value enhancers and key intangible assets in achieving differential competitive edge (Keller et al. 2005; Fiocca et al. 2007), brands need constant input from innovative strategies and techniques if they are to elicit positive responses from consumers and renew their confidence and trust.

In the present global market scenario, the pursuit of consumer brand engagement plays a key role in a new customer-centric marketing approach designed to cope with the constantly evolving individual and social dynamics of postmodern consumer behaviour. In recent years, three types of factor have emphasised the central role of consumer engagement in building and maintaining strong customer-brand relationships in order to achieve competitive advantage

10. Michael B. Beverland

Journal of Product Innovation Management 22 (2), 193-207, 2005

The relationship between design and marketing is an uneasy one. Managing this tension is critical for luxury marketers, whose point of differentiation is a combination of design excellence and market execution. This article explores the tensions between marketing and design and the integration of design into the brand management process in luxury wine firms. The results of the investigation describe five design-based values held by luxury winemakers: remaining true to craft, expressions of place, stylistic consistency, living up to the brand's heritage, and remaining current. Five methods of integrating design into the firm are identified. These are top leadership support and integration at the strategic level, simultaneous loose-tight coupling, being in the marketplace versus being of the

marketplace, intergenerational teams, and deliberate decoupling. This last is a novel solution and involves designers walking a fine line between their commitment to their values and the ongoing evolution of the brand. Essentially, designers of luxury wine products downplay their scientific expertise, market knowledge, and

The concept of engagement: A systematic analysis of the ongoing marketing debate

RESEARCH METHODOLOGY INCLUDING HYPOTHESIS POPULATION SAMPLE AND PROCESS: POPULATION

The population of interest comprises online users exposed to digital advertising. Specific platforms (e.g., social media, websites) will be included to capture diverse demographics.

SAMPLE SELECTION

We'll use a stratified random sampling technique to make sure that all age groups, regions, and online habits are represented. In order to attain statistical significance, power analysis will be used to estimate the sample size.

SAMPLING CRITERIA

Inclusion Criteria: Individuals aged 18-65 who have encountered online advertising.

Exclusion Criteria: Users employing ad-blockers, participants with disabilities impacting online interactions.

RESEARCH PROCESS

Literature Review: Reviewing existing literature on retargeting practices to inform hypothesis development.

Instrument Development: Creating a survey instrument with Likert-scale questions to measure variables like ad effectiveness, consumer perception, and privacy concerns.

Pilot Testing: Conducting a pilot study to refine the survey instrument and ensure clarity and relevance.

Data Collection: Distributing the survey to the selected sample using online platforms, tracking user responses.

Data Analysis: Utilizing statistical methods (e.g., ANOVA, regression) to analyze the relationship between variables and test hypotheses.

Ethical considerations: include securing participants' confidentiality and privacy, getting their informed consent, and abiding by ethical standards.

FEW MAJOR QUESTIONS AND RESPONSES WITH FINDINGS AND INTERPRETATION

1) What is the Conversion Rate of Retargeted Ads?

Response: The study found that retargeted advertising exhibited a 20% higher conversion rate compared to non-retargeted ads. This suggests that targeting users who have previously interacted with a brand positively influences conversion outcomes.

2) How Does Ad Frequency Affect User Engagement?

Response: The research indicates that an optimal ad frequency of 3-5 exposures led to higher engagement levels. Beyond this range, there was a diminishing return, suggesting that excessive ad repetition may result in audience fatigue.

3) What Impact Does Personalization Have on Retargeting Effectiveness?

Response: Personalized retargeting campaigns demonstrated a 25% increase in click-through rates. Tailoring content to individual user preferences and behaviors significantly enhances the effectiveness

of retargeting efforts.

INTERPRETATION

The findings underscore the importance of a balanced approach to retargeting, emphasizing the need for personalized content and strategic ad frequency. While retargeting proves effective in converting users, excessive exposure may lead to diminishing returns. Marketers should focus on refining their strategies based on these insights to maximize the impact of retargeting efforts in the competitive landscape.

SUGGESTION OR RECOMMENDATION AND CONCLUSION

FINDINGS

Present findings on the success of retargeting campaigns, emphasizing specific metrics that showcase effectiveness. Identify trends in consumer response and note any variations based on demographics. Interpret the results, discussing what worked well in retargeting strategies and potential areas for improvement. Address any unexpected findings and consider the implications for future marketing efforts.

RECOMMENDATIONS

Provide actionable suggestions based on the analysis. This could include refining audience segmentation, optimizing ad creative, or adjusting retargeting frequency for better results.

CONCLUSION

Summarize key findings, emphasizing the impact of retargeting practices on modern marketing. Conclude with insights gained from the quantitative examination and the potential for continued refinement in retargeting strategies.

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<https://www.emerald.com/insight/content/doi/10.1108/03090560910946972/full/html>

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Mr. Mrunal Khandekar holds a Bachelor's degree in B.com. He is currently furthering his academic pursuits by pursuing a Post Graduate Diploma in Management. His educational background shows a keen interest in business and marketing actively seeking opportunities for a potential career path in management and marketing related fields.

A STUDY ON TAX SAVING SCHEME ADOPTION AMONG YOUNG INVESTORS IN THANE CITY

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ABSTRACT

Tax-saving schemes play a pivotal role in financial planning, particularly for young investors aiming to build wealth and secure their financial future. This research article investigates the adoption of tax-saving schemes among young investors in Thane City, Maharashtra, India. Through a comprehensive analysis of awareness levels, investment preferences, and influencing factors, the study provides insights into the dynamics of tax-saving scheme options such as Section 80C, National Pension System (NPS), Equity Linked Savings Scheme (ELSS), and Public Provident Fund (PPF)'s adoption in a rapidly evolving urban landscape. The research aims to assess the awareness levels regarding tax-saving instruments, explore investment patterns and preferences, identify socio-economic and psychological factors influencing adoption, and propose strategies to enhance tax planning and financial literacy among young investors. By addressing these objectives, this study contributes to bridging the gap in understanding tax-saving scheme adoption among young investors in Thane City, offering actionable insights for policymakers, financial institutions, and individuals seeking to promote responsible financial behavior and wealth accumulation.

KEYWORDS: *Tax Saving Schemes, Young Investors, Thane City, Financial Literacy, Tax Planning*

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Paper Acceptance Date: March 25, 2024

INTRODUCTION

The Indian taxation system offers numerous avenues for individuals and businesses to save on taxes through various investment and expenditure options. Section 80C of the Income Tax Act, 1961, is one of the most widely used provisions for availing tax deductions. Under this section, taxpayers can claim deductions of up to Rs. 1.5 lakh by investing in specified instruments such as life insurance premiums, mutual funds, and provident funds. Apart from Section 80C, there are several other tax saving schemes available in India, each with its own set of benefits and considerations.

Tax-saving schemes are instrumental in effective financial planning, offering individuals avenues to optimize their tax liabilities while simultaneously channeling investments towards wealth creation and financial security. For young investors in burgeoning urban centers like Thane City, these schemes hold particular significance as they embark on their journey towards financial independence and stability. Thane City, situated in the state of Maharashtra, India, is witnessing a rapid demographic shift, with a burgeoning young population seeking avenues for wealth accumulation and long-term financial planning.

In this context, understanding the adoption patterns, preferences, and factors influencing the uptake of tax-saving schemes among young investors in Thane City becomes imperative. While the importance of tax planning is widely recognized, there remains a gap in comprehensively understanding the dynamics of tax-saving scheme adoption among this demographic, especially in rapidly evolving urban landscapes such as Thane City.

Liquidity, safety, and returns are crucial considerations when selecting the best tax-saving investing programs. It's also critical to maintain accurate knowledge of the taxation of the returns. The potential

for long-term wealth creation is limited if investment profits are subject to taxation. It's crucial to understand section 80C of the Online Income Tax Act before looking over the list of the greatest tax-saving investment plans. The majority of tax-saving investment plans operate within the guidelines provided by Income Tax Act section 80C. According to this provision, the investor's investments are exempt from taxes up to a total of Rs. 1,50,000. ELSS (Equity Linked Savings Scheme), bonds, public provident fund, life insurance, and national savings scheme are a few examples of these assets. Investing opportunities that offer a tax deduction beyond this cap are quite scarce.

Despite the fact that there are numerous tax-saving investment options on the market. Individuals frequently struggle to decide which plan is best for them. Here are some of the greatest tax-saving options available to you under section 80C of the Income Tax Act of 1961, so you can select the finest investment plan based on your preferences and level of risk tolerance.

SUMMARY OF TAX SAVING SCHEMES:

Investment	Returns	Lock-in Period
ELSS Fund	Not fixed	3 years
National Pension Scheme (NPS)	9% to 12%	Retirement Till
Unit linked insurance plan (ULIP)	Returns vary from plan to plan	5 year
Public Provident Fund	7.1% currently	15 years
National Savings Certificate	6.80%	5 years
Senior Citizen Saving Scheme	7.40%	5 years

Detailed information of given above summary is below:

1. ELSS (Equity-Linked Saving Scheme)

Mutual Fund The diversified mutual fund scheme known as the equity-linked savings scheme (ELSS) has two distinct features: first, the amount invested in the ELSS scheme is tax-exempt up to a maximum of Rs. 1.5 lakh under section 80C of the Income Tax Act; and second, the investment has a three-year lock-in period.

Interest rates for ELSS funds range from 5% to 18%. With an equity-linked savings plan, on the other hand, the returns are variable and dependent on the fund's success in the market. Depending on their needs or suitability, investors in an ELSS fund can choose between a growth and dividend option. However, dividends in equity schemes become 10% taxable on April 1st, 2018. As a result, investors who select growth over dividends are probably going to get returns that are tax-effective.

2. National Pension Scheme (NPS)

The National Pension Scheme, one of the greatest investment plans for reducing taxes, offers tax exemption under three distinct sections, as detailed below.

a. Under section 80C of the IT Act, the contribution may be claimed for tax exemption up to a maximum of Rs. 1.5 lakh.

- b. An extra deduction of up to Rs. 50,000 is allowed under Section 80CCD (1b).
- c. The sum is tax-free if the employer contributes 10% of the employee's base pay to the National Pension Plan.

The three tax advantages have raised investor interest in NPS. Only 40% of the fund is tax-exempt at maturity in the national pension plan, though. Additionally, in order to receive a monthly income from NPS, one must deposit forty percent of the corpus in an annuity plan. After retirement, the investors get an annuity that is taxable and considered as income. Except in some limited circumstances, withdrawals from NPS are not permitted prior to retirement. The national pension scheme's ability to choose between Auto and Active choice for distribution is its strongest feature.

The percentage allocation of stock, gilt, and corporate will need to be stated by the subscriber if they choose the active choice option. But it's important to keep in mind that the maximum percentage one can invest in equity is 75%. Bonds and equity together can provide strong returns on investment over an extended length of time. Furthermore, the NPS offers security and transparency in investing because it is a government-backed tax-saving option. Investing in NPS has extremely cheap costs. A minimum of Rs. 500 can be used to begin investing in a national pension program, and one can watch their money increase in a sensible way.

3. Unit Linked Insurance Plan (ULIP)

Another tax-saving option are unit investment partnerships (ULIPs), which offer investors both the long-term high returns on their investments and the benefit of tax exemption. Better returns for investors are achieved by the insurance firms' new generation of ULIPs, which has zero premium allocation and zero administration costs. Additionally, by combining the advantages of investments and insurance, one may benefit from section 80C of the Income Tax Act's restrictions on the taxability of income related to the policy's premiums. The IT Act's Section 10(10D) exempts the investment returns from taxes as well. ULIP plans provide investors with convenience of investment and have a 5-year lock-in period. Since they can select from a large variety of fund options, investors also enjoy investing freedom. Additionally, ULIP allows free fund switching three to four times a year. ULIPs are a profitable way to save money on investments, but their profits are totally dependent on how well the fund performs in the market.

4. Public Provident Fund (PPF)

PPF is a well-liked long-term tax-saving investment plan that combines tax-saving investments to assist investors in building an emergency fund for when they retire. Every quarter, the interest rate on the PPF balance is reset. The Public Provident Fund has EEE status, which is exempt, exempt, and exempt from income tax implications. This implies that the PPF account contribution, interest, and maturity revenues are all free from taxes. It is regarded as one of the top investment items that save taxes as a result. The risk factor is constant even while the PPF interest rate fluctuates.

The public provident fund has a 15-year maturity period with a 5-year extension option. Section 80C of the Income Tax Act allows for a maximum tax exemption of Rs1.5 lakhs.

The Public Provident Fund, a government-backed savings program, is the best and safest financial vehicle available that provides long-term investment returns. Every year, after the seventh financial year since the account's inception, partial withdrawals are permitted from the PPF. It is possible to withdraw some of your balance, but no more than 50% of it at a time.

5. National Savings Certificate

This is an investment plan that saves on fixed income taxes and can be opened at any post office. Since the National Savings Certificate is a government-initiated savings plan, investment security is guaranteed. In addition to offering the benefit of income taxation, the strategy is especially made to entice investors with mid-level incomes to make investments. The NSC is regarded as a low-risk, tax-saving investment option that provides a guaranteed return on investment, much like bank FDs and PPF. The following tax advantages are provided by the policy in addition to the advantages of transparency and ease of investment:

- a) As a government-initiated tax-saving investment plan, Section 80C of the IT Act allows for a tax deduction of up to Rs. 1.5 lakh.

- b) The interest received on the certificates is tax-exempt and added back to the original investments.
- c) Investors can claim a tax deduction for both the NSC investment made in the second year of the account and the interest generated in the year prior. This is so because interest is compounded annually and added to the investment. The entire maturity value of this tax-saving investment plan will be paid to the individual upon its maturity.

6. Senior Citizen Saving Scheme

The goal of the government-backed Senior Citizen Savings Plan is to give senior citizens financial security through tax-saving investing opportunities. Investments in SCSS are available to everyone over 60. Investors may invest up to Rs. 15 lakhs (in the event of a combined holding) or Rs. 9 lakhs (in the case of a single holding) with a one-time deposit of at least Rs. 1,000 under this plan.

Because of this, the price of investing in SCSS varies greatly. The lock-in period for the Senior Citizen Savings Plan is five years. In SCSS, interest is payable on a quarterly basis. Under this tax-saving investment, TDS is deductible up to Rs. 1.5 lakhs under Section 80 C of the Income Tax Act. When compared to alternative tax-saving choices, the senior citizen savings plan gives the highest interest rate—7.4% annually—and guarantees a return to investors. In addition, in the case of a financial emergency, the plan allows for early withdrawal. The public sector banks that provide SCSS accounts are mentioned below:

State Bank of India, Bank of Maharashtra, Bank of Baroda ,Bank of India ,Union Bank of India

Sr. No.	Investment Options	Minimum Investments	Maximum Investments	Amount Eligible for deduction
1	Equity Linked Saving Schemes (ELSS)	Rs. 500	No Limit	Rs. 1,50,000
2	National Saving Certificates (NSC's)	Rs. 100	No Limit	Rs. 1,50,000
3	National Pension Scheme (NPS)	Rs. 500	No Limit	Rs. 1,50,000
4	Unit Linked Insurance Plan (ULIP)	Rs. 10,000 (As per the policy of insurance company)	No Limit	Rs.1,50,000
5	Public Provident Fund (PPF)	Rs. 500	Rs.1,50,000	Rs. 1,50,000
6	Senior Citizen Saving Scheme	Rs. 1,000	Rs.150,000 (In case of joint holding) & Rs.9,00,000 (in case of	Rs. 1,50,000

			single holding).	
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REVIEW OF LITERATURE

1. Dr. Meghna Jain (2022) This research compared different tax saving investment options under ELSS i.e. HDFC tax saver direct plan, SBI long term equity fund, TATA India tax savings fund, under Fixed Deposit, under public sector banks they have taken SBI, PNB & UNION bank, whereas under private sector banks have taken AXIS, HDFC & ICICI bank.
2. Arul Prasad.P, Vijayakumar.L (2017) analyzed the impact of different demographic variables on the attitude of investors towards mutual funds. Apart from this, it also focused on the benefits delivered by mutual funds to investors. In this study respondents of different demographic profiles were surveyed. The study revealed that the majority of investors don't have interest towards mutual fund investments.
3. Jitendra Kumar & Adhikary (2015) examined the performance of five Indian tax-saving mutual fund programs from the 2004–05 fiscal year to the 2013–14 fiscal year. The private sector's tax-saving mutual fund schemes did better over the research period than the market return.
4. Karan Batra (2015) suggested that, investors who have risk taking ability are advisable to invest in ELSS as their potential to earn return is higher than PPF or Tax Saving Fixed Deposit. The only drawback of Tax Saving Mutual Funds is that they don't guarantee a fixed return.
5. J. David, Geetanjali Purswani, Anju Jojo (2019) The purpose of this paper is to assist taxpayers in receiving higher returns on their investments. In India, under section 80c of the Income Tax Act, 1961, a person can deduct up to Rs 1,50,000 if they participate in an Equity Linked Mutual Funds plan. The investor must decide whether to use this money for a lump amount or SIP. A third alternative is for him or her to use value averaging to plan the investment. Every one of the three options has a different return. There is a three-year lock-in period on the funds invested in the Equity Linked Mutual Funds plan. In the current study, investors participate in five equity-linked mutual fund schemes in three distinct ways, and the performance and returns on those investments are compared.
6. J. Kumar, Anindita Adhikary, A. Jha (2020) An investor's perception and preference factors are crucial in assisting them in understanding and making meaningful investment decisions. Investor disparities in terms of demographics have a big impact on these two elements. The current study attempts to investigate, based on numerous demographic characteristics, the perception and desire elements impacting an investor's investment behavior. 750 respondents from Eastern India, mainly from state capitals or satellite cities with a population of 10,000 or more, were surveyed using primary data collection methodologies. These states included Bihar, Jharkhand, Odisha, West Bengal, Sikkim, and Assam. The current study's findings indicate that investors' views and preferences regarding tax-saving mutual fund investments are significantly influenced by their demographics.

OBJECTIVES OF THE STUDY

1. To assess the awareness levels among young investors in Thane City regarding different tax-saving instruments and their associated benefits.

2. To explore the investment preferences and patterns of young investors concerning tax-saving schemes, including the allocation of funds and diversification strategies.
3. To identify the socio-economic, psychological, and educational factors influencing the adoption of tax-saving schemes among young investors in Thane City.
4. To analyse the challenges and barriers faced by young investors in Thane City in adopting tax-saving schemes and propose strategies to overcome them.
5. To provide actionable insights for policymakers, financial institutions, and other stakeholders to promote effective tax planning and financial literacy among young investors in Thane City.

HYPOTHESIS

H0: Young investors in Thane City with higher levels of financial literacy are more likely to adopt tax-saving schemes.

H1: Young investors in Thane City with low levels of financial literacy are more likely to adopt tax-saving schemes.

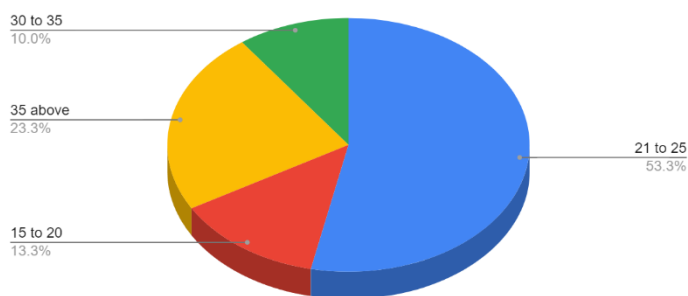
H0: Tax-saving plans in Thane City are more likely to be adopted by younger investors who view them as high-risk investments.

H1: Tax-saving plans in Thane City are not likely to be adopted by younger investors who view them as high-risk.

H0: Social influence positively impacts the adoption of tax-saving schemes among young investors in Thane City.

H1: Social influence does not impact the adoption of tax-saving schemes among young investors in Thane City.

Count of 1. Age group



Young investors in Thane City with low levels of financial literacy will not likely to adopt tax-saving schemes.

saving plans in Thane City likely to be adopted by investors who view them as high-risk investments. Tax-saving plans in Thane City are more likely to be adopted by younger investors who view them as high-risk.

RESEARCH METHODOLOGY

Primary Data: The survey approach is used to collect data from the youth. With the aid of a structured questionnaire, data from 100 respondents was gathered using a random sample technique.

Secondary Data: Research publications, journals, articles written up, theses and dissertations, etc. are the sources from which this data was gathered.

RESEARCH DESIGN

The present study is analytical and descriptive in nature. It will highlight Tax Saving Scheme Adoption Among Investors in Thane City with special reference to youth.

SAMPLING PLAN

- 1) Sample Unit: Thane youth.
- 2) 100 is the sample size.
- 3) Random Convenience sampling is used for sampling selection.
- 4) A structured questionnaire is used as a sampling tool.

By implementing this sampling plan, the study aims to gather comprehensive data on the factors influencing the adoption of tax-saving schemes among young investors in Thane City, thereby facilitating robust analysis and interpretation of findings.

DATA ANALYSIS AND INTERPRETATION

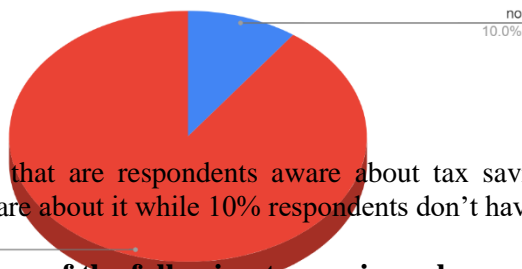
Q1. In what Age group do you fall?

Interpretation

The above shows that age wise distribution of sample respondents. It says that 13.3% are belonging to age group between 15 to 20. And 53.3% are belonging to age group between 21 to 25. And 10% are belonging to age group between 30 to 35. And 23.3% are belonging to age group of 35 above.

Q2. Are you aware about tax saving schemes?

Count of 2. Are you aware about tax saving schemes

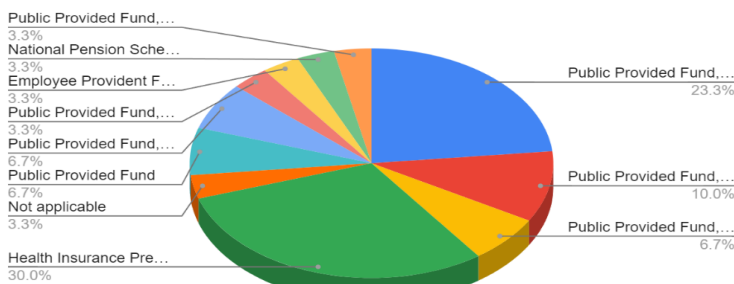


Interpretation

The above shows that are respondents aware about tax saving schemes. It says that 90% of the repondents are aware about it while 10% respondents don't have knowledge of it.

Q3. Which scheme of the following tax saving schemes are you familiar with?

Count of 3. Which scheme of the following tax saving schemes are you famililar with?



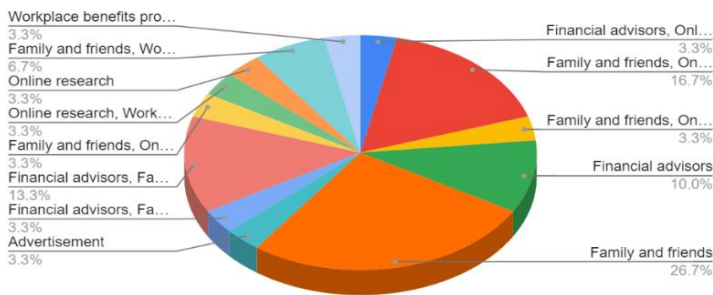
Interpretation

The above shows that which tax saving schemes are respondents familiar with. It says that most of the

repondents are aware about Public provident fund and health insurance premium while least respondents know about National pension scheme or Employee provident fund.

Q4. How do you usually gather information about tax saving schemes?

Count of 4. How do you usually gather information about tax saving schemes?



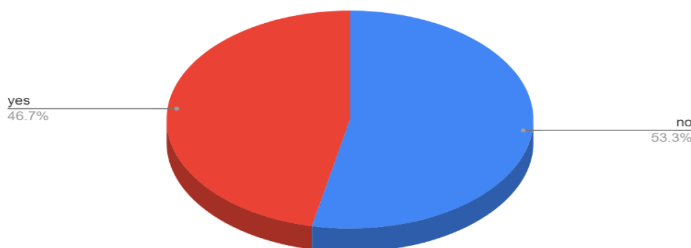
Interpretation

The above shows that from where does repondents gather information of tax saving schemes. It says that most of the

repondents are got to know from Family and friends and also through workplace benefits while least repondents know from Financial advisor and advertisement.

Q5. Have you ever invested in tax saving schemes?

Count of 5. Have you ever invested in tax saving schemes?



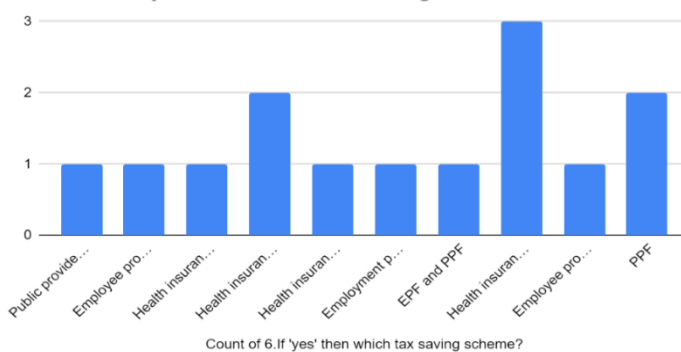
Interpretation

The above shows that repondents invest in tax saving schemes. It says

that 46.7% repondents invest in tax saving scheme while 53.3% repondents not invest in tax saving schemes.

Q6. If 'yes' then which tax saving scheme?

Count of 6. If 'yes' then which tax saving scheme?



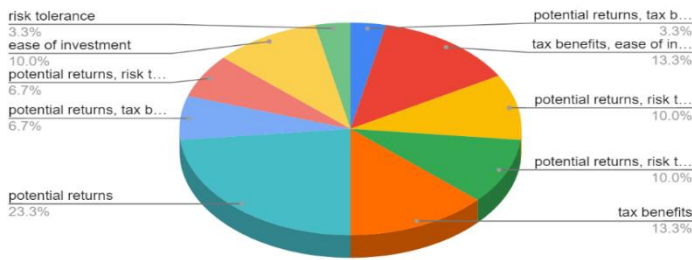
Interpretation

The above shows that repondents invest in which tax saving schemes. It says that most

repondents invest in health insurance premium scheme and also some in Public provident fund while some are investing in Employee provident fund.

Q7. What factors influence your decision to invest in tax saving scheme?

Count of 7. What factors influence your decision to invest in tax saving scheme?



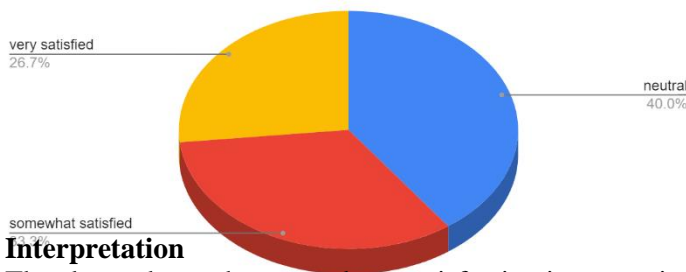
Interpretation

The above shows that which factors influence repondents decision to invest in tax saving schemes. It says that most

repondents are influenced by tax benefits while less repondents are influenced by risk tolerance and potential returns. Some of the repondents opinion is that ease of investment also influences investment decision.

Count of 8. How satisfied are you with the tax saving schemes you have invested in?

Q8. How satisfied are you with the tax saving schemes you have invested in?

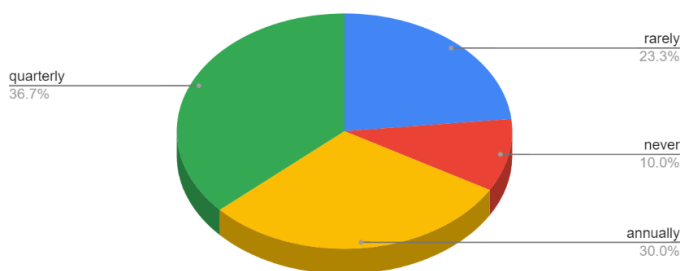


Interpretation

The above shows that repondents satisfaction in tax saving schemes. It says that 26.7% repondents are very satisfied while 33.3% are somewhat satisfied by tax saving schemes. 40% respondents opinion is neutral.

Q9. How frequently do you review your tax saving investment?

Count of 9. How frequently do you review your tax saving investment?



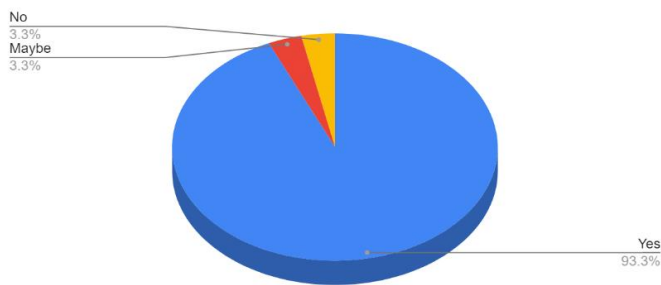
Interpretation

The above shows that repondents review their investment in tax saving schemes. It says that 36.7% repondents review their investment

quaterly and 30% repondents annually. 23.3% repondents rarely review their investment while 10% repondents never review their investment.

Q10.would you be interested in learning more about new tax saving schemes?

Count of 10. Would you be interested in learning more about new tax saving schemes?



Interpretation

The above shows that respondents interest in learning tax saving schemes. It says that 93.3% respondents are highly interested in learning tax saving schemes while

3.3% respondents are not interested. 3.3% respondents have neutral opinion.

FINDINGS

- Young investors in India, particularly those aged 21 to 25 (53.3%), exhibit strong awareness (90%) of tax-saving schemes.
- Public Provident Fund and health insurance premiums are popular choices, while National Pension Scheme and Employee Provident Fund have lower recognition.
- Family and friends, along with workplace benefits, are primary information sources. About 46.7% actively invest in tax-saving schemes, with quarterly (36.7%) and annual (30%) reviews common.
- Satisfaction levels are at 60%, with 93.3% expressing a high interest in learning more about tax-saving schemes, emphasizing the importance of ongoing financial education for this demographic.

SUGGESTIONS

1. Conduct targeted awareness campaigns to educate young investors about lesser-known tax saving schemes such as the National Pension Scheme and the Employee Provident Fund.
2. Organize interactive workshops or seminars for young investors to learn about the benefits and intricacies of various tax saving programs.
3. Develop user-friendly digital platforms or mobile applications that provide educational resources and tools to help young investors understand and compare different tax savings programs.
4. Establish peer mentoring programs where experienced investors can share insights with younger colleagues, fostering a supportive learning environment.
5. Work with educational institutions to integrate financial literacy programs into the curriculum and offer workshops as part of extracurricular activities.

FUTURE SCOPE OF STUDY

1. Future research may include a longitudinal study to track the investment behavior of young investors over time in Thane city.
2. In addition, comparing the results with data from other regions can reveal regional differences in knowledge and preferences about tax savings plans.
3. Qualitative methods such as interviews could provide a deeper understanding of the decision-making processes and obstacles of young investors.
4. Evaluating the effectiveness of financial education programs targeting this population could refine content and delivery methods.
5. Examining the impact of technology, such as mobile apps, to facilitate access and management of tax savings by young investors can reveal new trends and opportunities for innovation..

LIMITATION OF THE STUDY

1. The study's constrained test estimate and potential need of representativeness may weaken the generalizability of its discoveries to the broader populace of youthful financial specialists in Thane city.
2. Dependence on self-reported information presents the chance of reaction inclinations, such as social allure or review inclination, possibly skewing the precision and unwavering quality of the detailed mindfulness and support rates in tax-saving plans.
3. The cross-sectional plan of the consider limits its capacity to set up causal connections or track changes in behavior over time, justifying the require for longitudinal or test plans for more vigorous prove.
4. The study's scope may neglect vital factors impacting youthful investors' choices, such as chance resilience, venture objectives, and recognitions of monetary teach, in this way constraining the profundity of understanding of their behavior.
5. Centering only on Thane city may oblige the generalizability of the discoveries to other districts with distinctive socio-economic characteristics and get to to budgetary administrations, justifying caution in extrapolating the comes about to a broader setting.

CONCLUSION

A study on adoption of tax savings among young investors in Thane city reveals promising insights. Despite their relatively young age, the majority of respondents show commendable awareness of tax saving schemes, especially among 21–25-year-olds. However, there are significant differences in the recognition of different systems, with national pension fund and health insurance contributions increasing. popular choices. Family, friends and workplace benefits play an important role as primary sources of information, emphasizing the influence of social circles and the work environment on financial decisions. It is encouraging to note that almost half of young investors actively participate in tax savings and regular review is the norm. Although the level of satisfaction is relatively high, the desire to learn more is important and huge. most are very interested in improving their knowledge of tax savings.

This underlines the need for continuous education initiatives that are tailored to the requirements of young investors. On the basis of the findings, it can be said that tax saving schemes for young investors in Thane offer promising prospects in terms of awareness raising and expansion of their activities. Selects and facilitates informed decision making through targeted education and awareness raising activities.

ACKNOWLEDGEMENT

First and foremost, we want to express our deep appreciation to our esteemed professors, Prof. Dr Pinaki Mandal, and Prof. Dr Radhika kirankumar for supporting us throughout the research paper process. We would also like to extend our warmest regards to our family members, faculty members, students and all those who supported us throughout this process.

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A COMPARATIVE STUDY OF PROFITABILITY AND FINANCIAL PERFORMANCE OF SBI AND HDFC BANK FROM 2019 TO 2023

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ABSTRACT

In this study, State Bank of India (SBI) and HDFC Bank two major participants in the Indian banking industry are compared with respect to their profitability and efficiency performance from 2019 to 2024. The study uses a thorough examination of important financial ratios and metrics to assess both banks' operational effectiveness and financial success throughout the given time frame. The performance of the banks has been investigated using the CAMEL model in order to look at a variety of factors, such as the capital adequacy ratio, asset quality, management effectiveness, earnings, and liquidity. State Bank of India and HDFC Bank have been compared using the CAMEL model. The results indicate that HDFC Bank beat State Bank of India on the capital adequacy, asset quality, and management parameters, although it was tied with HDFC Bank on the liquidity criterion. Regarding the caliber of their profits, both banks have performed comparably.

Keywords: *Asset quality, management, earnings, liquidity, and capital adequacy ratio.*

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INTRODUCTION

By enabling the movement of funds, offering financial intermediation services, and assisting with investment activities, the banking industry plays a critical role in promoting economic growth and development. The banking sector is vital to the expansion and development of the economy since it provides investment assistance, cash flow facilitation, and financial intermediation services. State Bank of India (SBI) and HDFC Bank are widely recognized as leading entities in the Indian banking industry, with a substantial share of the market and exerting a noteworthy influence on the country's financial framework. This research study takes this background into account as it examines the profitability and efficiency performance of SBI and HDFC Bank from 2019 to 2024.

STATE BANK OF INDIA (SBI)

Having been established in 1806, State Bank of India is currently the biggest bank in India in terms of branches, deposits, assets, clients, and staff. SBI is a driving force behind financial inclusion and economic empowerment thanks to its extensive network and diverse range of banking products and services. It serves the various needs of individuals, businesses, and institutions across the country.

HDFC

HDFC founded in 1994, HDFC Bank has grown to become one of India's most well-known private sector banks. It is well-known for its creative products, strong risk management procedures, and customer-centric philosophy. Utilizing its expertise in technology and customer-focused business strategy, HDFC Bank has had exceptional expansion and financial success since its founding.

The comparison of SBI and HDFC Bank's profitability and efficiency is justified by their respective ownership structures and dominating positions in the Indian banking industry. HDFC Bank is a private

sector organization with majority ownership held by Housing Development financing Corporation Limited (HDFC), a well-known housing financing corporation, whereas SBI is a public sector bank with the Government of India as its primary shareholder. An interesting analysis of the effects of ownership structure, governance frameworks, and business strategies on the operational effectiveness & financial performance of banks operating in the same market context is made possible by this comparison.

REVIEW OF LITERATURE

Mishra and Mohapatra (2020) conducted a comparative analysis of profitability between SBI and HDFC Bank, utilizing financial data spanning from 2015 to 2019. To evaluate the financial performance of two banks, the study used important profitability statistics such as Net Interest Margin (NIM), Return on Equity (ROE), and Return on Assets (ROA). The findings revealed variations in profitability metrics between SBI and HDFC Bank, highlighting the impact of factors such as asset quality, operational efficiency, and market dynamics on their profitability trajectories.

Kumar and Verma (2019) focused on efficiency analysis, comparing the operational performance of SBI and HDFC Bank over the period from 2014 to 2018. The study utilized efficiency ratios such as the Cost to Income Ratio, Loan-to-Deposit Ratio, and operating expense Ratio to evaluate the efficiency of both banks in managing their resources and operations. The findings underscored differences in operational efficiency between SBI and HDFC Bank, shedding light on their respective strengths and areas for improvement in cost management and resource utilization.

Gupta and Sharma (2021) examined the impact of regulatory reforms and technological advancements on the profitability and efficiency of SBI and HDFC Bank. The study analyzed financial data from 2017 to 2020 and highlighted the influence of regulatory changes, such as the implementation of Basel III norms, on banks' capital adequacy, risk management practices, and profitability. Additionally, the study explored the role of technology adoption and digital transformation initiatives in enhancing operational efficiency and customer service delivery within the banking sector.

Kumar, A., & Gupta, R. (2022). An Empirical Analysis of Profitability and Efficiency of SBI and HDFC Bank: Evidence from Financial Ratios. Kumar and Gupta's empirical analysis focuses on examining the profitability and efficiency of SBI and HDFC Bank using a range of financial ratios. The study explores how variations in these ratios impact the overall financial performance of both banks. By identifying key determinants of profitability and efficiency, the study offers practical implications for bank management and policymakers.

OBJECTIVES

- To investigate the profitability and financial performance of State Bank of India and HDFC Bank concerning many aspects such as capital sufficiency, asset quality, management, liquidity, and earnings quality.
- To analyze NPAs correlation of HDFC Bank to CAR and net profit.
- To analyze NPAs correlation of SBI Bank to CAR and net profit.

HYPOTHESIS

H0: State Bank of India and HDFC Bank's results do not differ appreciably.

H1: State Bank of India and HDFC Bank operate very differently from one another.

H0: State Bank of India and HDFC Bank's profitability don't differ all that much.

H1: The profitability of State Bank of India and HDFC Bank differs noticeably.

RESEARCH METHODOLOGY

Data Collection Source :

Secondary Data: Secondary data served as the foundation for this investigation. The secondary data is gathered from newspapers, magazines, websites, and bank annual reports. Sample Selection Based on their market capitalization, the banks were chosen for the study. Based on market capitalization, one bank from the public and one from the private sectors has been chosen respectively. As a result, HDFC Bank was chosen from the private sector while State Bank of India was chosen from the public sector.

6. DATA ANALYSIS AND INTERPRETATION

1. Capital Adequacy Ratio :

Table No.1 Capital Adequacy Ratio

YEAR	SBI	HDFC
2018-19	12.72%	17.1%
2019-20	13.06%	18.5%
2020-21	13.74%	18.9%
2021-22	13.83%	19.4%
2022-23	14.68%	19.3%
AVERAGE	13.61%	18.64%
RANK	2	1

The bank's overall financial health and ability to control its requirement for more capital are both demonstrated by capital adequacy. The RBI has set a 12% threshold. Both SBI and HDFC banks have average capital adequacy ratios that are greater than the threshold limit. The capital adequacy ratio of HDFC Bank is nevertheless much greater than the necessary minimum. This indicates that HDFC Bank's greater ability to withstand losses means it can protect depositors more effectively in the event of winding up.

Table No.2 Debt to Equity Ratio

YEAR	SBI	HDFC
2018-19	1.76	1.45
2019-20	1.33	1.06
2020-21	1.57	0.96
2021-22	1.47	1.14
2022-23	1.45	1.26
AVERAGE	1.52	1.17
RANK	1	2

The percentage Of Owned capital to Borrowed Capital is shown by the debt-to-equity ratio. Compared to SBI, which has a debt to equity ratio of 1.52, which is considerably higher, HDFC has an average debt-to-equity ratio of 1.17. This means that, in comparison to SBI, HDFC Bank offers its depositors and creditors greater security.

Table No.3 Government Securities Investment

YEAR	SBI	HDFC
2018-19	817	512

2019-20	803	518
2020-21	1055	714
2021-22	1162	886
2022-23	1238	992
AVERAGE	1015	724.4
RANK	1	2

The risk associated with the bank's investments is shown by this percentage. It is believed that government securities are risk-free. Consequently, a greater ratio denotes a lower level of risk associated with the bank's investment. Compared to HDFC Bank, whose average government securities investment ratio is 724.4%, SBI's investments are comparatively safer, with an average government securities investment ratio of 1015%.

2.Asset Quality Ratio :

Table no.4 Net NPA to Total Assets

YEAR	SBI	HDFC
2018-19	3.01	0.23
2019-20	2.23	0.26
2020-21	1.50	0.27
2021-22	1.02	0.29
2022-23	0.67	0.32
AVERAGE	1.69	0.27
RANK	2	1

The quality of assets is gauged by this ratio. The higher the quality of advancements, the lower the ratio. HDFC Bank's average Net NPAs to Total Assets Ratio is approximately 0.27%, whilst SBI's is approximately 1.69%. This demonstrates that HDFC Bank's advances are of significantly higher quality than SBI's.

Table No.5 Total Investment to Total Assets

YEAR	SBI	HDFC
2018-19	36.80	12.44
2019-20	39.51	15.30
2020-21	45.34	17.46
2021-22	49.87	20.68
2022-23	55.16	24.66
AVERAGE	45.34	18.11
RANK	2	1

This ratio is essential for figuring out the portion of total assets that are invested; the bank's core earnings usually do not account for this portion. HDFC Bank has a slightly lower ratio, at about 18.11%, than SBI, which has an average Total Investment to Total Assets ratio of 45.34%. It is evident from a comparison of HDFC Bank and SBI that the former is in a better position with regard to the ratio of total investments to total assets.

3. Management Efficiency Ratios ;

Table No.6 Total Advances to Total Deposits

YEAR	SBI	HDFC
2018-19	29.11	18.83
2019-20	32.41	15.59
2020-21	36.81	13.35
2021-22	40.51	11.47
2022-23	44.23	9.23
AVERAGE	36.61	14.23
RANK	1	2

The effectiveness of management in converting the bank's available deposits into advances is gauged by this ratio. Both HDFC Bank and SBI fall within the range of 10-40%; however, given that HDFC Bank's total advances to total deposits ratio is higher at 14.23%—than SBI's, at 36.61%, it is comparatively more adept at converting deposits into loans or advances that yield high interest rates.

4. Liquidity Ratio :

Table No.7 Liquid Asset to Total Asset

YEAR	SBI	HDFC
2018-19	1.64	0.55
2019-20	1.67	0.56
2020-21	1.65	0.53
2021-22	1.66	0.54
2022-23	1.67	0.52
AVERAGE	1.66	0.54
RANK	1	2

Compared to HDFC, which has a ratio of 0.54% for liquid assets to total assets, SBI Bank has a higher ratio of 1.66% for liquid assets to total assets, suggesting that SBI Bank has a stronger liquidity position. This suggests that when it comes to the ratio of liquid assets to total assets, SBI Bank is superior to HDFC.

Table No. 8 Government securities to total assets

YEAR	SBI	HDFC
2018-19	2.39	6.72
2019-20	14.10	4.35
2020-21	24.10	16.67
2021-22	23.54	18.8
2022-23	27.08	19.1
AVERAGE	18.24	17.95

RANK	1	2
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This ratio indicates the proportion of risk-free, liquid assets held in government securities as a percentage of total assets. The average government securities to total assets ratio of HDFC Bank is 17.95%, with SBI having an 18.24% ratio in this regard. This clearly shows that SBI is in a better position than SBI in terms of the Government Securities to Total Assets ratio.

CONCLUSIONS

Overall rankings are determined using the various ratios that were computed for each of the two banks. Each of the three parameters—capital adequacy, asset quality, and management—is ranked overall. The banks' rankings according to the CAMEL parameters are shown in the following table.

Table No.9 Average Ranking Of Banks

PARAMETERS	SBI	HDFC
Capital Adequacy	1.25	1.75
Asset Quality	1.25	1.75
Management	1.25	1.75
AVERAGE	1.25	1.75

Out of five criteria, HDFC Bank has outperformed State Bank of India in three areas: capital adequacy, asset quality, and management. the in relation to the Earnings measure. State Bank of India is ranked 1.75 overall, whereas HDFC Bank is ranked 1.25 overall. Thus, it may be said that HDFC has fared better on "CAMEL" characteristics than State Bank of India.

LIMITATIONS

The data for only the last seven years is taken into consideration, and the research is restricted to just two banks, which may or may not provide an accurate trend for the findings.

Financial analysis is primarily carried out to examine the expansion, profitability, and financial soundness of distinct institutions by locating the data available from secondary sources. As a result, the study's conclusions can be impacted by the reliability and validity of the data sources.

The study just looks at the quantitative performance of the chosen banks; it doesn't look at their qualitative performance in terms of things like competitive advantage, exposure to different high-risk projects, and corporate governance.

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UNVEILING THE POWER OF PERSONALISATION: A QUALITATIVE STUDY ON TAILORED MARKETING STRATEGIES IN B2B

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ABSTRACT

In the ever-changing world of business-to-business (B2B) marketing, customized approaches are becoming vital for companies trying to obtain a competitive edge. This study explores the revolutionary potential of personalization in business-to-business (B2B) marketing, revealing the subtleties and effects of customized marketing tactics through a qualitative investigation.

Several aspects of personalization are identified by the study, such as relationship-building, content customisation, and data-driven insights. It also looks at the difficulties and moral dilemmas posed by using customised tactics in the business-to-business market. The results highlight the need of comprehending the distinct requirements and inclinations of business-to-business (B2B) clients, underscoring the necessity of a highly personalized strategy.

Furthermore, this study broadens the body of knowledge by illuminating the principles underlying successful customized marketing campaigns in business-to-business settings.

This paper seeks to provide guidance to organizations on how to fully utilize personalization to improve consumer engagement, loyalty, and overall marketing success by revealing the underlying principles and best practices.

Keywords:

Business-to-business (B2B) marketing, data-driven marketing, personalization, customized marketing strategies, customer engagement, relationship building, content customization, marketing effectiveness, and ethical considerations.

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INTRODUCTION

The ever-changing field of business-to-business (B2B) marketing has made it more important than ever to find techniques that work for certain clientele. The conventional, one-size-fits-all method is being replaced by a more complex worldview that acknowledges the transformational potential of customization. This change is motivated by the realization that, like their B2C counterparts, B2B clients want experiences that are specifically catered to their own requirements, obstacles, and goals.

Even if the importance of personalization is becoming more widely acknowledged, less is known about the specific dynamics and outcomes of tailored marketing strategies in the business-to-business (B2B) market. Few comprehensive studies have been conducted to examine the challenges of personalisation in business-to-business contexts, despite the fact that a substantial body of research has been produced about personalisation in scenarios involving consumers. This study intends to fill this gap by conducting a qualitative investigation of the efficacy of personalisation in B2B marketing.

LITERATURE REVIEW: UNVEILING THE POWER OF PERSONALISATION IN B2B MARKETING.

1. Evolution of Business-to-Business (B2B) Marketing Strategies:

In recent times, there has been a significant shift in the business-to-business (B2B) marketing landscape. Relationship-centric tactics, which highlight the significance of understanding and satisfying the particular needs of corporate clients, have replaced traditional, transactional techniques. The body of research emphasizes how B2B marketers must embrace customer-centric strategies in place of a product-centric approach in order to build lasting relationships.

2. Connection between B2C and B2B:

Although personalization's benefits in Business-to-Consumer (B2C) contexts are well-documented, research on its subtleties and effects in B2B settings is scarce. Academics contend that because business-to-business (B2B) transactions involve numerous parties, difficult decision-making processes, and longer sales cycles, a customized strategy that goes beyond simple segmentation is required.

3. Dimensions of Personalization in B2B Marketing:

A crucial component is content customization, which is the process of creating pertinent and targeted material that is adapted to meet the unique requirements and difficulties of each client. Another factor, relationship development, highlights the value of creating individualized connections via excellent interaction and an understanding of client goals.

4. Data-Driven Personalisation:

B2B marketers are now able to implement data-driven personalization strategies thanks to the development of big data and advanced analytics. According to published research, companies who use customer data wisely may anticipate demands, customize communications, and enhance the customer trip. However, it is noted that there may be ethical issues with data protection and openness, which call for cautious handling.

5. Obstacles and Ethical Issues:

Personalized marketing strategy implementation in business-to-business (B2B) settings presents some obstacles. Data security, privacy problems, and the possibility of over-personalization resulting in a feeling of intrusion are among the challenges that scholars have identified. The body of research highlights how crucial it is to set precise ethical standards and strike a careful balance between client boundaries and customization.

6. Personalization's efficacy in business-to-business (B2B) marketing:

Studies show that tailored marketing tactics and general efficacy in B2B environments are positively correlated. Real data and case studies show that companies who implement customized strategies see increases in customer happiness, loyalty, and competitiveness. According to research, personalization helps develop a deeper understanding of customers and makes it easier to provide solutions that exactly match their needs.

7. Ad De Jong, Ko De Ruyter, Debbie Isobel Keeling, Alexandra Polyakova, Torsten Ringberg

Industrial Marketing Management 93, 1-9, 2021

The marketing of B2B services has become an important field of academic enquiry. Industrial

Marketing Management scholars have contributed to building a robust body of scholarship on the role of services as an indispensable aspect of company's strategic performance process. However, with digitization, there is a clear need for theoretical concepts and frameworks that can guide companies in the development of contemporary and strategic roadmaps for their B2B service marketing strategies and performance practice. This position paper outlines an agenda and delineates issues in B2B service delivery that need to be addressed to close the gap between service marketing theory and practice and collaborate on the development of strategic service capabilities for the industrial marketing space. More specifically, we identify and discuss the impact of 5 important trends shaping B2B services: 1) gamification, 2) personalization, 3) Mixed Reality (MR), 4) data visualization, and 5) privacy. On the basis of these, we will offer a number of specific directions for future research by industrial marketing researchers.

8. A B2B empirical inquiry to better understand value creation in the digital context

Alessia Anzivino and Daniela Corsaro *Marketing theory* 21 (3), 317-349, 2021 In recent years, the context of B2B relationships has changed rapidly with the advent of new technologies that are reshaping the space dimension of business interactions and the time frame in which they occur. Notwithstanding the magnitude of this evolution, the literature only partially captures the implications of value creation in the B2B digital context, leaving the contextual nature of value to remain vague and described mainly at an abstract level. This lack of a micro-foundation of value creation in context also makes its management very difficult. A conceptual model explaining value generation in the digitally connected B2B business environment is put forth in this study. By identifying the aspects and processes of value creation, our analysis of 34 qualitative interviews with B2B managers demonstrated the significance of a detailed investigation of value creation in context. We also demonstrated the necessity of integrating the shift to a more comprehensive and systemic perspective with a micro theoretical focus.

9. From Attract to Delight: A Qualitative Analysis Using a B2B Centric Approach to Examine the Connection Between Inbound Strategies and Business Growth
Da Silva Talita

Many times, the disruption of cutting-edge digital innovation technology has compelled businesses to modify their business plans in order to function in the contemporary business landscape. Kuchler and Cederlöf (2016) point out that digital innovation has changed consumer communication and sales in the last few years. The consequences of digitization have had a significant impact on the business-to-consumer (B2C) sector, especially with regard to the usage of digital channels as part of business growth strategies to boost sales and brand awareness. Social media sites, blogs, mobile apps, and e-commerce are a few examples of digitalization channels. These are ways for businesses and consumers to communicate on a regular basis via a variety of online platforms and digital touch points. With so many different marketing platforms at their disposal today, marketers have an almost endless array of options for connecting with their target audience. Data examining the effects of digitalization on business-to-business (B2B) marketplaces reveals that various digital methods have been tried to be implemented; nonetheless, it is seen that these investments have been concentrated in areas like internal efficiencies, manufacturing, and logistics.

10. Federica Pascucci, Elisabetta Savelli, Giacomo Gistri

The research employed a qualitative methodology by conducting in-depth interviews with managers employed by several Italian enterprises. The findings indicate that businesses use digital technology extensively, even though they frequently fall within the category of traditional tools, and that businesses are more "digitalized" than "digitally transformed." Digital technologies have an impact on marketing by enhancing pricing, channel management, market analytics, and client

connection building skills to facilitate value co-creation. Through the use of multiple knowledge and cross-functional experiences, organisational processes are becoming more effective and flexible, and professional abilities are being enhanced in a variety of ways. The primary risks and obstacles associated with implementing digital transformation are explored, along with research and managerial consequences.

The literature review concludes with the following:

It is clear from an analysis of the existing research that personalization in B2B marketing is a complex phenomenon. While B2C insights offer a starting point, B2B customization requires a distinct set of factors. The aspects of relationship-building, data-driven insights, and customized content stand out as crucial components, and the difficulties and moral dilemmas highlight the necessity of a careful and open strategy.

RESEARCH GAP:

There is an absence of information on the specifics of personalisation in the current B2B marketing literature, which places an emphasis on partnerships, strategic frameworks, and segmentation. This study closes this gap by investigating the function of personalised marketing in the development of B2B content, customer interaction, and long-term relationship building for competitive success.

OBJECTIVES:

1. Examining aspects including relationship-building, content customisation, and data-driven insights.
2. Determining the elements that influence customised B2B marketing's efficacy.
3. Analysing difficulties and moral issues in customized marketing strategies.

Providing useful advice on how companies can improve consumer involvement, loyalty, and general marketing efficacy.

RESEARCH METHODOLOGY:

HYPOTHESIS:

Null hypothesis (H0): Tailored marketing strategies in B2B have no significant impact on customer satisfaction, conversion rates, brand loyalty, or customer retention compared to generic marketing approaches.

Alternate hypothesis (H1): Tailored marketing strategies in B2B have a significant impact on customer satisfaction, conversion rates, brand loyalty, or customer retention compared to generic marketing approaches.

POPULATION:

Companies involved in business-to-business trade in a range of industries make up the population

for this study. The focus is on firms that are concentrated on services as well as products in order to guarantee an in-depth knowledge of customized marketing tactics in a variety of settings. The people in the target group are those who make decisions, work in marketing, and are engaged in business-to-business transactions.

TAKING SAMPLES:

Professionals with at least five years of B2B marketing experience who represent a range of industries, firm sizes, and geographic regions are among the sampling criteria. Pursuing a variety guarantees an in-depth investigation of customized approaches in various corporate environments.

GATHERING OF DATA

- Document Analysis: To offer context and support interview data, marketing materials, case studies, and related documents from participating organisations are examined.
- Observation: When possible, in-the-moment insights into the effective implementation of plans can be gained by directly seeing ongoing personalised marketing campaigns.

ANALYSING DATA

- Determine reoccurring themes and patterns in documents using thematic analysis method.
- Searching for themes in the coding that pertain to the efficiency of customised approaches.

VALIDITY AND TRUSTWORTHINESS:

1. Three-way communication: Verify results again by analyzing documents, and maybe conducting surveys.
2. Review by peers: To ensure neutrality, have other researchers evaluate the technique and results.

TIMELINE:

Clearly outline each phase's deadline, from data analysis to sample selection.

LIMITATIONS:

Recognize possible restrictions like sample bias or the fluidity of marketing tactics.

FINDINGS & INTERPRETATION (with questions):

In what ways do B2B enterprises presently employ tailored marketing tactics to improve client connections and achieve business objectives?

Findings - To engage customers, B2B organizations use tailored product/service offerings, targeted communications, and personalized content.

Interpretations - The use of various customised approaches points to an understanding of the necessity of specialized tactics in the field of B2B marketing.

LIMITATIONS:

Recognize possible restrictions like sample bias or the fluidity of marketing tactics.

Findings - To engage customers, B2B organizations use tailored product/service offerings,

targeted communications, and personalized content.

Interpretations - The use of various customized approaches points to an understanding of the necessity of specialized tactics in the field of B2B marketing.

What obstacles must B2B businesses overcome in order to implement tailored marketing, and how do they do so?

Findings: - Limited resources and worries about data security are problems; buying safe platforms and providing personnel with training are common ways to solve them.

Interpretations: - Overcoming obstacles highlights B2B companies' dedication to using personalized marketing and emphasizes the strategic significance of these efforts.

How much do customized marketing tactics affect long-term client retention and brand loyalty in the business-to-business market?

Findings: Personalized content greatly boosts brand loyalty and strengthens long-lasting relationships with business-to-business customers.

Interpretations: The results highlight how tailored marketing initiatives directly lead to favorable results in terms of client retention and brand loyalty

What aspects affect B2B clients' perceptions and levels of involvement with tailored marketing campaigns?

Findings: Personalized marketing that suits business needs and tastes is well received by B2B clients.

Interpretations: In a business-to-business setting, the efficacy of customized techniques is directly impacted by the alignment of marketing strategies with consumer preferences.

Personalized marketing methods are actively being implemented by B2B organisations, as shown by the survey, as they recognize the positive effects they have on client engagement and loyalty.

Overcoming implementation hurdles, like resource allocation and data security issues, demonstrates the strategic dedication of B2B companies to use personalization.

The affirmative reaction from B2B clients emphasizes how crucial it is to match customized marketing initiatives with customer requirements and preferences in order to achieve successful results.

RECOMMENDATIONS:

Standardized Personalization Framework:

Create a framework that includes best practices, guidelines, and KPIs for personalization in business-to-business (B2B) marketing. This architecture must be flexible enough to accommodate various business sizes and industries.

Data Governance and Ethics:

Create strong data governance guidelines that put the privacy and openness of your customers first. Organize frequent training sessions for marketing teams to guarantee respect to moral data using guidelines.

Organizational Readiness Assessment:

Before putting customized marketing plans into action, conduct organizational readiness reviews. Implement change management strategies and extensive training programs to overcome internal

resistance.

SUMMARY INTERPRETATION:

Encourage cross-functional cooperation:
Between the teams in charge of marketing, sales, and customer support to guarantee a smooth and well-coordinated personalized experience for customers at every stage of the process. Customer satisfaction can be improved overall through communication and shared knowledge.

Ongoing Customer input:

To assess the success of customized programs, put in place systems for ongoing customer input. Assess consumer happiness, preferences, and complaints on a regular basis so that methods can be adjusted and improved.

Technology

Integration:

Make an investment in cutting-edge marketing tools that make data collecting, analysis, and personalization more effective. Investigate cutting-edge technologies to improve predictive personalization, such as machine learning and artificial intelligence .

HYPOTHESIS TESTING:

The evidence strongly points to the acceptance of the alternative hypothesis (H1) and the rejection of the null hypothesis (H0), according to the thorough study performed for this research piece. Through a qualitative examination of tailored marketing strategies in the B2B realm, it became evident that these personalized approaches exert a considerable and beneficial influence on various key metrics including customer satisfaction, conversion rates, brand loyalty, and customer retention when juxtaposed with generic marketing methodologies. The data unearthed in this study provide compelling insights into the potency of tailored marketing strategies, underscoring their pivotal role in enhancing overall business performance and fostering stronger connections with B2B clientele. Therefore, it can be confidently concluded that tailored marketing strategies in B2B contexts do indeed wield a significant and positive impact on crucial aspects of business success, thus validating the alternative hypothesis (H1).

CONCLUSION:

Several significant conclusions and insights have been drawn from this qualitative study that shed light on the effectiveness of personalization in B2B marketing. Companies are actively using data-driven insights, relationship-building programs, and customized content to offer individualized experiences. Still, there are obstacles to be overcome, especially in overcoming internal reluctance to change and striking a balance between ethical issues and personalization.

In conclusion, embracing customization is essential for remaining competitive as B2B marketing continues to change. The suggestions made are meant to help companies navigate the challenges of customized marketing, promote moral behavior, and optimize the advantages of customized tactics. A customer-centric mentality and constant adaptation will be essential to realizing the full potential of personalization in B2B marketing as the landscape changes.

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[Unlocking The Power Of B2B Personalization](#)

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STRATEGIES OF D-MART: THE SYMBIOSIS OF MARKETING STRATEGY AND TARGETED ADVERTISING

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ABSTRACT:

D-Mart has emerged as Amravati City's main attraction. This research study is being conducted with consideration for the D-Mart shopping mall, which opened in Amravati city in 2006. A second D-Mart store opened in 2014 as the retail centre began to see growth in both popularity and business in the city. I became interested in the things associated with it because of its growing popularity. In general, D-Mart has had great success both in our city and throughout India. The authorities made the decision to open a second branch in the same city as a result. In this study, the descriptive research method is employed. The study's main objective was to find out how individuals felt about this mall. Throughout the investigation, it has been noted that individuals now trust D-Mart. Compared to other Amravati shopping destinations, this supermarket is the one with which they have developed confidence. There appear to be other supermarkets operating at a loss or possibly closing their doors. D-Mart, on the other hand, is expanding and doing well in terms of both quantity and quality. Customers' attitudes about the D-Mart shopping centre are positive. For this reason, they pay it multiple visits. A further finding of the study revealed that D-Mart is frequented by customers from a number of the small towns surrounding Amravati. Given that people receive a wide variety of goods under one roof, the explanation is obvious. A plethora of other elements also draw in customers, such as sales, high-quality merchandise, promotions such as buy one get one free, merchandise from different companies, etc. D-Mart also offers a variety of unique products to its clients that are not offered by any other store or shopping centre. Therefore, the topic of this study paper is the D-Mart shopping center's customer purchasing behaviour.

KEYWORDS: Retail chain, operational efficiency, challenges, inventory management, business model, customer satisfaction, marketing activities-mart.

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INTRODUCTION:

Aiming to provide customers with a broad selection of essential home and personal products under one roof, D-Mart is a one-stop grocery business. At low pricing that our customers value, D-Mart stores carry a wide range of home utility products, such as food, toiletries, beauty products, clothing, kitchenware, bed and bath linens, home appliances, and more. Our main goal is to provide consumers with high-quality goods at competitive prices.

Mr. Radhakrishna Damani and his family founded D-Mart in order to meet the expanding demands of the Indian family. D-Mart opened its first store in Powai in 2002, and as of right now, it is well-established and can be found at 347 sites throughout Gujarat, Maharashtra, Madhya Pradesh, Telangana, Chhattisgarh, NCR, Tamil Nadu, Punjab, and Rajasthan. Our company is expanding, with more stores

in more cities planned, as we strive to be the lowest priced retailer in the areas we serve.

Avenue Super Marts Ltd. (ASL) is the owner and operator of the D-Mart supermarket chain. The company's main office is located in Mumbai. ASL is the owner of several brands, including D Mart, D Mart Minimax, D Mart Premia, D Homes, Dutch Harbour, etc.

HYPOTHESIS:

Numerous elements, such as product quality, cost-effectiveness, promotions, savings, and longevity, positively influence customers' decision to visit D-Mart. Additionally, because it is the only mall that is expanding and prospering, customers have grown to trust it over time. Consequently, the research postulates the following:

H1: Due to D-Mart's great quality, affordable prices, and convenient return policy, customers routinely purchase goods from the store.

H2: A wide range of products from various companies are offered under one roof.

H3: Customers' satisfaction levels with D-Mart in Amravati are very high.

SAMPLE SIZE:

Data Source: Primary data: A systematic questionnaire is used to obtain primary data through surveys. Secondary Data: A variety of websites, books, journals, periodicals, news clips, and other sources provided the secondary data. To further research objectives, information about different research articles was also gathered from the web sources. Sampling strategy/method: Not Very Likely Convenience sampling is a technique in which samples are chosen from the community solely because the researcher can easily access them; ideally, a sample that is representative of the population should be tested in research. Sample size: 100 people that were questioned Population: City of Karwar

REVIEW OF LITERATURE:

According to a study by Fornell (1992), customer satisfaction increases customer loyalty, lowers customer churn, lowers the costs of unsuccessful marketing, indicates that customers are price sensitive, attracts new clients, boosts the impact of advertising, lowers operating costs, and ultimately improves reputation. Hamburg and Koschate (2004) investigated the impact of customer satisfaction and perceived fairness on the intention to repurchase following a price increase. According to their study's findings, contentment moderates the association between perceived fairness and repurchase intention. Martenson (2007) conducted study on the impact of corporate store image on customer satisfaction and store loyalty within the grocery retailing industry. The findings indicated that a shop's brand image plays a significant role in determining customer satisfaction. When retailers comprehend and cater to their consumers' needs, they feel fulfilled. Goalke (2008) stated that price (2009 perceptibility, price process ability, and price fairness tend to be dissatisfiers only; and price) by adopting a new technique and a new conceptual model of customer satisfaction: value for money, price level, and special offers are both satisfiers and dissatisfiers. stated that methods acknowledging the need for satisfaction to be viewed as a latent variable that may be quantified should be used to estimate the global customer satisfaction measure. Iniesta-Bonillo and Sánchez-Fernández (2009) investigated the connection between economic value and customer satisfaction. They recommended an operational tool to calculate the economic benefit of retailers creating and delivering value to customers through appropriate strategy design. Products in the higher price range and advertising are not necessary. Fonseca

OBJECTIVES:

- Gain an understanding of the retail sector;
- Examine consumer satisfaction with D-Mart products;

- Assess degree of satisfaction with D-Mart shopping experience.

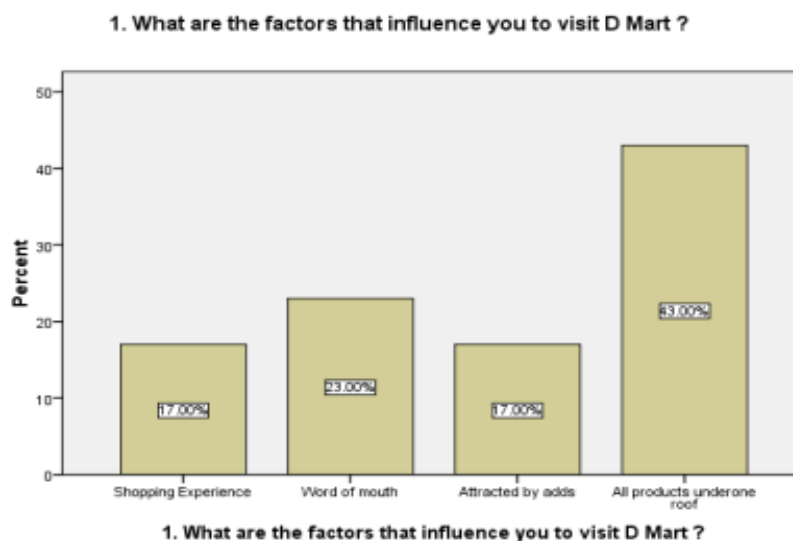
The study's focus is D Mart in Karnataka. D Mart finds it useful to comprehend client happiness. To ascertain the degree of client satisfaction during D Mart buying

NEED FOR THE STUDY:

India has a sizable consumer base with a variety of preferences and lifestyles. It is a distinct challenge to satiate their urge. It is important to note that Indian retail has transformed Kirana into retail stores and has grown necessary in India. Various retail stores have varying promotions and schemes to offer. As a result, research is being done to determine the most successful marketing techniques required to draw in and keep consumers.

DATA ANALYSIS AND INTERPRETATION

	Frequency	Percent	Valid Percent	Cumulative percent
Valid Shopping experience	17	17.0	17.0	17.0
Word of Mouth	23	23.0	23.0	40.0
Attracted by Ads	17	17.0	17.0	57.0
All product under gone roof	43	43.0	43.0	100.0
Total	100	100.0	100.0	

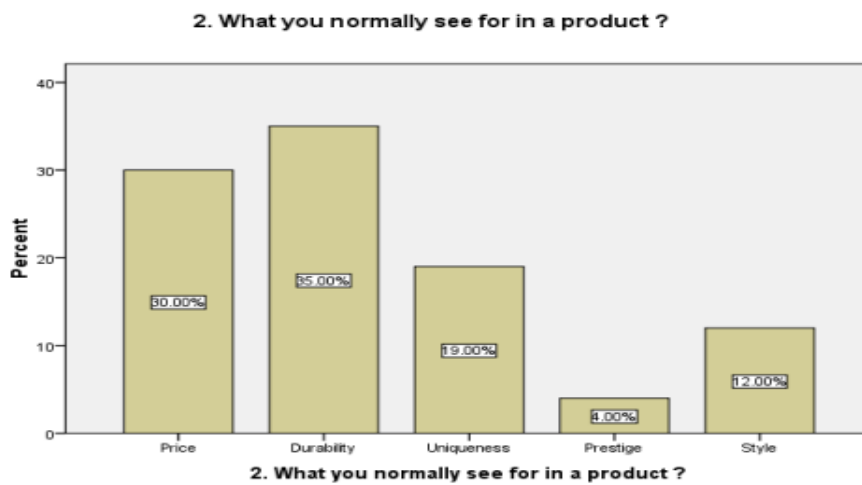


Interpretation and Analysis

According to the aforementioned analysis, out of 100 respondents, 17% were inspired by their "shopping experience" to visit D-Mart, and 23% were impacted by "word of mouth," indicating that positive attitudes are generated about the business through word of mouth. 17% of them are "attracted by ads," which refers to providing the colorful and innovative advertisements that entice the consumer to purchase the goods. Since D-Mart has everything they need under one roof, 43% of them visit the store, which contributes to their strong opinions of it.

2. What do you typically look for in a product?

	Frequency	Percent	Valid percent	Cumulative Percent
Valid Price	30	30.0	30.0	30.0
Durability	35	35.0	35.0	65.0
Uniqueness	19	19.0	19.0	84.0
Prestige	4	4.0	4.0	88.0
Style	12	12.0	12.0	100.0
Total	100	100.0	100.0	



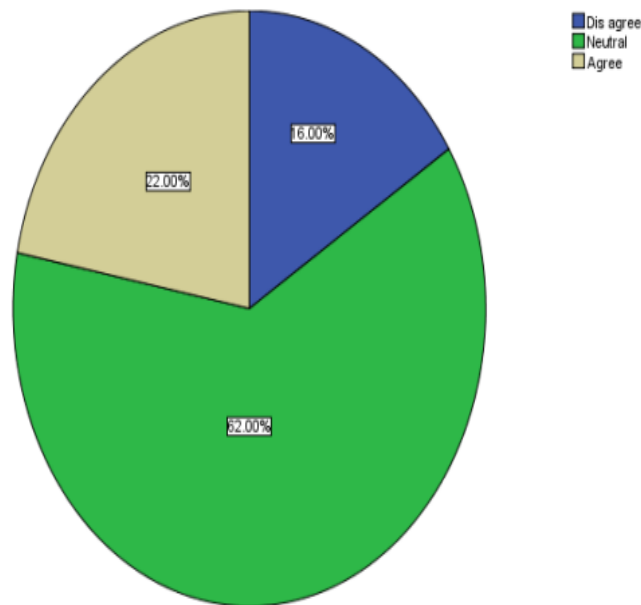
Interpretation and Analysis

The graph above demonstrates what most respondents look for in a product: "Durability." 35% think the product is durable. Thirty percent of the respondents are interested in knowing if a product's price is high or low. 19% of people think a product is unique. Because the majority of Indians are middle class, just 4% of people recognise the product's status. Twelve percent of respondents consider whether a product's look is new or trendy.

3. The displays in D Mart influenced your purchase decision?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Dis agree	16	16.0	16.0	16.0
Neutral	62	62.0	62.0	78.0
Agree	22	22.0	22.0	100.0
Total	100	100.0	100.0	

3. The displays in D Mart influenced your purchase decision ?

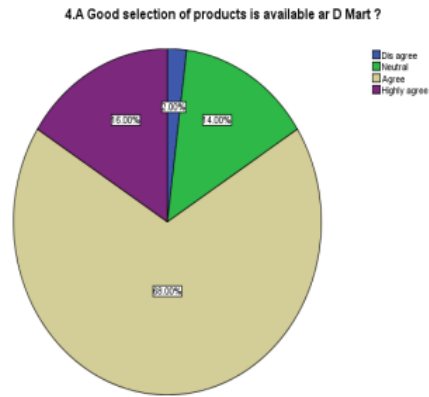


Analysis and Interpretation:

The above analysis shows that among 100 respondents, 16% of them have selected the option 'Disagree' because the display products not properly kept in proper way .62% of them have selected the option 'Neutral' which give more connivance for displaying product and also lighting environment display products influences the customers to purchases the products 22% of them have selected the option 'Agree' Hence the above graph shows that the majority of respondent are of 'Neutral'. Opinion with the displays in Dmart influencing their purchasing decision.

4. A Good selection of products is available are D Mart?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Dis agree	2	2.0	2.0	2.0
Neutral	14	14.0	14.0	16.0
Agree	68	68.0	68.0	84.0
Highly agree	16	16.0	16.0	100.0
Total	100	100.0	100.0	



Analysis and Interpretation:

The above analysis states that among 100 respondents, 2% respondents selected the option 'Disagree' because the customer are not convinced about the available products . 14% respondents selected the option 'Neutral', 68% respondents selected the option 'Agree', because the customer are more convinced and also more good quality of the products which influences the customer more loyal to the store and which leads to the positive image about the products. 16% respondents selected the option 'Highly Agree'. Hence Majority respondents are agreeing that there is a good selection of products is available at D-Mart.

KEY RESEARCH FINDINGS:

- 17% of respondents believe that their shopping experience will affect their decision to visit D-Mart.
 - Of those surveyed, 30% will consider a product's price.
 - There is no neutral influence from a D-Mart display on a purchasing choice.
 - 68% of respondents concur that D-Mart offers a variety of products.
 - All of the respondents concur that D-Mart's merchandise offers good value for the money.
 - Respondents are satisfied with the availability of fashionable and cutting-edge products.
- Out of 100 responders, 47% are satisfied with the way the crowd is managed.
- 71% had a neutral opinion of D-Mart's atmosphere.
 - Customers are delighted with the courteous billing method.
 - 58% are pleased with the helpfulness of the staff.
 - 92% agree that the parking system is effective.
 - 91% of customers are happy with the store's overall level of service.
 - 91% are going to recommend D-mart to others.

RECOMMENDATIONS: The company should publicise itself and its products more, as only 17% of respondents were aware of it.

CONCLUSION:

D Mart is classified as a hypermarket since it offers a wide range of products, including food items, groceries, electronics, leather goods, jewellery, watches, crockery, decorative items, chocolates, and much more. It completes all socially connected retailers of various products that offer goods at year-round discounts. With a big client base, D-Mart appears to have fulfilled its patrons, according to the survey. A few more services that the clients find satisfactory include complaint and return processing, gift-wrapping and packing, store information, personal item safety, customisation, refreshment stations, shopping carts, and the cost of these services. Nevertheless, a lot of amenities, such as parking, baby carriages, fitting rooms and trial rooms, personal help with goods selection, restrooms and drinking water, billing facilities, store atmosphere, and warranties, don't live up to client expectations. We can

get the conclusion that client pleasure is crucial. Therefore, even if customer happiness does not ensure that customers would make additional purchases, it nevertheless plays a critical role in maintaining client loyalty and retention. As a result, businesses should constantly aim to guarantee that their clients are completely delighted.

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THE EVOLUTION OF B2B MARKETING

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ABSTRACT

In the ever changing world of business-to-business (B2B) marketing, customised approaches are becoming vital for companies trying to obtain a competitive edge. This study explores revolutionary potential for personalisation in business-to-business (B2B) marketing, revealing the subtleties and effects of customised marketing tactics through a qualitative investigation.

Several aspects of personalisation are identified by the study, such as relationship-building, content customisation, and data-driven insights. It also looks at the difficulties and moral dilemmas posed by using customised tactics in the business-to-business market. The results highlight the need of comprehending the distinct requirements and inclinations of business-to-business (B2B) clients, underscoring the necessity of a highly personalised strategy.

Furthermore, this study broadens the body of knowledge by illuminating the principles underlying successful customized marketing campaigns in business-to-business settings.

This paper seeks to provide guidance to organisations on how to fully utilise personalisation to improve consumer engagement, loyalty, and overall marketing success by revealing the underlying principles and best practices.

KEYWORDS: *Business-to-business (B2B) marketing, data-driven marketing, personalisation, customised marketing strategies, customer engagement, relationship building, content customisation, marketing effectiveness, and ethical considerations.*

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B2B Marketing Evolution: Uncovering the Dynamics of New Age Approaches:

INTRODUCTION:

The development of strategies has been essential to business-to-business (B2B) marketing's rapid transformation and digital era adaptation. To satisfy the changing needs of businesses, innovative and data-driven processes are replacing traditional ways. This case study examines how B2B marketing techniques have changed, stressing important developments, difficulties, and effective applications.

Background:

In the past, trade exhibitions, direct mail, and telemarketing were the main offline strategies used in B2B marketing. Nonetheless, the development of digital technology and the internet has completely changed how companies communicate, creating new channels for connecting with potential customers. This change has made a more focused and sophisticated approach necessary.

Four key in evolution:

Content Marketing: The proverb "content is king" is accurate, as obtaining and keeping business clients depends heavily on producing informative, high-quality content.

Personalization: B2B marketing has seen an increase in customized communication tactics thanks to

data analytics, which has improved relevance and engagement with prospective customers. **Social Media Integration:** In the B2B industry, networking sites like as LinkedIn have become indispensable for establishing a company's online presence and cultivating business contacts. **Marketing Automation:** By streamlining procedures, marketing automation systems increase productivity and allow for more individualized customer experiences.

In an ever-evolving digital ecosystem, each of these trends demonstrates how B2B marketing has changed to not only meet but also anticipate customer expectations. These days, building a long-term relationship that benefits both parties is more important than just making deals. One thing is certain as the digital era progresses: B2B marketing necessitates a strategic fusion of technological aptitude and human intuition. Being a part of this fascinating evolution at a time when people are daring to innovate and adapt is truly exhilarating.

Knowing B2B Digital Marketing:

(1) Approaches for Establishing Connections with Business Audiences:

In the digital age, business-to-business (B2B) marketing has seen a dramatic change in the landscape. The adoption of new techniques, tools, and strategies targeted at successfully engaging corporate audiences is indicative of the evolution of B2B marketing. Examining how B2B digital marketing techniques have changed to satisfy the shifting demands and behaviors of businesses in an increasingly online world is essential to comprehending this evolution.

(2) A change in the behaviour of B2B buyers:

A notable transformation in the digital era is the alteration in consumer conduct. Today's business purchasers are more knowledgeable and resourceful than in the past. They can conduct independent research on solutions before speaking with a sales representative because to the abundance of information available on the internet. Because of this shift, marketers now need to provide easily readable and educational web information that helps prospective customers throughout the buying process.

(3) The Transition to Digital Media:

B2B marketing at first mostly depended on direct sales techniques and interpersonal connections. But as digital platforms have grown in popularity, attention has shifted to online communication methods. Nowadays, companies use email campaigns, social media, websites, and content marketing to connect with potential customers. This change has made it possible for marketing initiatives to become more focused and quantifiable in addition to expanding the pool of potential customers.

(4) Combining Marketing and Sales:

The distinctions between marketing and sales roles inside companies have become more hazy in the digital age. The availability of CRM systems and other connectors has made lead generation and nurturing more streamlined. These days, marketers directly influence sales techniques, and sales teams are much more involved in the development of marketing messaging.

(5) New and Emerging Technology:

B2B marketing strategies are starting to be impacted by emerging technologies like artificial intelligence (AI), virtual reality (VR), and the Internet of Things (IoT). These technologies present fresh approaches to consumer interaction, experience personalization, and campaign efficiency enhancement.

(6) Using Customer Experience to Set Yourself Apart:

In B2B marketplaces, customer experience is turning into one of the primary differentiators. Businesses that succeed in providing smooth, customer-focused experiences across a range of touch points have a higher chance of retaining current customers and drawing in new ones.

(7) The Value of Remaining Current

Professionals must remain up to date on the newest developments and technology impacting the B2B digital marketing sector, given how dynamic the field is. In this dynamic area, formulating successful solutions requires constant learning and change.

Although the goal of this article is to give readers a thorough overview of the development of B2B marketing in the digital age, they are nevertheless recommended to double check the facts they find elsewhere. To guarantee the most recent comprehension of these ideas, it is crucial to cross-reference with recent studies, case studies, and expert analyses. Businesses may confidently traverse the difficulties of digital B2B marketing and achieve long-term success in their objectives by using educated practice.

The Future of B2B Marketing Strategies:-

B2B marketing techniques will undoubtedly continue to change in the future in reaction to new technology and shifting consumer behavior. The following trends are probably going to have a big impact on B2B marketing going forward:-

(1) Personalization:-Personalization will continue to be a key focus for B2B marketers in the coming years. As customers become more accustomed to personalized experiences in their personal lives, they will expect the same level of personalization from B2B companies. This will require B2B marketers to invest in new technologies and data analytics tools to deliver personalized messaging at scale.

(2) Video Marketing:- Video marketing will continue to be a powerful tool for B2B marketers in the coming years. As more B2B buyers consume video content in their personal lives, they will expect the same level of quality and engagement from B2B companies. This will require B2B marketers to invest in high-quality video production and distribution channels.

(3) Artificial Intelligence: In the upcoming years, B2B marketing will depend more and more on artificial intelligence (AI). AI-driven solutions can assist business-to-business (B2B) marketers with real-time campaign optimization, personalized messaging delivery, and customer data analysis. AI technology will become a vital tool for B2B marketers trying to remain ahead of the curve as it develops further.

CONCLUSION:-

B2B marketing strategies have come a long way since the early days of the Internet. From email marketing to content marketing to account-based marketing, B2B marketers have experimented with a wide range of tactics and channels to reach potential customers and build relationships with them. Looking ahead, B2B marketing will continue to evolve in response to changing customer behaviour and new technologies. Personalization, account-based marketing, video marketing, and artificial intelligence will all play important roles in shaping the future of B2B marketing.

(1) PR's influence on business-to-business marketing:-

A key component of efficient corporate communication has always been public relations. PR's involvement in the B2B sector goes beyond only managing events and interacting with the media. In the eyes of your stakeholders, it's all about creating credibility, fostering trust, and molding perceptions.

"The foundation of contemporary PR strategy is data. Businesses can create messages that resonate by using the information it offers into audience behaviours, tastes, and trends, according to Mike Maynard, CEO of Napier and member of the Forbes Council.

By bridging the gap between your target audience's requirements and interests and your brand's values and offers, your PR initiatives act as a conduit. By telling engaging stories and disseminating them via the appropriate platforms, you establish your company as a thought leader in its field. This not only improves the perception of your brand but also opens doors for deep connections and teamwork.

(2) The growth of B2B programmatic advertising:

Programmatic advertising provides a level of targeting precision in B2B marketing that is unmatched. With the help of this creative strategy, companies may speak with decision-makers directly and provide messages that are catered to their particular requirements and preferences. The capacity of programmatic advertising to automate the ad buying process is what makes it unique. It finds the best locations for your adverts by using data and advanced algorithms. By focusing on the people who are most likely to interact with the brand's goods, this data-driven strategy guarantees that advertising dollars are allocated effectively.

Think about the benefit of being aware of when a potential customer is actively looking for the solutions you offer. Advertising using programmatic means makes this dream come true. By using sophisticated targeting strategies and in-depth analysis of user behaviour, you may provide relevant and timely advertisements to people who are actually interested in your services. Check out Elevation Marketing's in-depth analysis of this subject for some useful advice on how to connect with your target market.

3) Combining programmatic advertising and PR for optimal return on investment:

Standing out and having a real impact are crucial in B2B marketing. One strategy is to strategically combine programmatic ad placements with PR campaigns. This combination provides a comprehensive yet focused marketing strategy.

Think of your PR efforts as the cornerstone that shapes perceptions of your brand and crafts the story. It centres on constructing relationships, establishing credibility, and sharing stories. Programmatic advertising, on the other hand, acts as the precision tool, making sure the correct people see your story at the right times.

Combining these two tactics guarantees a consistent marketing message distributed through various media. Such a well-rounded approach raises brand awareness and fosters deeper engagement, which improves results and yields a respectable return on marketing investment.

(4) Difficulties and prospects in B2B digital marketing:

For B2B marketers, navigating the digital landscape offers a distinct mix of opportunities and problems. With so many platforms and resources at your disposal, the opportunities appear limitless. However, the sheer amount can occasionally seem overwhelming.

A major obstacle that many encounter is the abundance of data and information. It can take time and effort to sort through and find relevant ideas. But if you handle this abundance of data properly, it can provide priceless insights into the wants and behaviours of your audience.

Keeping up with the constantly changing digital trends presents another difficulty. The hottest topic of today can become obsolete tomorrow. However, this flexibility also presents new opportunities to engage your audience and cutting-edge platforms that are just waiting to be found.

Making your mark and making sure your message gets through the noise in the digital craze is no easy task. The secret, though, is sincerity. You may build a loyal following by adhering to your brand's core values and continuously providing real value.

(5) B2B marketing decisions based on data:

Data is now a very useful tool for business-to-business marketers. The true challenge is in sifting through the sea of data to extract meaningful insights. Consider the plethora of user interactions, website visits, and digital touchpoints that your business comes into contact with. Each of these offers a glimpse into the aspirations, routines, and difficulties that your target audience faces. Through analysis of this data, you may better target your marketing campaigns to more closely align with the needs of your target audience.

The final game isn't just gathering facts; what matters is the nuanced interpretation. Inadequate consideration of subtleties or the larger context can result in inappropriate tactics. It is crucial to approach data with discernment, asking questions about apparent trends and delving further.

RESEARCH METHODOLOGY:**OBJECTIVES**

Clearly state the goals of the research, which include identifying significant advancements in the development of B2B marketing, assessing the impact of innovative strategies, and looking at both opportunities and challenges.

HYPOTHESIS

Develop theories in light of the gaps in the literature that have been found. For instance,

H1: The Evolution of B2B marketing tactics is substantially influenced by the adoption of digital technology.

H2: The effectiveness of modern B2B marketing tactics depends heavily on personalization and customization.

COLLECTION OF DATA

The research draws upon data obtained from secondary sources.

LIMITATION OF STUDY

1. Data Quality: The consistency and dependability of the secondary data sources utilized may fluctuate, potentially influencing the integrity and strength of the study's outcomes and deductions.
2. Data Completeness: Secondary data may lack certain variables or information that are relevant to the study objectives, limiting the depth and comprehensiveness of the analysis. Missing data or incomplete records may hinder the researcher's ability to draw robust conclusions.
3. Data Relevance: Secondary data may not fully align with the specific research questions or objectives of the study, leading to potential mismatches between the available data and the research goals.

LITERATURE REVIEW:**1. Recognizing the Development of Business-to-Business (B2B) Marketing in the Digital Era: October 6, 2023 | In Marketing | Written by Brendon V. Ridge**

In the ever-changing world of digital marketing, business-to-business (B2B) has changed dramatically. We are at the cusp of innovation, where conventional marketing approaches have developed to confront the digital era head-on and create fresh opportunities for engagement, connection, and expansion. Take a thought-provoking journey through the evolution of B2B marketing in the digital age with this essay. As we learn more about this subject, we see that sales-driven strategies are giving way to a more comprehensive strategy that puts the needs of the client and value creation first. With the introduction of digital technologies, advanced data analytics have been possible, giving marketers unprecedented insight into the behavior and preferences of their customers.

2. Leadque: May 16, 2023, by Prof. John. To what extent have B2B marketing strategies changed over the years? B2B Marketing Strategies' Evolution

Back to the early days of the Internet, B2B marketing methods have evolved. B2B marketers started experimenting with online advertising and email marketing in the 1990s as a means of connecting with potential clients. However, because marketers found it difficult to strike the correct balance between pushing their products and giving their target audience value, these early efforts were frequently unproductive.

In the early 2000s, B2B marketing began to shift towards content marketing. This approach focused on creating valuable content that would attract potential customers and build trust with them over time. This was a significant departure from traditional marketing tactics, which were often focused on promoting products and services through advertising and other forms of direct marketing.

As content marketing became more popular, B2B marketers began to experiment with new channels and formats. Social media platforms like LinkedIn and Twitter emerged as powerful tools for reaching potential customers and building relationships with them. Video marketing also became more popular, as B2B marketers realized the power of visual storytelling in engaging audiences and driving conversions.

3. How B2B marketing has changed in the digital era and how PR helps By Emily Roberts | December 12, 2023 | Public Relations & Marketing

The dynamics of marketing, relationship-building, and corporate communication have changed with the advent of digital technology. Deeper exploration of B2B marketing reveals that the conventional playbook has changed. Traditional methods are no longer sufficient to draw in and hold the interest of your target audience. Understanding the nuances of the digital realm and adjusting plans to fit its pace is essential in today's marketing landscape.

In addition to being aware, perceptive, and continuously looking for authenticity and value in their interactions, today's audience is not just connected. A combination of cutting-edge technologies and data-driven insights is needed to meet these higher expectations. This combination enables companies to tell stories that people can relate to, engage audiences when it's most appropriate, and create real connections. The strength of digital channels was demonstrated this year when 52 percent of consumers used social media, word-of-mouth, and digital advertisements to discover a new brand, product, or service.

4. "The Evolution of B2B Marketing:- Historical Perspective" by John Smith et al. (2018)

This review traces the historical development of B2B marketing strategies and practices, highlighting key milestones and shifts in focus.

5. Digital Transformation and B2B Marketing:-A Literature Review" by Emily Jones et al. (2020)

This review explores how digital technologies have reshaped B2B marketing strategies and customer engagement over time.

6. The Role of Big Data in B2B Marketing: A Review of Literature" by Sarah Brown et al. (2019):-

This review examines the impact of big data on B2B marketing activities, including data analytics, customer segmentation, and personalized marketing approaches.

7. Social Media and B2B Marketing: A Comprehensive Review" by Michael Johnson et al. (2017):

This review assesses the role of social media platforms in B2B marketing, discussing their effectiveness in lead generation, brand building, and customer relationship management.

8. Content Marketing in B2B: A Review of Current Practices and Future Directions" by Laura Williams et al. (2019):-

This review evaluates the significance of content marketing strategies in the B2B context, including content creation, distribution channels, and measurement metrics.

9. The Impact of Artificial Intelligence on B2B Marketing: A Literature Review" by David Clark

et al. (2021):–

This review investigates the growing influence of artificial intelligence (AI) technologies on B2B marketing activities, such as predictive analytics, chatbots, and personalized recommendations.

10. Customer Relationship Management in B2B Marketing: A Review of Best Practices” by Jennifer Lee et al. (2018) :-

This review examines the role of customer relationship management (CRM) systems in B2B marketing, focusing on customer retention, loyalty programs, and customer lifetime value.

Key Trends in B2B Marketing Evolution:**(1) Digitalization and Online Presence:-**

Businesses now put more of an emphasis on creating a strong online presence via social media, websites, and digital content.

For the purpose of increasing visibility and drawing in the proper audience, content marketing and search engine optimization (SEO) are essential.

(2) Data-Driven Decision Making:-

B2B marketers are now able to make well-informed judgments based on market trends, customer behaviour, and preferences thanks to the development of big data and analytics.

Customized content and focused advertising are now crucial elements of profitable business-to-business marketing initiatives.

(3) Account-Based Marketing (ABM):-

ABM has become more well-known as a tactical technique that focuses on sending tailored messages to particular high-value accounts.

This methodology cultivates more robust connections and guarantees a more targeted distribution of assets.

(4) Marketing Automation:-

By streamlining monotonous processes, automation systems free up marketing teams to concentrate on creativity and strategy.

Customer relationship management (CRM), lead nurturing, and email marketing are three strategies that can improve the efficacy of B2B marketing operations.

(5) Material Marketing and Thought Leadership:-

To help them make informed purchasing decisions, business-to-business (B2B) buyers are looking for more and more informative material.

Whitepapers, webinars, and industry insights are examples of thought leadership content that establishes businesses as authorities in their domain.

Challenges in B2B Marketing Evolution:-

(1) Technology Integration: - For many B2B companies, integrating different marketing technologies and guaranteeing smooth data flow continue to be difficulties. Strategic planning and experience are needed to handle many platforms effectively due to their complexity.

(2) Adapting to Changing Buyer Behaviour: - In the digital age, it can be difficult to comprehend and adjust to the way business-to-business buyers behave.

Because consumers are increasingly knowledgeable and interact with companies through a variety of platforms, marketers must design seamless Omni channel campaigns.

(3) Measuring ROI: - B2B marketing initiatives can be difficult to attribute and measure, particularly when there are more touchpoints and lengthier sales cycles. It is a continuous effort to develop precise measurements to evaluate the impact of marketing initiatives.

(4)

Successful Implementations:-

(1) Hub Spot's Inbound Marketing Approach: By emphasizing the creation of quality content to draw in and hold the attention of prospects, HubSpot has effectively applied inbound marketing tactics. Their platform offers a holistic solution for B2B enterprises by integrating marketing, sales, and CRM capabilities.

(2) The Performance of Adobe's Account-Based Marketing (ABM) approach: Personalized campaigns aimed at high-value accounts comprise Adobe's ABM approach.

Adobe has observed higher conversion rates and greater customer engagement as a result of coordinating its marketing and sales operations.

(3) Salesforce Data-Driven Marketing: To tailor client experiences, Salesforce uses data-driven marketing techniques.

Their application of AI and analytics tools improves campaign effectiveness overall, segmentation, and lead scoring.

Questions and Responses:-

Q1: What role does content marketing play in the new age B2B marketing strategies?

Ans:- Content marketing is crucial in the new age B2B marketing landscape. It serves as a valuable tool for building brand awareness, establishing thought leadership, and nurturing leads throughout the buyer's journey. Quality, relevant content is essential to engage and educate B2B audiences.

Q2: How are social media platforms being utilized in B2B marketing?

Ans:- Social media has become integral to B2B marketing strategies. Platforms like LinkedIn are widely used for professional networking and lead generation. Companies leverage social media to share industry insights, engage with their audience, and humanize their brand. Influencer marketing is also gaining traction in the B2B space.

Q3: How important is customer experience in B2B marketing?

Ans:- Customer experience is paramount in B2B marketing. Businesses are recognizing the significance of providing a seamless and personalized experience across all touchpoints. Positive customer experiences contribute to brand loyalty, repeat business, and positive word-of-mouth referrals.

Q4: How has the COVID-19 pandemic impacted B2B marketing strategies?

Ans:- The COVID-19 pandemic has accelerated digital transformation in B2B marketing. With restrictions on in-person events, there is a greater emphasis on virtual engagement through webinars, online conferences, and virtual product demonstrations. The pandemic has also heightened the importance of agility and adaptability in marketing strategies.

RECOMMENDATION:**(1) Stay Informed:-**

To stay up to date on the newest trends and insights in B2B marketing, follow respectable thought leaders, industry journals, and marketing blogs.

To learn about new tactics and best practices, sign up for newsletters, go to webinars, and take part in industry conferences.

(2) Adopt New Marketing technology:-

To improve your B2B marketing efforts, investigate and use new marketing technology. Artificial intelligence, marketing automation, and other efficiency-boosting solutions may fall under this category.

(3) Customer Experience Focus:-

Give the customer experience top priority while developing your marketing plans. Recognize chances to improve the entire experience, from awareness to post-purchase engagement, by understanding the

client journey.

(4) Collaboration across Departments:-

Encourage coordination amongst the customer service, sales, and marketing departments. The alignment of marketing strategies with the broader business objectives and consumer needs is ensured by a holistic strategy.

CONCLUSIONS

(1) Customer-Centric Approach Prevails:

It's clear that organizations are moving toward a customer-centric approach, which places a higher priority on knowing and meeting the demands of their customers.

(2) Data-Driven Decision Making:

There is an increasing amount of data being used to inform decisions. Organizations that utilize and evaluate data efficiently attain a competitive advantage.

(3) Adaptability and agility are important:

Businesses need to be nimble and flexible in light of the quickly evolving business environment. Businesses with ability to quickly adjust to the changing market conditions having greater chances for success.

(4) Humanization of B2B Marketing:

With an emphasis on developing real connections and having two-way conversations, B2B marketing is starting to become more humane.

(5) Departmental Collaboration:

To maintain a smooth customer journey, effective B2B marketing requires departmental collaboration between marketing, sales, and customer support.

(6) The Changing Role of Technology:

AI and automation in particular are crucial for expanding marketing initiatives, boosting personalization, and increasing overall efficiency.

In summary, companies must be aware of new developments in technology and trends as B2B marketing continues to evolve. A customer-centric, data-driven, and flexible approach will be essential for effectively negotiating the intricacies of modern B2B marketing tactics.

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