

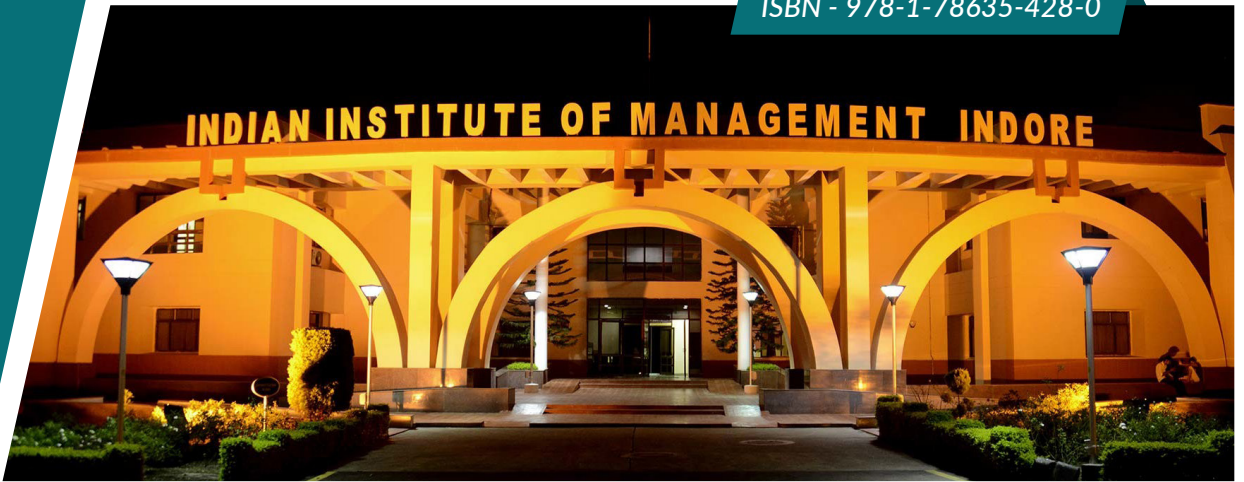


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# **Impact of Social Media Marketing Communication on Millenials' Brand Perception**

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## **Abstract**

The main purpose of this paper is to examine and analyze the impact of social media marketing communication on customers (Millennial) perception towards brands or products who are exposed via social media. Through this study, the researchers evaluated different variables of social media communication on customers' brand perception. This study investigates the brand perception of customers by different means of information via social media. In this study, Facebook, Twitter, LinkedIn, YouTube, WhatsApp are collectively taken as social media. The number of Social Media users is increased worldwide by 9% to 3.484 billion. An increase of 10% in users using social media via mobile phones to 3.26 billion also emphasizes the hidden opportunity in that social medium to communicate, engage and sustain the relationship with the customers. Organizations worldwide took this trend and started spending. In 2019 companies are expected to spend \$93 billion on social ads. Even small to medium-sized business houses are spending on YouTube ads, which were doubled in the past two years. They were also concentrating on Pinterest ads, which had seen a growth of 50% from 2017 to 2018. All these statistics are emphasizing the importance of SMM and at the same time, a good chunk of the promotional budget is eaten by social media. 90% of the brands are using social media to create brand awareness. Users also started talking via social media, which led to user-generated content. Brands have become much more cautious with these developments and started targeting users with new forms of communicating in the form of stories and also advertisements using short span videos, AR and VR. Millennials represent the people born between the years 1980 to 1994. As their age is growing so as their preferences and brand perceptions keep changing. This study was carried out with an objective of their changing perceptions towards different products with the advent of time. Now all the respondents were taken in the age group of 24 to 38 years.



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# **Relational vs. Transactional Marketing Strategies: A Study on Banking Sector of India**

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## **Abstract**

The paradigm shift in marketing strategies seems to be natural for an organization operating in the highly competitive environment of the present times. To reduce the perceived environmental uncertainty through a trust-based relationship between buyers and sellers, organizations are focusing more on enhancing performance and building brands. Therefore, the use of relationship marketing may be more effective than the use of the more opportunistic transactional marketing philosophy in an uncertain business environment. To profile marketing practices, the conceptual framework comprising of all the possible strategies for effective buyer-seller exchanges to derive specific measures of marketing practices has been developed to examine the emerged parameters involved in transactional and relational marketing practices. The framework allows for the development of a measurement model that identifies four distinct constructs of marketing practices: Transaction Marketing (TM) and Relationship Marketing (RM). The forms of relationship marketing are classified as: a) Database Marketing (DM) b) Interaction Marketing (IM) and c) Network Marketing (NM).

An attempt has been made in the present study to identify all the possible constructs to define the marketing practices such as Transaction Marketing (TM), and all forms of Relationship Marketing (RM) namely, Database Marketing (DM), Interaction Marketing (IM), and Network Marketing (NM). Then, emerging factors from each of the marketing practices are determined considering the units of financial sector comprised of private and public banks using factor analysis. The emerged factors from the identified broad parameters of each marketing practices would help the industry practitioners to understand the market dynamism in the banking sector in formulating the policy prescription in the competitive market.



# Impact of Adult Humor Advertisements on Consumer

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## Abstract

The journey or the evolution of humour advertising in Indian Advertising industry according to one of the researches has been from laughing-out-loud at others to laughing out at us. Some of the big companies like Amul, Pepsi, Fevicol, Happy Dent, and Vodafone, etc. have successfully managed to push their intended message that they want to deliver with a humorous execution.

The integral aim of our research paper is to acknowledge that why several companies continuously use adult humor as a crucial part in their advertisements. What are several reasons for doing such advertisements can be known? We also want to know how effectively their advertisements have delivered the product through an adult humor ad. If such advertisements are successful in their ways then which factors have mainly contributed in its success will be known. The main reason for performing a research on this topic is to know how creatively companies mould their thoughts to perform perfect clay and also understand how such advertisements become outstanding from all other advertisements. Everyday people are exposed to large number of advertisements. There are thousands of products in the market and it would be interesting to know why and how people respond to different advertisements. We thought that it would be interesting to concentrate on humorous advertisements since they are great part of advertising today. For our research, we have used 3 companies into account namely, Doritos, Hanes, and V-Guard. Doritos is a flavored tortilla chips companies, Hanes is a clothing company and V-guard is electrical appliances manufacturer. We have chosen 3 different sectors for our research in order to know the effectiveness of adult humor advertisements. Hence our study will analyse consumer approach through generated hypothesis.



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# **Relationship between Personality, Job Involvement and Leader-Member Exchange Relationship in the Manufacturing Industry of India**

**Yamini Prakash Sahay**

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## **Abstract**

The current study explores the relationship between the personality, job involvement and leader member relationship. The Structural Equation Modelling technique has been used to find out the nature of relationships and linkages among variables. Employees from the Aluminium and Steel industry of India have been successfully surveyed for the purpose of the study, the participants are mostly engineers and technical managers across different hierarchical levels and having varied years of experience. Results of Multiple Regression, Covariance, Path Analysis and Model-Fit Indices have been presented to show the relationships obtained in the study. Findings show mediating effect of Job Involvement between two personality related independent variables and leader-member relationship. A high and highly significant Chi-Square has been obtained for the model. RMSEA has been satisfied and GFI is approximating. The Incremental Model Fit has also been satisfied, although some values are approximating. Absolute Model Fit has been achieved in the study.



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# Motives and Product Choice as Gift: Conceptual framework

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## Abstract

This paper seeks to develop linkages between consumer motives and product selection variables in case of gift buying behavior. Although gift buying phenomenon has been studied with respect to various fields, yet marketing literature has received comparatively less attention. Since product selection process in case of gift buying differs from that of purchases made for self-consumption, this paper has reviewed various motives involved in gift giving literature and further used them for the purpose of proposition formulation. This paper incorporates literature review approach in order to develop the conceptual paper based upon the previous works. This paper has formulated various propositions linking different gift giving motives and product selection variables. These are product attributes, product design, price level and packaging.

Scope of the propositions made is limited to the gift giving among friends. Further, research is limited to physical form of product and other forms of consumption, like services and experiences, are not included in the research efforts. This paper adds to the field of gift buying literature with the focus on marketing context. There is lack of frameworks linking gift giving motives and product selection to be studied under single model.



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# Digital Cause-Related Marketing Campaigns: Relationship between Brand-Cause Fit and Behavioural Intentions

**Shruti Gupta, Meenakshi Handa**  
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## Abstract

Cause-related marketing can be described as strategies where a firm “makes a philanthropic commitment to a societal need or ‘cause’ through a specific campaign that is promoted to and requires participation from consumers” (Tangiri et al, 2010, p.35). There has been an increase in the number of firms engaging in cause-related marketing (CRM) campaigns in India in recent years. This could be a reflection of the consumers’ rising concerns and desire to engage with social causes around them and the human aspiration for ‘being good by doing good’ (Steger, et al, 2008). CRM initiatives have been frequently described as a ‘win-win’ effort for all stakeholders involved. CRM initiatives have been found to positively impact attitudes towards the brand (Lafferty & Goldsmith, 2005) as well as consumer purchase intentions (Lafferty & Edmondson, 2009).

With the rapid penetration of the internet and social media, firms have embraced digital channels to launch their CRM efforts. Many CRM strategies have gone beyond the quintessential ‘revenue-producing exchanges’ (Vardrajan and Menon, 1998) and are inviting consumer participation, often online, through a range of activities. It is, however, imperative for marketers to understand the set of factors that impact the probability of success of these campaigns. The fit between the sponsor and the promoted cause is one such factor (Trimble and Riffon, 2006; Gupta and Pirsch, 2006). Compatibility refers to the association between the image, positioning, and target market of the sponsor and the image and target of the cause (Ellen et al, 2000).

The study examines consumer perceptions of select digital cause-related marketing campaigns in terms of the fit between the brand and the cause being promoted. Further, it investigates the relationship between perceived brand-cause fit and consumer willingness to participate in the campaigns as well as inclinations to engage in positive word-of-mouth about the campaign and purchase intentions. The relationship between consumer demographics and perceptions of brand-cause fit is examined.



# **Digital Stock Market Investors' Losses and Remedy of Warren Buffett's Investing Strategy: A Case Study of Jalgaon District's Investors**

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**Dr Seema Joshi**

*Director*

*School of Management Studies, North Maharashtra University, Jalgaon*

## **Abstract**

The nature of financial market has changed drastically; Indian investors today have to endure a sluggish economy, the steep market declines prompted by deteriorating revenues, alarming reports of scandals ranging from illegal corporate accounting practices to insider trading to make investment decisions. Stock market performance is not simply the result of intelligible characteristics but also the emotions that are still baffling to the analysts. Investment decision and return on investment are based on strategy applied by investors at the time of buying, selling or holding stock. This paper aims at to study parameters followed by Warren Buffett, its application by Jalgaon district investor and return on their investment. The major focus of study is to find out parameters of investor's strategy responsible for investment losses and suggest remedial strategy adopted by Warren Buffett as an individual investor. For this purpose, 300 investors from Jalgaon district belong from different strata are considered. Questionnaire based on parameters of investment usually practiced by investors is prepared; study also compare return between investor's personal strategy and Warren Buffett's strategy and prove which strategy give highest return. The study disclosed that investors follow wrong strategy of investment. Similarly, there are various factors responsible for stock market speculation and inefficiency. These all mutually cause for investors losses. The paper suggests remedial strategy of Warren Buffett, which can be followed by all investors at time of buying and selling, at any market condition that bring them huge profit. The study is first attempt by author that explains Warren Buffett's strategy is simple and easy to adopt by rural inhabitants and give handsome return on their investment. The contribution of paper includes investment model that is easy to understand and follow by all investors and brokers.



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# **Integration of Digital Technology in Small and Medium Enterprises (SMEs) and its Impact on Perceived Organizational Performance: An Empirical Investigation Among Enterprises in the State of Kerala**

**Dr Latha K, Dr Roji George**  
*Saintgits Institute of Management*

## **Abstract**

This empirical research is an attempt to measure the impact of adoption of digital technology in all areas of businesses of SMEs on its perceived organizational performance. Descriptive research design is used to explore the hypotheses postulated for the study. The primary data for the study is collected through surveys conducted among the top-level officials and IT managers of SMEs of rubber products manufacturing industry of Kerala. It is identified through this study that major digital technology measures such as Usefulness of Web Portals (UWP), Customer Interface through Web Portals (CIWP), and Major Functionalities of Web Portal (MFWP) have a significant impact on the performance of SMEs, while factors such as, 'Use of Online Activities in Marketing Efforts(OAME)', 'Online Advertisements and Promotion (OAP)', 'Availability of Trained and Skilled Employees(ATSE)', and 'Technological Resources (TR)' need further interrogations on its impact on perceived organizational performance in the selected industry.

As the study concentrated on a specific industry, there is limited scope for the generalizability of the results to other industrial areas. The practical implication of the study is that the study results provide insights to the policy makers to provide special incentives and exemplary services to MSEs for promoting the use of digital technology in the rubber products manufacturing industry of Kerala.

This study expands the scope of the investigation of the adoption and diffusion of digital technology by measuring the impact of a broad range of digital technologies on SMEs. Also, it has taken a variety of organizational performance measures of SMEs.



# Understanding Effects of Facebook Gratificational Stimulants on Gender

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*BrandMavs LLP*

## Abstract

Social media as a platform has gained a lot of currency in the last couple of decades. The screen gratification among millennial media consumers have created a culture of digital scape where a world exists as virtual beyond the control of the real world. Facebook has emerged as one of the most popular social media platforms that millennial consumers use in today's world. So, an understanding of Facebook in terms of its gratification among today's youth is an interesting proposition for research. Relying on the Uses and Gratification theory propounded by Kartz and others, this paper tries to understand how gender as a dependent construct plays a relational role between attitude, usage and gratification. Drawing 16 gratificational stimulants from literature review, a quantitative analysis was executed through SPSS with 142 correct millennial responses. It was found that in many parameters, male and female had different gratificational effect. Clubbing those parameters, it was further analyzed to understand that there is an attitudinal difference regarding Facebook among the genders. This understanding led the research to interpret a relationship between attitude of the gender, behaviour of the gender and the gratification derived out of the behaviour or the uses of the gratificational stimulants. The research proposes a novel model of Attitude, Behaviour and Gratification, which would help both the Facebook Company and the marketing organizations to deliberate on the dependent variable of gender to analyze the gratification of Facebook and other social media in the digital scape of the future.



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# **Causes and Magnitudes of Trust in E-Commerce Context: An Emerging Economy Perspective**

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*National Institute of Technology Karnataka, Surathkal*

**Ravi Kumar S.P**  
*Proudhadeveraya Institute of Technology, Hospet*

## **Abstract**

Online shopping is one of the fastest growing businesses across the globe. Buying from online platform has become one of the most attractive trends in the digitalization era. The main purpose of this investigation is to explore that, how and what makes internet customers to trust e-commerce websites in this 21st-century digital marketing war? Moreover, what factors influences on them to repurchase from the same website? To answer these research questions, we have developed a theoretical framework. A survey questionnaire was developed with the help of previous literature. 5-point Likert scale was used to measure the items. The survey method was adopted to collect the data. A total of 295 responses were collected from the Indian online shoppers. The proposed hypotheses were tested by using the structural equation modeling technique (SEM) on the final dataset. The empirical results showed that website reputation, privacy, and information quality have significant and positive effect on both e-satisfaction and e-trust. Further, both e-satisfaction and e-trust have a positive and direct effect on repurchase intention in the online shopping environment.



# Impact of Digital Marketing on Consumer Buying Behavior

**Nidhi Sharma, Raksha Thakur, Khushboo Makwana**

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## **Abstract**

Digital Marketing has changed the way people buy products or services. Internet, smart phones and mobile apps are the buzzwords today and an imperative and convenient media for day-to-day needs and wants. As there is proliferation in use of such medium, business in current time has largely become digital. Consumers have access to a wide range of services available on digital platforms, especially the apps offered on mobile phones. With that companies are extensively adopting digital medium for marketing. Ranging from product delivery to service delivery, companies provide variety of offers digitally attracting new age consumers. It is therefore interesting to study impact of digital marketing on consumer buying behavior. Since organized online cab service industry has experienced a boom in demand in India from a couple of years, current study attempts to study impact of digital marketing with special reference to organized online cab services. The study highlighted that digital marketing has a substantial impact on organized online cab services. Hence, companies must spend more of their marketing budget on digital media rather than traditional media. This study will also provide useful implications to the marketing managers of transportation industry as well as academicians and will provide them useful insights about the consumer behavior towards organized online cab services.



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# Consumer Attitude and Acceptance towards Mobile Game Advertising

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## Abstract

In recent years, the mobile penetration in India has increased rapidly with the rise in number of smartphone users. Because of this penetration, lot of Indians of different age groups are spending huge amount of time on their mobile phones and have developed special enthusiasm in playing games on their phones. Therefore, advertising on mobile phones through gaming applications have turned out to be well known and appealing suggestion for different organizations belonging to different sectors. Marketers are investing huge amount of money on Mobile Game Advertising to tap the right target audience and place their brand product advertisements on gaming console, which will leave the consumer with positive feeling towards the brand. A lot of studies have already been conducted in the arena of games and advertising. However, Smith et al. (2014:95-97) found that many publishers completely focus on one type of Digital Game Advertising format and ignore the other types. So, there is a lot of ambiguity and misinterpretation in this digital gaming arena. To give the proper structure to Game Advertising, Smith proposed a conceptual framework and defined the advertising types precisely.

Lot of research has been done to understand the consumer behavior and attitude towards mobile games, different advertising formats, gamers profile, digital game mediums, preferred mediums and the effects of Game advertising on gamers playing experience and also on their purchase intention. Lot of experiments is done on the gaming platform to place the advertisement, so that the ad placement does not deter the players gaming experience.

This thesis studies about the consumer attitude and acceptance towards Mobile Game Advertising. It investigates about the gamer's attitude and acceptance level towards different advertising formats like In-game advertising, Advergaming, Around-Game Advertising and Rewarded advertising.



# **Importance of Satisfaction and Trust in Loyalty Development: In an Online Shopping Setting**

**Doddahulugappa Goutam, Gopalakrishna B.V**

*National Institute of Technology Karnataka, Surathkal*

**Ravi Kumar S.P**

*Proudhadeveraya Institute of Technology, Hospet*

## **Abstract**

In an increasingly competitive business environment, the success of e-commerce depends largely on consumer's satisfaction and loyalty. Loyal customers will help organization to maximize the profit and increase the market share. This investigation aims to understand the role of customer satisfaction and trust in developing loyalty in business to consumer (B2C) online shopping environment. Based on earlier research, we have developed a theoretical model and hypotheses are developed regarding the main factors of satisfaction and their relation to trust, attitudinal, affective and cognitive loyalty. The conceptual model was tested with the data from 250 Indian online shopping customers using a mail survey. SPSS and SEM 23.0 were used to analyze the data. Confirmatory factor analysis and structural equation modeling was assessed to examine the proposed hypotheses. The results indicated that e-satisfaction has a significant and positive impact on e-trust, attitudinal loyalty but not on affective and cognitive loyalty. E-trust is the strong predictor of cognitive loyalty, and it has a positive influence on cognitive loyalty but has no impact on attitude and affective loyalty. We have also discussed about study implications, limitations and directions for the future study at the end.



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# **Adoption and Continuous Usage of Mobile Applications for Online Food Delivery (OFD) Aggregators: Integrating UTAUT2 and Expectation Confirmation Theory (ECT)**

**Shweta Shirolkar, Kanchan Patil**

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*Symbiosis International (Deemed) University, Pune*

## **Abstract**

Mobile applications are the platforms that can be used to facilitate M-commerce through different activities like order tracking, online purchase, location-based services and gaming. Mobile applications are downloaded from application distribution platforms like Apple Store or Google Play store. Some of these apps are free and some are categorized into paid apps. There are of plethora of applications across the industries like banking, food service, telecom, education and retail. M-commerce has been the primary driver for the momentum in collaborative consumption in recent years. Collaborative consumption or sharing economy is a socioeconomic ecosystem, which is built around sharing the physical resources. Collaborative consumption/sharing economy have been on an exponential growth over the last couple of years. Technology plays a pivotal role and proliferation of mobile devices has heralded digital catalysis for growth. Three major industries under the collaborative consumption economy are transportation, (Uber, Ola) Food and Beverage (Swingy, Zomato, Uber eats) and Hospitality (Airbnb).

Theoretically IT adoption and IT Continuance are two different phenomena. Previous studies have made different attempts to study and extend the adoption frameworks and theorizing it with continuance usage partially. This research addresses this gap by capitalizing on integrating Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), (Venkatesh et al., 2003) and Expectation Confirmation Model (Bhattacharjee, 2011), which are two dominant models used for adoption and continuance usage. This integration is anticipated to enhance the predictive ability of the model not only for adoption, but for continuance usage of OFD aggregators. Thus, it is significant to explore the motivation factors of consumers for adoption and continuous usage of Mobile application for OFD aggregators.



# **Transforming Shopping Style: Empirical Study on Hindrances in Online Shopping**

**Chand Prakash, Amit Dangi, Kanchan Yadav**

*Assistant Professor, SGT University, Gurugram*

## **Abstract**

The purpose of this paper is to identify and study various risks that stop potential online shoppers to shop online. A total of 268 potential online shoppers were personally surveyed with a structured questionnaire. These respondents were from Gurgaon city. Exploratory factor analysis and regression analysis was used to assess the potential consumers' risk perception towards online retailing.

It was found that potential online shoppers considered Product risk, Privacy risk, Time risk, Social risk and Security risk to be important while thinking of online shopping. Among all these risks Security risk was found to be on potential online buyers' mind followed by Product risk, Social risk, Privacy risk and Time risk. Online shopping behavior was dependent variable in the study.

This paper analyses the buying behaviour of the potential consumers with respect to online shopping and can be different from those of existing online shoppers. Also, study was conducted on limited geographical area of Gurgaon city only. The results may help the online retailers to understand a diversified set of risks that potential customers feel for online shopping, so that they can come up with the strategies to combat these risks in the emerging online retail sector in India.

Majority of studies have taken existing customers of online retail however; present study has taken potential customers who had no prior experience of online shopping as its sample. The topic is relatively less researched in emerging markets especially where policies for online retail is still in its amendment stages.



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# **Mann Ki Baat: Attempt to Build Voter Connect Through Engagement**

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*MICA, Ahmedabad, ICRM India*

## **Abstract**

Mann Ki Baat, a radio talk show by Prime Minister Shri Narendra Modi, along with a Twitter handle, MyGov portal and a YouTube channel have been effective media for communicating governance to the electorate with a dialogic process (Ruparelia, 2015). Mann Ki Baat is a monthly address by the Prime Minister to the country on All India Radio about the government and its initiatives including various government schemes, policies and pressing issues of the society. Sen (2016) noted about this initiative as an innovation by the Prime Minister Shri Narendra Modi to reach a larger mass by capturing all the segments of the society.

While it does address larger masses, it is observed that it has preferred to skirt controversial issues (Sen, 2016). Despite greater discussions around Mann Ki Baat in public domains of social media and news media, there is limited attention given to this when it comes to academic research. This paper therefore is important from two perspectives. At macro level, an understanding of such communication relating to governance would contribute to the discipline of political science and communication. At micro level, the themes abstracted from such communication would yield the motives of the government. Thus, the study attempts to understand the communication of governance considering the case of Mann Ki Baat.



# Factors Influencing the Post Buying Experience of Online, Offline and Click & Collect

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## Abstract

Today the need of the consumer market is to think fresh that how to identify and satisfy their potential customers of online consumer market. Marketers must have to employ a strategy of segmentation, screening the market as being made of small segments based on their buying behaviour. Consumer behaviour for online shopping cannot be same as used in traditional marketing, as the concept brings with it unique features of offerings to the customer. Thus, there is a need to study online consumer behaviour as distinct from traditional consumer behaviour. This work attempts to answer the questions raised and to attempt to understand the needs of online consumers. The questionnaire administered to 500 respondents shows the following consumer behaviour for the respondents. Few Forms were rejected because of inappropriate data. Thereby 493 responses were considered for analysis. The statement of the problem is identifying the customers satisfaction level is very difficult. If the customers are not satisfied with the service and product quality that are provided by the store, they change their store to buy the product. This research aims in examine the various factors involved in the online and offline of post buying experience satisfaction level and the click and collect. We collected data from 10 corporations in Tamilnadu through Google forms in online. Factor and regression analysis were used for data analysis. KMO value is 0.813, which is greater than 0.5 so the factor analysis can be performed. Using this analysis 19 variables are reduced to five factors such as offline benefits, online facility, online general benefits, offline general benefits, store extra facility. This study suggested that, since there are some major problems related with Ecommerce like delay in dispatching the product and poor quality, the online companies have to take corrective measures.



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# **An Examination of Consumer Adoption of Internet of Things (IoT) in Banks**

**Fatehi Ali Mohammed Almugari, Parul Bajaj**

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## **Abstract**

The purpose of this study is to find the impact of awareness, privacy & safety, cost, convenience, status and habits on the adoption of IoT. Further, it checks the impact of these influencing factors (if any) in case of customers of different banks. The universe of the study is the total number of the customers of different banks out of which the sample size of 467 customers has been taken for the study. The primary data has been collected through a self-constructed questionnaire that contains 29 statements. The EFA and CFA are applied for testing the reliability and validity as well as the suitability of the questionnaire for the purpose of the research. Moreover, the SEM model is used for testing of the hypothesis of the study, both CFA model fit, and SEM model indices are found satisfactory in comparison with recommended values. SPSS and AMOS software has been used for the statistical testing.

The results reveal that convenience and awareness have significant impact on the adoption of the internet of things in banks in India. On the other hand, the results show that cost, status, habits, privacy & safety do not have an influencing impact on the adoption of IoT. Through this paper, there is an attempt to examine the adoption of the internet of the things in banks particularly in India because in India there is huge scope of application of IoT in different sectors as India is aiming at being a developed country and no doubt such kind of technology in service sector can be a boon for it. Although, the results of this examination can be summed up in other developing countries too like Bangladesh, Indonesia, Pakistan and so on.



# **Role of Digitalization in Enhancing Grocery Retailing Through Value Addition with the Unorganized Retailers (Special reference of Ayodhya Market)**

**Rishi Raj**

*Jhunjhunwala Business School, Ayodhya*

## **Abstract**

All efforts of marketing are done to improve profitability, facilitates management in its various activities, sustainable development, growth of the society and so on. India is the country of business society of ground level may be called unorganized sector, which is the creator of values, social values as value of society, human values as value of men, money value as value of physical treasure and so on. In this digital era, where we observe marketing activities as changing its shape from hard work to smart work, we have to evolve such digital equipped work force, which become capable to do work smartly and share its efforts effectively and efficiently in the development of its own business, to strengthen the society, to strengthen the infrastructure, to help in the national development and so on. And this can be done only when we will spread the basic knowledge and understanding about digitalization, and we also try to understand their need. Digitalization is not an indigenous tool in its core value, and we are introducing in our society, so must keep it in mind that how this digitalization would be helpful for our ground work business society (unorganized sector) since it has strong potential to generate employment, to grow, to support organized sector and so on. We can redefine the basic concept of marketing with the changing scenario after increasing the involvement of technology. Digitalization has evolved new aspect of basic marketing concepts like place, promotion etc. thus need to facilitate and expand its scope for cottage and small manufacturer. Our present paper is searching the question regarding the Need and avenues of digitalization at unorganized sector level and its meaning.



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# **Social Media “Connecting” or “Disconnecting” the Youth of Today: A Study on the Behavioral Aspect of Social Media Obsession**

**Vidhi Tyagi, Shikha Aggarwal, Sunil Kumar**  
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## **Abstract**

The purpose of this paper is to explore the relationship between the social media obsession, addiction to smart phones, disconnect from real relationships and increasing virtual communication. A conceptual framework was developed based on extensive review of literature and subsequently validating it in context of students. 202 university students enrolled in professional courses in private colleges of Delhi NCR were administered to an online survey form. For confirming the factors namely addiction to smart phones (Nomo phobia), disconnect with real relationships, obsession and virtual communication, a Confirmatory factor analysis was performed. Further, their relationships were studied using structural equation modeling in AMOS.

The outcomes of the study indicate that the proposed framework has a good model fit and all the three hypothesized relationships were found to be significant. The study thus establish that obsession of social media has significant impact on addiction to smart phones, disconnect with real relationship, and virtual communication. Present study is an effort to explore the constant need of today’s generation to feel more connected with their smart phones and disconnected with the real world around them. This paper suggests that creating awareness and monitoring the social media usage patterns of Gen Y, can enhance their social behavior, which is evidently lacking in the youth of today.



# **Modeling the Farmer's Intention towards Sustainable Agricultural Practices: An Application of SEM**

**Rishi Raj Sharma, Amanjot Singh Syan, Rama Bhardwaj, Vikas Kumar**

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*Guru Nanak Dev University, Amritsar*

*DAV College, Amritsar*

## **Abstract**

The adoption of sustainable agriculture is a win-win situation for many developing and developed nations as it addresses both the issues of food security and environment degradation. Despite the huge benefits, the adoption is very low in many nations. This study hence provides some deeper insights towards adoption of the sustainable agricultural practices by integrating the core concepts of various behavioral theories. Also, this study takes into account the moderation effect of demographic (age, education) and psychographic (self-efficacy) variables on adoption. The structural equation modeling has been used to develop and test the framework. The study considered five dimensions namely perceived usefulness; extension services; social capital; facilitating conditions and compatibility, which have been taken from the prior studies available on sustainable practices. The result of the study shows that all the six dimensions have significant effect upon the sustainable practices. However, the major dimensions affecting these practices are perceived usefulness, social capita, and compatibility. It was also found that the psychographic dimension of self-efficacy moderates the relationship positively and the same is true for demographic variables of age and income.



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# Emotional Branding through Patriotism: A Study of Y Generation

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## **Abstract**

The purpose of this study is to test the proposed model of emotional branding through patriotism.

A survey has been undertaken on 260 respondents for identification of the variables related to emotional branding through patriotism. The proposed model has been validated. SEM has been applied for validation of the model. The relationships of emotional branding through patriotism with country love, pride and prosperity have been found significant. The study may be useful in devising the strategies for emotional branding through patriotism. The research study may provide new insights to the marketers for the development of strategies related to emotional branding considering patriotism as a significant variable. The professional, researchers as well as academicians may get new insight from this research work.

In this study the responses of 260 students of Delhi Technological University has been analysed. Therefore, it may be difficult to generalize the result. The time constraints and other resource constraints are other limitations. Also, this study is limited to the analysis of behaviour of y-generation only. The present study adds value to the existent literature by identifying the variables related to emotional branding through patriotic appeal.



# **An Introspection to Identify the Most Influential Factor Affecting Consumer Purchase Behavior in Digital Marketing**

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Vidyasagar University, Midnapore*

## **Abstract**

The study was conducted among college goers of Kolkata who have made at least one transaction digitally either by purchasing items online or by paying bills of product or service purchased or have used net banking. They are asked about their opinion on digital marketing process in comparison with the previously used traditional marketing process for same kind of transaction. About 128 (80%) preferred the digital marketing whereas 32 (20%) have shown their preference towards traditional ways of marketing despite of using digital marketing techniques. The respondents were exposed to 19 variables related with the perceptual opinion about both digital and traditional marketing process. Those 19 variables are reduced to 7 factors through factor analysis and a multilayer perceptron (Neural Network) technique was applied there on to reveal the individual importance of those factors. According to the study it is found that respondents give a lot of importance to the fast marketing process and consider it the most important factor. The study also discovered that technical orientation and reliability also plays important role of people's mind while they prefer either digital or traditional way of marketing.

This study is expected to give a good clue to the marketers while they would think about selecting marketing channels for their product or service.



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# Understanding the Impact of Positive Technology Readiness on Purchase Intention through Paytm

**Amrita Chakraborty, Abhishek Sharma**  
*MICA, Ahmedabad*

## **Abstract**

India's transition from cash-oriented economy to cashless economy gave rise to Electronic-wallets. These E-wallets includes virtual transfer of money from one party to another by sitting at one place with ease and convenience for both the consumers and the retailers. Paytm is one such of the fastest growing E-wallet start-up in India that has earned the title of "Most successful start-up in India" in few years. This study focuses on the positive factor, which can lead to purchase intention for the consumers by the usage of Paytm as mode of payment. My research takes into consideration the TRAM model and explores the rationale behind the positive factors in urban and rural area through qualitative research methodology



# **E-commerce Social Media and Peer Influence on Purchasing Decisions of Consumers: An Experimental Research Design Approach**

**Amit Kumar Srivastava**

*Indian Institute of Management, Indore*

## **Abstract**

Social media usage is becoming popular these days among individuals and organizations. Several organizations use social media as a potential tool to create awareness of their products among consumers. The organizations are engaged in social media usage and taking advantage of its usage. Recently some of the researchers started investigating about how social media can be used as a potential tool to innovate and improve sales of the products. Most of the studies found that social media can improve sales by creating awareness of the products over social media platforms. Nowadays e-commerce companies' websites (e.g., Amazon) give provision to its consumers to connect among themselves and share experiences about the products. Consumers can connect and share information with each other like the traditional social media platforms (e.g., Facebook). Experiences about the products shared by the customers may have an influence over purchasing decisions of other potential consumers. This paper explores the impact of social media on purchasing decisions of consumers. An experimental research design approach is discussed to test the peer influence generated by social media on consumers' purchase decision. Implications of the study of understanding peer influence on consumers' decision making may be useful to the e-commerce companies to design their products and policies accordingly and hence the sales can be improved.



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# Typology of Online Customers based on Electronic: Word of Mouth

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*ICFAI University, Jaipur*

## Abstract

Litvin et al. (2006) has marked word of mouth as most significant and important influencer in purchasing decisions of customers. In the era of technological advances, interpersonal influence of consumers has been transformed from physical interaction to digital interactions. Customers have the capability to exercise influence on each other and thereby this influence becomes a channel for marketers to seek competitive advantage (Haywood,1989).

Social media have acquired a prominence place in our lives, be it society, business or governance. The rise of social media is a result of several factors such as increase in internet penetration, ease of availability of computers especially mobile handsets capable of entertaining social media portals, increase computer literacy and above all increased demand to relate to latest developments. The increase traffic on social media attracted eyeballs of every marketing person as it is a platform where meaningful conversation and communication can take place. E word of mouth (E-WOM) and word of mouth (WOM) became synonymous of word of mouth publicity with a much larger effect and higher degree of customer attention. It is evident that one dissatisfied customer may give a negative feedback to a limited number of people directly by traditional mediums but one unsatisfied customer can be a source of negative feedback to a million. WOM is based on interactions, trust and networking (Jansen et al., 2009). This provides remarkable scope to influence image and perception of customers regarding firm's brand. This explicitly influences the positioning of firm in the mindset of potential customers. E-commerce industry is one of the prime movers of progression for an emerging economy like India nowadays. The present study aims to shed light as comprehensively as possible on the influence of factors affecting consumer's involvement in E-WOM.



# **Continuance Usage Intentions of Smart Wearable Continuance: A Moderating Role of Social Comparison Theory**

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*Central University of Jammu, Jammu*

**Neeraj Dhiman**

*Lovely Professional University, Jammu*

## **Abstract**

The National Health Policy of emerging economies like India encourages preventive and promotive health. In this context, various technological advancements have transformed the fitness industry with penetration of smart wearable devices such as fitness trackers. The increasing penetration and usage of the fitness trackers have been increased due to its abundant benefits such as constantly accessible, customized feedback (Middelweerd, Mollee, Van, Brug, Te, 2014). Further the latest technology provides an opportunity to share recorded facts with social groups (Stragier and Mechant, 2013), using popular social networking sites driven by intrinsic motivation (Stragier, Evens, & Mechant, 2015). Extant research examines the adoption of smart wearables and till date no study has examined the determinants of continuance intention of fitness trackers by examining its social exchange theory effects. To bridge the gap in the earlier studies and potential research areas left in the existing research a research model was developed based on literature.

To examine the continuance usage intentions of smart wearable devices, the present study has adopted confirmation theory expressed by (Oliver, 1980) has stressed on the consumer decision making process and their repurchase intentions. This theory is also regarded as cognitive theory that explains the satisfaction or dissatisfaction of a product where satisfaction, which is determined by perceived usefulness and confirmation (Alawneh et al. 2013; Li et al., 2018; Oliver, 1980) and that leads to repurchase intention or intention to continue using particular service or product.



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# Virtual Travel Communities: A Perspective on Collectivization of Women for Tourism

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## Abstract

This paper is an attempt to understand how women travelers' affiliation and engagement in virtual communities acts as a key influencer in the final destination choice. The theoretical underpinnings are derived from social exchange theory that describes the women's engagement over social media for relevant content and reputation. In this study, blogs and online reviews of few online woman travel communities are analyzed using semantic network analysis and content analysis methods to generate insights on growing importance of VTCs and user generated content (UGC) for woman travelers' destination choice. Existing women's VTCs are fostering more credibility than traditional media, cultivating user generated content (UGC) based on recommendation from previous travel experiences, diffusion of eWOM through online discussion forums and continues to play important role in woman traveler's destination choice. It can be seen that groups have opinion leaders that are normally experienced travelers that have greater effect on community for cuisine, security and accommodation related issues related to destination.



# Smart Marketing in the Digital Age

**Nithin.K**

*TNQ Books and Journals Pvt. Ltd.*

## **Abstract**

Marketers are faced with new challenges and opportunities within this digital age. Digital marketing is rising in India with fast pace. Many Indian companies are using digital marketing for competitive advantage. Reinartz and Kumar (2003) found that the number of mailing efforts by the company is positively linked with company profitability over time. The primary advantages of digital media marketing is reducing costs and enhancing the reach. The cost of a digital media is typically lower than other marketing platforms such as face-to-face sales or sales with a help of middlemen or distributors. Success of marketing campaign cannot be solely achieved by digital marketing only. Rather for success of any marketing campaign it should fully harness the capabilities of various marketing techniques available within both the traditional and modern marketing. Startups that use digital marketing many times got failed. This study shows precautions to be taken for effective implementation of digital marketing to reap tremendous potential to increase in sales. The result of the study shows that the Digital marketing has increased in last a few years in India. People have different views about it. But the fact is this digital marketing has tremendous potential to increase in sales provided businesses should have knowledge to implement it in right way. Benefits like increased brand recognition and better brand loyalty can be gained by effective digital media plan. Digital marketing campaign help in reduction in costs, boost in inbound traffic and better ranking in search engines.



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# Data Mining in Banking Sector: Is it the New Elixir of Future Marketing Campaigns?

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## Abstract

Technology has taken the world by storm. The face of banking sector has changed due to the advent of technology. Every aspect of the banking structure from the roots to the leaves in its farthest branch has been revamped. Huge amount of data is ready in a tap. This has made transactions so easy to the extent that even the smallest shop in a rural area is ready to accept payments through mechanisms involving e-wallets. But this is just the start of a digital revolution. There is a lot of unseen potential. The data available is a gold mine of opportunities. If analysed and used properly, banks could perform better than their peers and come out as a winner. This paper attempts to build a bridge between marketing and banking using technology as the concrete. This paper talks about the response of customers towards marketing efforts of the banks. Customer response is a major factor for direct as well as indirect marketing. The imbalance in class is a hindrance in the outcome of telemarketing and the data mining techniques used. In this study we have applied three classification techniques on a bank dataset that contains data of customers. The methodology used to analyse the data are three data mining techniques namely, random forest, decision tree and Naïve Bayes. Before the application of these classification techniques, certain attributes were discretized. It was found that random forest technique gave better sensitivity in finding out whether a marketing campaign technique used for a customer would attract him to take term loans. As this is a cost sensitive study, it was inferred that random forest technique would give better results when compared to decision tree and Naïve Bayes classification technique.

The aim is to improve the overall efficiency for the marketing campaigns attempted by the banks. The analysis above will help the banks to identify the target sector or, the areas where they have to concentrate. This will, in the long run ensure that the amount invested in the marketing process is maximised and the returns are stable. Different customers have different perspectives and this analysis will bring out the touch point of each sector of customers. There is no point in investing money in a set of customers who are not interested in a particular mode of credit accumulation. The integration of business analytics in the marketing processes will enable the banks with a tool almost equal to a foresight. If we provide the banks with a tool that foretells if a campaign will fail or not, it can directly reflect in their returns. This is an untapped opportunity that can provide an effective way of extracting the maximum from each penny spent by the banks.



# Employees' Perception about Usage of E-Banking Delivery Channels

**Neha Gupta**

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## **Abstract**

The focus of this paper is to study the usage of retail banking influenced by employee's demographics of selected Public Sector Banks (PSBs) of India. The study was based on primary data collected through structured questionnaire. The simple random sampling technique was used for data collection and sample size was 794. The type of study is exploratory and descriptive in nature. The data were analyzed using cross-tab and chi-square. ANOVA was conducted to check the effectiveness for usage of innovative delivery channels, perception about duration and success rate of transactions through delivery channels, separately for the respective age groups, qualification, annual income and the reasons attributed were analyzed.

The result shows that in mobile banking and branch lobby kiosk usage there is a significant difference in the mean perception among the different age groups. It may be established that there is significant difference in the mean perception of usage of innovative delivery channels among the different demographic groups (age, qualification and annual income). The study finds that public sector banks need to understand the usage pattern of their employee's using delivery channels, because their usage pattern and perception about delivery channels may add value in delivery of innovative products. The study may help to build deeper understanding for penetration of banking products and services in existing markets and acquiring newer techno savvy customer base. The identification of most influential demographic variable will help to build strong and effective understanding of delivery of innovative financial products and services. Our study was limited to the employees of PSBs of India. This study may be helpful to PSBs for enhancing effective usage of delivery channels.



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# Profiling Impulse Buying Behavior on the Basis of Consumer Psychographics

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## Abstract

Impulse buying behavior is a sudden spontaneous urge of the consumer to make unplanned purchase after seeing the product in the retail outlet. Such type of behavior involves purchasing without much thinking. Impulse purchase can be defined as spontaneous, sudden, and unplanned purchase, which results in prohibiting the careful assessment of product and purchase consequences. (Kollat and Willet, 1967; Cobb & Hoyer, 1986; Rook, 1987; Piron, 1991; Beatty & Ferrel, 1998; Bayley & Nancarrow, 1998; Kacen & Lee, 2002; Vohs & Faber, 2003; Parboteeah, 2005). A few authors also considered that nine out of ten consumers sometimes buy on impulse (Coley, 2002) while according to others impulse buying occurs in 27% to 62% of all purchases (Beatty & Ferrell, 1998). A number of studies have been conducted in the past regarding consumer decision making. This study focuses on the psychographic segmentation of impulse purchasers. Psychographics is the study of people according to their attitudes, aspirations and other psychological criteria. In consumer behavior psychographics is as important as other factors. The three factors personal, product and situational somewhere is a base for the psychographic characteristics of a consumer. Every individual is having different psychographic traits. If these consumers' traits explore their purchasing pattern it would be helpful for the marketers to group these consumers into a single market segment, and develop products and promotional campaigns targeted to this particular segment especially in case of impulse purchases. There are going to be four psychographic traits e.g. Materialism, hedonism, uniqueness and dogmatism. Each and every individual is having their own personality and behavior pattern, which is different in every sense. Consumers purchasing behavior is greatly influenced by the psychographic traits. This study will help to identify the influence of different psychographic traits of consumers while making impulse purchases.



# Technology Advancement: A Boon to Intrusive Marketing

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## Abstract

Intrusive marketing has generally been associated with negative customer experience as it invades consumer privacy. While permission marketing is perceived to be a better approach in direct marketing, its effectiveness has always been questionable. Businesses always try to grab consumer attention and in this process invade consumer privacy to such an extent that consumers start feeling uncomfortable. Advancement in technology such as possibility to track consumer's online behavior along with individual information available on social networks has further infringed upon consumer privacy. The current ways of intrusive marketing like unsolicited mails, SMS, phone calls to customers are found to be extremely annoying and usually ignored by consumers (Diffley et al. 2011). With recent technology advancement, there is a possibility to not only adopt direct marketing techniques to reach out to the right segment, but also to improve its effectiveness. This study adopts an exploratory research method to validate the concept of a mobile application based intelligent platform for intrusive marketing to improve buyer-seller experience in a shopping mall. Findings confirm that both buyers and sellers are willing to adopt this concept of buyer controlled intrusive marketing indicating how technology can be a boon to marketing. Findings from the study indicate that consumers are open to the concept of an intelligent platform, which provides targeted relevant time bound advertising based on their location. They are willing to share their location with sellers for the duration they would be in the shopping mall and would like to explore any promotional offers during this time. The sellers would also like to explore such a platform to improve their overall sales as well as direct marketing efforts. The major advantage from this concept as perceived by buyers was the control they would have on direct marketing material in terms of the place and relevance of consuming the information.



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# **Selling the Past: The Impact of Brand Heritage on Customer Perceived Value**

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*Christ University, Bengaluru*

## **Abstract**

The landscape of marketing is littered with hundreds of successful and not so successful attempts towards brand revival, re-run, re-creation, re-enactment across various categories. The introduction of heritage brands to woo the millennial consumers is the newest and most pervasive trend amongst the marketers, both in India and abroad. Marketers believe that heritage brands still have vital essence and brand story for millennials or young consumers (millennials are entering into their key buying and spending years and constitute a bigger market than the older generation) as they are nostalgic prone and desire for uniqueness exists within them. But marketers in their over exuberance tend to forget the fact that heritage brand remains as asset only when it is able to fulfil the need and desire for current and future customers both, not just past and current customers. Moreover, marketers introducing the heritage brand should address the question that how millennial consumer will favour heritage brand as they had no consumption experience in the past. While all brands have a history, only some have a true heritage (Urde, 2007), therefore, it becomes imperative for the marketers to understand the heritage brands in their totality and how it drives purchase related attitudes and behaviour amongst the millennials. Therefore, this a paper makes an attempt to ascertain the efficiency of revival of heritage brands landscape in India in general and Jawa bike in particular to provide insights for the marketers on how to use their heritage brands to target young consumers. The findings and outcome of the study will help the marketers to understand how heritage brands affect millennial's purchase related attitudes and behaviour and how marketers can capitalise on their heritage brands in the most appropriate way.



# **Sustainable Marketing through Digitization: An Examination of Private and Public Sector Banks in India**

**Swati Jain, Parul Ahuja, Meenakshi Handa**  
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## **Abstract**

With the increasing awareness for the need to balance the demands of people, planet and profits, sustainability has become an important objective for organizations. Marketers are shaping their efforts towards consumer satisfaction and generating profits that reconcile with the long-term social wellbeing while taking into account environmental issues and the needs for future generation (Wiścicka-Fernando, 2018). Along with other sectors, the banking sector is also endeavoring to contribute towards in the sustainable development. Banks are actively engaging themselves in the sustainable practices by focusing on corporate social responsibility and environmental impact issues (Nizam et al., 2019).

The present study examines the sustainable marketing practices adopted by public and private sector banks in India incorporating both environmental and social dimensions of sustainability. In particular the study focuses on the use of ICT and digital initiatives taken up by the public and private sector banks in India to promote sustainable development through their marketing efforts. The study is based on an examination of secondary data available from various sources such as the Sustainability Reports of the Banks included in the study, bank websites and independent reports available online.

Catering to these environmental and social issues, the concept of sustainable marketing is rapidly gaining its popularity and the banks are transforming their operations into sustainable activity. Digitization has also helped banks promoting waste management and paperless banking. One of the innovative sustainable products offered by ICICI Bank is digital gold via internet banking and the e-wallet 'Pockets' help in promoting and enhancing digitization. Thus, with the active participation in sustainable marketing by all banks marks the significant influence in safeguarding environment and unprivileged social groups of the country. In addition to that, sustainable practices adopted by the banks would promote awareness of environmental and social issues prevailing in the economy.



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# Tapping the Potential Space: Positioning of Private Labels

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## Abstract

Private Label products are the brands owned by a retailer or a supplier as against the brands owned by a manufacturer or a producer. These are also known as name brand, retailer brand, store brand, own label, etc. In a private label, the retailer gets its products manufactured by a contract manufacturer under its name. Consumers prefer to buy private label products mainly due to their low pricing and their preference of private labels are large chained retailers, who also offer a wide variety of private label products with better quality (Euromonitor, 2012). In India, private labels came into existence around a decade ago with the increasing growth of organized retail and it is still in infancy period with a share of around 10% in organized retail.

The objective of this paper is to analyze the consumer behavior during the purchase made by them in value chain store through market basket analysis and providing an insight to the positioning of the private label brands along with the national brands. To understand the customer purchasing behavior, the best way available is to analyze the historical transactions made by him in the store. To conduct the analysis, historical transactional data of three months of the retail store customers was processed using WEKA (Waikato Environment for Knowledge Analysis). By this analysis, we are finding the customer shopping pattern that shows the different combinations of products purchased in the store simultaneously. On the basis of that, layout, planogram and merchandising mix of the store will be designed to help the retailers in increasing the bottom and top line of their store.



# **To Study Retailer's Perception on Factors Influencing Customer Patronage towards Ready-to-Eat Food Categories that are Stocked in Retail Outlets in Pune City**

**Meenal Pendse**

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## **Abstract**

The purpose of the said study is to gauge the factors influencing customer patronage towards Ready-to-Eat food Categories that are stocked by retailers in Pune city. The approach adopted for this study is to generate data, analyze it and reflect on the themes related to the factors affecting consumer preferences with respect to Ready-to-Eat food categories in a retail outlet. The study focuses on exploring the factors influencing the customer patronage towards Ready-to-Eat food categories in retail set-ups. This study will help in exploring the vivid factors that influence the purchase of Ready-to-Eat foods in Retail outlets. This study in a way will contribute towards the theory of consumer behavior, specifically the factors affecting the food purchase behavior of consumers in retail set-ups.

The findings from the study has shown the various factors like convenient location, good quality of merchandise, prompt home deliveries of the orders, good space management in retail outlets, good attitude of the staff, Ease of billing process, variety of Ready-to-Eat food products kept on the aisles and overall good experience at the retail setup affect the customer's patronage while selecting a retail outlet for purchase of Ready-to-Eat food products.

This study will enhance the knowledge base of academicians and will contribute to the wisdom of practitioners regarding consumer behavior in general and customer patronage in specific. This will help in appropriately draft and revisit their marketing strategy by considering the factors that affect the preference and patronage for an appropriate retail outlet that stocks specific merchandise.



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# **An Exploratory Study of Visual Merchandising Practices of Online Retailers in India**

**Riju Jakhar, Dr Deepak Verma, Dr Ajay Pal Singh Rathore**

*Malaviya National Institute of Technology, Jaipur*

## **Abstract**

This study examines the online visual merchandising elements used by online apparel retailers in the Indian market. The study also aims to find out if there is any considerable difference between the visual merchandising features of Indian online retail companies and international online apparel retailers operating in Indian Market. Elements of online visual merchandising were identified through review of literature. 20 websites selling apparel were then content analyzed to know the visual merchandising techniques used. Analysis was done using descriptive statistics.

The choice of VM elements is very similar between Indian and International retailers operating in India. Even the companies selling Niche products are following similar styles.

Online visual merchandising techniques available such as 3D images, videos, 3D rotations,

Virtual Try On, Augmented reality, etc., are not being used by online retailers in the Indian Market.

The research is limited to content analysis of 20 fashion apparel websites. This study can be used to understand the current picture of visual merchandising features available on the apparel online stores operating in India. This study is one of the few efforts made towards content analysis of the apparel websites in the Indian market. Though online shopping is growing exponentially in India yet there is rarely any study done to capture the elements available on apparel online stores operating in India. This study will help in bridging this gap.



# Creating Customer Value in Market Research

**T. Karthikeyan, M.Sampathkumar**

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## **Abstract**

The objective of this paper is to highlight the importance of creating customer value in the market research field. The customers here are the corporate companies, SMEs, entrepreneurs, advertising agencies and brand consultants who spend millions in market research to take a positive business decision based on the outcome of the market research. Accurate data that do not mislead is the ultimate value a customer would dream of expecting in this field. The market research field has evolved a lot. Technological advancements like analytical tools make the life easy for the analysts to deal with big data. Many IT MNCs have developed robust analytical tools and online platforms for conducting market research. The online market research has seen apex of advancements like, one can create a questionnaire within few minutes and can go live to get feedback from the target group. The collected responses are analysed in real time and the statistical data is ready to get downloaded anytime. The best of all is, such online survey tools are available at no cost for anyone to start the market research without any hassle.

This paper talks about a techno-conceptual idea that would sort out this major pain point for the clients and give them the value they deserve for their investment. This paper first analyses all possible reasons for the cooked-up responses and falsified interviews in market research. Based on the analysis, a core underlying problem statement is brought out. To solve the problem statement, a technology driven concept has been thought of for providing a solution to the pain point. After thorough brain storming of the concept, the same was tested amongst a few target audiences, while the technology part of it is yet to be developed. As a concept, it was well received.



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# **Employer Branding through Crowdsourcing: Understanding the Sentiments**

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**Dr Vandana Tandon Khanna**  
*K.J Somaiya Institute of Management studies & Research*

**Manish Bharthi**  
*VESIM Business School*

## **Abstract**

The current paper is exploring the role of social media for creating attractive employer Brand for any organization. It looks into one of the social media Glass doors, which are an online employer Branding Platform, where employees put their reviews that are both positive and negative. Analysis of these reviews can generate lot of insights for employer branding. The data was collected as 1243 reviews from Glassdoor, an online crowd sourced employer branding platform for 40 top rated employers across four different sectors namely Parma, IT, Manufacturing, FMCG. Text and sentimental analysis was done using SAS Visual analytical (VA) for these reviews. Seven themes were generated from the text analytics, which are nothing but the employer value propositions (EVP) and they were social value, interest value, development value and economical value as given by Berthon et al. (20005) and also others like work life value, management value and brand value. Social value came as the major EVP followed by interest value and work life values for positive comments. This research is providing only ways to show that crowd sourced data can also be utilized to understand the mind-set of employees regarding any employer's image but is not providing any idea regarding how to generate the right employee value proposition.

The research has shown that employers can use crowd sourced employer branding insights to become great place to work to attract the best talent in labour market and also understand where they stand in present condition with respect to employer image.



# **The Long-Tail: Do the Niches Need a Different OCR Strategy?**

**Supratim Kundu**

*Doctoral Scholar, SP Jain Institute of Management & Research (SPJIMR), Mumbai*

## **Abstract**

This research aims to understand how online consumer reviews can help products at the long tail of the distribution curve. Long-tail products are those large number of niche products that sell in small quantities compared to the few main-stream products that sell in large quantities. Research shows, long-tail products cumulatively can give a tough competition to the main-streams for the profitability of a retail chain. I show, the consumer reviews for these products are different than that from the main-streams. I applied methods of text analytics (network visualization, sentiment analysis) to realize the characteristics of the reviews. Statistical tests also show the reviews are significantly different for the long-tails. Reviews for long-tail products tends to be more technical in nature and cover more topics when compared to the reviews for main stream products. This is in line with the change in consumer search behaviour for both these product categories. I then answer the question of how long-tail products can take the advantage of consumer reviews like the main-stream products do? The study suggests that consumers for long-tail products would be motivated by review quality and not by review length, valence or volume.



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# Marketing to Generation Z and Use of Short-lived Content

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**Prof. Ramana Acharyulu**

*Professor, Indus Business Academy, Bangalore*

**Supratim Biswas**

*Student, Indus Business Academy, Bangalore*

## Abstract

The markets exist, flourish and grow on dynamics of consumer-product interfaces and it is important for marketers to understand consumer behavior to craft successful marketing strategies for their companies. Consumers and their purchase behavior vary from one generation to another. The theory of generations was both popular and widespread in several fields such as sociology, marketing and advertising research at the beginning of the 21st century (Laura, 2018). Bigne et al., (2005) observed the differences among the generations of buyers with respect to use of technology and purchasing channels i.e. online or offline. The ever-increasing growth of social media activity and emergence of a new generation, i.e., 'Generation Z' (GenZ) has opened a new set of doors of opportunities for the marketers. GenZ refers to the individuals born after mid 1990s through second decade of the century. Tapscott (2008) refers to them as the Net Generation as it has good control over information and communication technology. Smalej (2017), the GenZ refers to the people born after 1995, whose market actions seem to be unique - different from the ones that are taken by other age groups.

As per Bloomberg GenZ comprises of 32% of the 7.7 billion overall global population. Netzer (2017) and Perlstein (2017), stated that this generation will account for almost 40% of all consumer shopping power by 2020. The shopping influence of GenZ is reflected in family spending and household purchases. This generation has significant differences in terms of their consumer behavior, characteristics and traits from their predecessors. These distinct traits are very important to be studied by the marketers, as in India, GenZ is estimated to be around 472 Million out of the 1.3 Billion total population. Therefore, is it very important for the marketers to understand who this generation is, what are their expectations and feelings, how do they buy to make effective marketing strategies.



# **Brand Switching Behavior among Sports Shoe consumers**

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**Dr Sumukh Hungund**

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## **Abstract**

There are various factors that affect the ways in which people select and continue their attitudes towards products of particular brands. According to Jain (2017) the amount of loyalty of a particular customer towards a particular brand is expressed by the repurchase of that particular brand by the customer irrespective of the marketing pressure induced by the competing brands for the same product. This phenomenon is referred to as Brand Loyalty. This is extremely important from the perspective of the firm because if the customers become committed to the brand, he will generate a major chunk of profitability for the firm. But if the customer is not satisfied by the product or service, he may choose to switch to a more appealing product by a competitive brand. The sports shoe market is one such market where the number of choices available to the customers is very high. Due to this, there is a lot of competition among brands to ensure that customers stick to their products. According to Craft et al. (2002) 20% of customers bring in 80% of the revenue for a firm. Brand loyalty becomes a very important factor here to ensure the profitability of the brand. This study was conducted to identify the factors affecting Brand Loyalty and Brand Switching in the Sports Shoe industry. This study also determines the various factors on the basis of which Brand loyalists and Brand Switchers can be differentiated by the firms.



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# Competitive Strategies of Organized Physical Retail Stores to Encounter the Online Competition in India: An Empirical Investigation

Dr Krishan Boora, Kiran Bangarwa  
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## Abstract

Retailing in India is one of the most important parts of economic activity in the growth of the economy. As of 2003 Indian retail sector has emerged as one of the most dynamic and growing industries due to the entry of new leading firms. According to ASSOCHAM total consumption expenditure is expected to increase by US\$ 3,600 billion in 2020 that was US\$ 1,824 billion in 2017. India is world's fifth largest economy for retail space. This growth rate is possible by many factors such as rising income, changing lifestyle of middle class and increasing digital connectivity. According a report published by Deloitte the overall market is expected to grow at 12% per annum, modern trade would expand twice as fast at 201% annum and tradition trade at 10%.

With the rising need of Indian consumer for electronic products and home appliances, many retail firms have invested in the Indian retail space in the past few years. Supporting government policies of India has also taking various initiatives to promoting and improving the retail industry in India. Some of them are: FDI rules in food processing to permit e-commerce companies and foreign retailers to sell made in India consumer products, 100% FDI in online retail of goods and services through automatic route.

Chu S., et al. (2016) explained that online and offline both channel used by the consumer. Sometime online is used for searching information and order products than pick it form physical stores. Some researchers try to find out the reason behind the shifting behaviour of consumers. One of the basic reasons is heavy price discount on online products but security issues are creating negative impact on consumer behaviour of online shopping. Physical stores are still in demand due to their touch and feel policy McCabe, D. B. (2001).



# Effectiveness of Make in India Campaign through Sentiment Analysis

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## Abstract

The purpose of this paper is to analyze the behavior, attitude and sentiment of the twitter users about 'Make in India' campaign using social media analytical tools. The data used in this research is unstructured data. The unstructured data has been extracted from the twitter in the form of tweets. The sentiment analysis of the tweets revealed 10 factor sentiments (anger, anticipation, disgust, feat, joy, sadness, surprise, trust, negative and positive). Further the word cloud and bar graph generated of the tweets, which is the pictorial representation of the various words in the software was generated. Sentiment score analysis was done on the "Make in India" tweets and find that twitter users having liking towards the Make in India campaign. In this sentiment analysis anger, disgust, fear, sadness and negative response tweets were less as compared to anticipation, joy, trust and positive response tweets. This clearly explains that people have liked the idea and are supporting the campaign. Social media analytics can be used by the organization and various other government agencies to know the opinion of the customer or public about the services and various welfare policies. The authors used different factors for analyzing the sentiments of twitter users regarding Make in India campaign. This work provides insight into the consumer psyche and helps to analyze the opinion of people using social media about government policies or schemes. The study may help decision makers to gauge the success of their schemes and make suitable amendments.



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# To Buy or not to Buy: The Role of Cognitive and Affective Factors in Decision Making of Consumers for Services

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## **Abstract**

Consumer behaviour is a process in which people decide as to what, when, how, where and from whom to buy or not to buy. It's a very complex decision-making process as human brain is non permeable. The understanding of consumer decision making is important for a retailer or a manufacturer as it gives an insight to them to design their entire marketing program. Consumer can make decision independently or under influence. If the choice for the decision is dependent than consumer may seek the help of a retailer. But if its independent consumer tries to search information from various sources like social media newspaper, television etc. The decision making of the consumer gets influenced by many factors. Some of the factors may be emotional and some may be rational. In this paper we are trying to find out whether the influence of both these factors are independent or both these factors affect each other. Also, through this paper we will be trying to find to what extent these factors impact the decision making of the consumers. The choice of product taken by the researchers is Services and restricted to hospitality. Intangible product was chosen as the decision making is more complex in these type of product. Besides with rising economic situation people in all different parts of the globe tend to use this sector more vividly. Competition is also a rise in this sector amongst the different strata of the service provider. In this paper we will adopt a qualitative enquiry method to understand the various factors that affect decision making and then a quantitative methodology will be adopted to understand the extent of the effect. Both these methodology adopted will help us to design a model that will help the service provider to achieve a competitive edge over the others in designing their marketing strategy.



# Customer Engagement and eWOM: A Study from Hotel Facebook Pages

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## Abstract

Customer engagement may be performed by multiple sales techniques, as each customer requires an individual approach since they all have different purchasing behavior and different needs. Social media is an effective (and speedy) way to engage with customers, and most of the hospitality organizations see Twitter, Facebook and Instagram as vital parts of their customer engagement strategies. From updates on crises, new product launch, to feedback about services, social media has now become the most important and fastest way for hospitality industry to connect with their customers, as well as for customers to get real-time information regarding new services/offers. A survey showed that more than 90% of hospitality businesses were using social media for business purpose (First Merchant Services and Coyle Hospitality Group, 2012). It was also reported that social media had become a top priority for hoteliers and nearly two-thirds of all hotels used some form of social media to attract and retain customers (TripAdvisor, 2012).

Word-of-mouth is ranked the most important information source when a consumer is making a travel-related purchase decision (Morgan et al., 2003; Diaz-Martin et al., 2000). With the rapid growth of internet and online communities, the electronic word-of-mouth (eWOM) has become a new trend and a potentially cost-effective means for marketing the hospitality and tourism sector (Litvin et al., 2008). The primary eWOM platforms in the hospitality industry are social networking sites (SNSs), such as Facebook and Twitter (Ye et al., 2011). Of all the SNSs available to hotels, Facebook is the most widely used platform with over 1.65 billion monthly active users worldwide (Statista, 2016).



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# Impact of Social Media on Purchase Decision

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## Abstract

Internet based opportunities have given new avenues to buyers to take part in social interactions on the web. Today many buyers utilize web-based opportunities, for example, online networks, reviews, communities to produce content and to connect with different buyers. The proposed model in this study has been tested by Structural Equation Modeling SEM, showing the influence of web-based social networking in the development of web-based business into social trade. The outcome of the study shows how online networking encourages the social cooperation among buyers, prompting improved brand image and intension to purchase. The outcomes also demonstrate that brand image has a huge direct impact on purchase decision. The buying interest created by social sites is additionally identified as an influencing variable.

The progressions in the online technology have made new platforms accessible to sellers, for example web-based opportunities like, online networks being social sites, E-commerce sites etc. (Lu et al. 2010). The general accessibility of the web has allowed people to grab and to utilize web-based opportunities. From email to twitter and face book, which allow to collaborate without the requirement for physical presence (Gruzd et al. 2011). Web 2.0 has developed a customer friendly interconnectivity and support on the web to buyers (Mueller et al. 2011). With the increase of internet-based opportunities and on the web networks people can without much of a stretch offer and access data (Chen et al. 2011a). Web-based groups and their communication platforms are a compelling web innovation for social collaborations and sharing data (Lu and Hsiao 2010). It has become the dominant focal point in web-based business in the present condition (Fue et al. 2009), where buyers make social associations and interact online (Mueller et al. 2011).



# **A Study on Air Passenger's Shopping Motivation and Commercial Activities at the Airport: The Moderating Effects of Time Pressure and Impulse Buying Tendency**

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## **Abstract**

Shopping is one of the most important activities for tourists, because it satisfies the needs of the shoppers to buy something functional for themselves and for others, it provides avenues to them to interact with the natives, it provides opportunities for shoppers to indulge themselves (Geuens, Brengman, & S'Jegers, 2002). The souvenirs or commodities they purchase serve to be a memoir of an experience, which would otherwise be intangible. In some cultures, it is imperative, and for some others, it is indispensable, to present gifts upon returning from an overseas trip. It can also function as a tourist attraction, per se, especially in urban tourism (Geuens et al., 2004; Kim & Shin, 2001).

Airport shopping, which is a vital part of non-aeronautical business, has been one amongst the foremost common and customary activities that international tourists fancy and enjoy these days. Since legal changes within the late Eighties restricted their ability to boost finance from several traditional sources, airport authorities have progressively turned to retailing as an attractive, unregulated supply of financial gain (Geuens, Vantomme, & Brengman, 2004; Lin & Chen, 2013). Consequently, airport shopping or retailing is changing into an additional and a very essential factor for airport operations and is being thought to be a valuable and main supply of income or revenue. Airport operators actively expand selling and increase retail offerings related to varied non-aviation products to promote travellers' airport shopping and at the same time increase the shopping experience for the customers, thereby increasing profit and revenue generation. It also provides a better atmosphere in the entire airport to provide more services to its air passengers (Castillo-Manzano, 2009; Graham, 2009; Painvin, 2011; Zhang & Zhang, 1997).



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# Adoption of HR Analytics: A Way Forward

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## Abstract

In the fast-paced world of technology we have today, there is a need to be at the bleeding edge in computational software that can give one organization an edge over another one in the same market they are in. But the question of whether the employees are ready to accept it is still vague for the most part. Here, we focus on Human Resource and consider it as the function to study how different organisations take up this challenge that is the challenge of adoption of the latest software for their need and for the purpose of our study, we have focused in on HR Analytics. HR must become a strategic partner by providing insight through data analytics that can be used to develop competitive strategies (Angrave, Charleod, Kirkpatrick, Lawrence and Stuart, 2016). HR Analytics should be experiencing an evolution of analytics from basic metrics and measurement of internal HR metrics to a focus on the ‘analysis of critical human capital issues’ (Levenson, 2005, p.31). It has already been proved that in organisations where they take the time and effort to manage their employees seems to outrun their peers and hence has an advantage in the competition at an organizational level. Very few of the best organizations today use Analytics 3.0 while the rest of the companies still execute Analytics 1.0 (Levenson, 2005). Hence the need to adapt to HR Analytics is necessary to happen at a faster pace to be in competitive advantage.



# **Consumer Responses to Design Information and Novelty for Product Displays: A Study of Apparel Stores in Delhi NCR**

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## **Abstract**

Brick and mortar stores are constantly increasing in apparel category and struggling for point of differentiation. Apparel stores present different categories of clothes but it is frustrating for any individual to search the right product if display is not in right manner that is why retailers pay a lot of attention to product presentations. Visual merchandisers rescue the retailers through mesmerizing product displays. Visual merchandisers display their products in novel manner and provide information cues to entice individuals. When the products are displayed in right manner, it increases the likelihood of buying. The objective of this research is to study the effect of product display on individual involvement, perceived usefulness. This study further examines the effect on attitude and purchase intentions. The conceptual model based on Stimulus-Organism- Response (SOR) is examined. The theoretical foundation is laid on theories of dual coding; social judgment, cue utilization and social identity are proposed. The data is collected through self-administered questionnaire by 510 respondents. The findings of this study indicates that stimulus through design information and novelty reflect significant effect on perceived usefulness and involvement, which further influences attitude towards product displays and purchase intentions.



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# **Antecedents of Purchase Intention of Millennials for Recycled Apparels**

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## **Abstract**

The aim of this study is to explore the factors that play a significant role in predicting purchase intention of Indian consumers for recycled apparels. The study uses the factors of the theory of planned behavior (TPB) for understanding purchase intention. Data are collected from 243 respondents with the help of a questionnaire through the online survey. Experimental research design is used for this study. Exploratory factor analysis is used to analyze the data and further validated with multiple regressions to test the projected investigation model. It is indicated that the readiness to pay premium and perceived value are having the considerable positive impact on the purchase intention for recycled apparels. The study will facilitate the marketers to formulate promotional strategies to persuade the acceptance of recycled apparels by enhancing the understanding of the factors shaping purchase intention for recycled apparels of Indian youths, as a result it will also support in addressing the environmental issues, which is the contemporary issue across the world.

The study uses factors of TPB framework in understanding customer's purchase intention for recycled apparel in a socially diverse country. Thus, this research contributes knowledge to the green consumer behavior by investigating the exclusive composition of variables in explaining purchase intent for recycled apparels in an integrated framework. This study demonstrates the perceived value and willingness to pay are having a positive significant impact on purchase intention for recycled apparels among Indian millennials.



# Exploring Consumer Perception about Health-Based Packaged Food Products

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## Abstract

India has become the world's capital of diabetes and heart ailments (Joshi & Parikh, 2007). Owing to the rapid increase in such lifestyle disorders, consumer awareness about nutritive food and good health has increased tremendously (Nielsen, 2015). This rising awareness about health has led to the growth of packaged health food products in India (Ali, Alam, and Ali, 2015). Yet, a study conducted by the National Institute of Nutrition indicates that the intention of promoting the choice of healthy food by means of food packages is not being completely met (Vemula, Gavaravarapu, Mendu, Mathur, & Avula, 2014). It emphasised on the need of experimenting with newer ways of information display to make food packages consumer friendly. Additionally, in the extant literature, there is a dearth of research on consumer perception about health from packaged food products in India. This study aims to fill this gap. It explores Indian consumer perception about health-based packaged food products with a focus on health-related claims and visuals.

The healthiness of a food package can be communicated by many packaging elements like claims, nutrition fact table, and visuals. Health-related claims have gained popularity recently due to their ease of understanding (Aerts and Smits, 2017). These claims can be of several types such as nutrition claim (e.g., 'Calcium'), health claim (e.g., 'Good for bones'), ingredient claim (e.g., 'Whole wheat'), no added substance claim (e.g., 'No added preservatives'), naturalness claim (e.g., 'Organic'), and processing related claim (e.g., 'Non-fried'). Amongst these claims, nutrition and health claims have been most popular with both practitioners and researchers.



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# **Empathetic Content Marketing: A Smart Marketing Tool in Digital Age**

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## **Abstract**

The introduction of digital technology has led to far-reaching changes in the way companies meet the expectation of stakeholders (Rancati, 2010). Content marketing strategy is the best marketing technique that is focusing on creating and distributing relevant, valuable, and consistent content to change or enhance a consumer behavior and also to drive profitable customer action. (Pulizzi J. e Barret N. (2009). Content marketing has taken a leading role in the marketing studies since it attracts potential consumers and increases their engagement and empowerment (Kucuk & Krishnamurthy, 2007). Content marketing as being a tool not only used to share content, but also to create value and high returns by means of customer attraction, acquisition and retention. (Rancati 2010).

Successful content marketing is about creating a connection between audience and brand and this type of content is much easier to create when it is informed and driven by empathy. When creating their digital marketing plans, now companies learn to shift from an egocentric to empathetic approach. Content marketers perceive that it is obligatory to focus on one of the most powerful perspectives of empathy to be successful. With the rise of digital age, customers have become adapted to highly personalized interactions with businesses. Hence, companies need to create content that demonstrates their values to prove their concern towards customers. Despite the variety of new marketing technologies and best practices, the one skill that continues to be prominent in attracting and retaining customers is empathy. Empathetic content marketing is vital to successfully promoting business nowadays.



# An Odyssey in Artificial Intelligence and Brand Management

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## Abstract

Few years before what was somewhat unique to hear and see has now become an usual phenomenon. Robots have already arrived in our day to day life. Invariably Robotics has nexus with Artificial Intelligence. Primary goal of any invention is the welfare of the society. At ground level implementation of scientific invention, plausibly the phenomenon of commercialisation of an invention occurs. Possibly the human want to get something in return or want to make realise the significance of an invention offering to the mass level so that efforts and resources being invested do not get a casual notion and to a certain extent that is fair also. Commercialisation intrinsically involves, when scientific management tools are preferred, brand management and branding. A lot has been written about the future with Robots, Artificial intelligence (AI) and already we know about nuances engraving branding and brand management so, this article more focuses on how two fields viz. AI and Brand Management can further be interwoven in terms of application so that there arises a synergy.

Brand strategy is tied in with building up the correct brand stage that can keep up an authority position in your classification. There are numerous factors that go into building up a solid stage, including a solid brand voice, reason, guarantee, characteristics, informing tone and maybe above all, a significant incentive. In any case, more imperatively, they have to remain in front of market powers and disturbances from developing players. Before AI and AI, advancing and rethinking situating was compelled to your restrictive information and advertise insight information sources, which were compelled themselves by how quick they could distribute information.



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# **Does Contact Hypothesis Help Improve Hindu-Muslim Implicit bias? A Study on Middle-School Students of Dadri, Uttar Pradesh**

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**Paromita Goswami**

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## **Abstract**

Brands that have tried promoting the message of communal harmony have received mixed response. One latest reference is the Surf Excel Holi ad wherein a young Hindu girl helps a Muslim boy reach the mosque for Namaaz without getting stained by the colours (Surf Excel, 2019). Displaying such overt ways of bringing together the two communities in media communication of even a mundane product like detergent turned out to be controversial. The ad spot got attention from with social media and there were comments like “love jihaad”, gender selection, faulty attribution of colours as ‘daag’ etc. While there are arguments that controversies can sometimes be good for brands, in a post-Pulwama polarized and highly charged political situation, even the best of intentions may backfire for both the brand as well as the cause/story they espouse. In this study, we try to explore how to best improve relationships between two religious communities that have a history of recent violence. Our results may help inform brands in developing their messages in a way that do not aggravate communal tension. As per conflict studies literature, Contact Hypothesis (Allport, 1954 as quoted by Pettigrew and Tropp, 2005) is a way of establishing interpersonal contact between the groups in conflict and can improve their relationship when done appropriately. The contact needs to give equal status to both groups, have common goals, promote cooperation and interaction between both majority and minority groups of the community. Under such monitored situations when we try to establish interaction, it can work to some extent.



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# **Influence of Digital Banking on Customer Satisfaction: Case of Urban Cooperative Banks in Pune City**

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## **Abstract**

Digital Banking is significantly changing the way of business. Customer centric evolving banking operations through Digital Banking has become the basis of Banking Industry. Digital Banking—a new concept in the area of electronic banking, which aims to enrich standard online and mobile banking services by integrating digital technologies, for example strategic analytics tools, social media interactions, innovative payment solutions, mobile technology and a focus on user experience. It is the application of technology to ensure seamless end-to-end (STP in the ‘old’ jargon) processing of banking transactions/operations; initiated by the client, ensuring maximum utility to the client in terms of availability, usefulness and cost; to the bank in terms of reduced operating costs, zero errors and enhanced services These developmental changes results in new delivery of channels for banking products and services such as implementation of core banking system(CBS), installation of Automated Teller Machines (ATMs), Telephone Banking,

PC-Banking, and Electronic Funds Transfer (EFT) and mobile banking. Urban cooperative banks (UCB), which was started to cater the banking needs, is also gradually transforming into technology banking. Their main objective is being to serve customers more effectively and in the process, increase profits and competitiveness. UCB’s have recognized the vitality of Digital Banking and perceives this as an opportunity to increase their performance and competitiveness. Customer satisfaction has become the aim of all the banking operations ranging from services to payments to personalized plans. In this research, the researcher uses SERVQUAL (model), which is a multi-dimensional research instrument, designed to capture consumer expectations and perceptions of a service along the five dimensions that are believed to represent service quality



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# **An Investigation into Young Consumers Online Shopping Behaviour**

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## **Abstract**

India has the second largest online market with over 460 million internet users in the world after China and having an internet penetration of 31% (Internet World Stats, 2018). As per the report given by (Statista, 2018), by 2021 there will be 635 million internet users in India. This large internet base will have a direct impact on the online shopping in India. According to IAMAI (2018) report, most of the online shoppers in India belong to Young population (15-34 years, as per National Youth Policy, 2017) and they are found to be the main users of the internet (Comscore, 2011). Hence, the paper is focusing on young consumers. The increasing rate of internet usage shows a growing opportunity for online businesses. As a result, organizations can target more customers with the help of the internet, which has considerably reduced the constraints posed by distance between retailers and consumers. Hence, in order to take the advantage of the Indian online retail, today's organizations should understand the Indian online young consumers' behavior and their mindset, in addition to governmental policies and industry dynamics etc. Hence, this paper is an attempt to identify the determinants of young consumers' online shopping behavior.

The data has been collected from Bangalore city. A sample of 318 young respondents was approached for the study. Out of which, 312 usable responses were received with a response rate of 98.11%. Hence, the processed 312 responses were considered for further analysis.



# **Antecedents of Purchase Intention for Online Shopping: Study of Millennials**

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**Dr Ajay Kumar**

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## **Abstract**

After the 1991 reform, internet has evolved miraculously in India. It has also provided global access to businesses to participate in an electronically mediated marketplace. India has become a nascent market for e-commerce especially in context of millennials as millennials contribute considerable volume to the population in India. They are the ones grown up with technology and contain the maximum working population and hence have the better purchasing power. They are known as impulsive and unpredictable buyers and shop when they feel blue, to celebrate something, to gift someone. This generation has seen the evolution of internet and trying to match up with the pace of the technology. They want to define themselves with the digital world. They have seen both the offline and online mode of shopping. They sometimes feel hanging in the middle while deciding where to purchase from and end up doing showrooming or webrooming in order to ensure that they made the right decision. These characteristics make it interesting to study their online purchasing behaviour. Despite such importance attached to millennials' in online shopping, there are dearth of studies emphasising on millennials. This study attempts to fill this gap and explores the motivation and perceived risk of millennials while purchasing online. Taking the reference grounded in existing literature (Howe & Strauss, 2000), this study treats the people born between 1983 and 2003 as millennials.

To achieve overall objective of exploring the influence of motivation and perceived risk on purchase intention, web survey was conducted with the help of self-administered questionnaire containing questions related to motivation, risk, purchase intentions and demographics.



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# Impact of Social Media Marketing on Consumer Behaviour

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**Pratyush Gupta**

*Manipal Institute of Technology*

**Dr Sumukh S Hungund**

*Manipal Institute of Technology*

## Abstract

Companies throughout the world are constantly seeking new ways to reach consumers. Just a few decades ago, television and print advertising were the fundamental components of marketing strategies. In the current era, these traditional marketing streams are just a small segment of the varied approaches used to market and brand products. The increasing focus on social media shaped state of the art advertising and shifted the way companies interact with their target groups. As a result, the effective use of social media has become an essential part of creating and maintaining a competitive advantage. Subsequently, companies now place considerable value on the way in which social media can be used to shape consumer brand perception and influence their buying intention. In this project we build a conceptual model using constructs like perceived usefulness, consumer trust and user generated content, which directly or indirectly influence the consumer purchase decision.

The marketing landscape has drastically changed in the last decade. Before, companies and their customers had no direct link to each other's respective worlds (Jaffe, 2010, p160). Wertime and Fenwick (2008, p31-51) added that 'consumers are more likely to be participating than watching' stating that these last years we have been witnessing of a shift in the consumer behaviour from being 'consumers as viewers' to 'consumers as participants'.



# **A Study of Consumers' Attitude and Behavioral Intentions towards Online Shopping**

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**Dr Parag Dubey**

*Department of Management*

*National Institute of Technical Teachers Training and Research*

*Bhopal (M.P)*

## **Abstract**

Highly competitive environment is changing the business landscape. The challenging scenario demands connecting with the customers more than ever before and evaluating their attitudes & preferences precisely. Technology, one of the major drivers of the change has transformed the way businesses are managed. There has been a radical transformation in market place, where online retailing and digital platforms have become more powerful and dominant. Today's digitally occupied customers, influenced by convenience and price, have gravitated fast towards e-commerce portals. Fast changing Indian customers have bafflingly shifted to e-commerce portal buying almost everything from electronic items & grocery to services like gaming, education etc. This is also evident from the fact that India emerged as the fastest growing online retail market among the major economies of the world between 2013 to 2017 Bain & Company (2018). Changing customer's attitude, advances in internet technology offer a promising growth in online retail format. The present scenario draws the attention of marketers and researchers to study consumer's attitude, known as behavioral guides & crucial factors that influence behavioral intentions Ajzen, Icek. (2012).

The intent of the study is to provide useful insights related to online shopping behaviour of customers of central India and help online retailers, marketers develop strategies that favourably fine-tuned with consumer behaviour. Present study underscores the important factors that have significant impact on customer's attitude towards online shopping behaviour and extend the scope to explore predictive relationship of attitude, subjective norms and perceived behavioral control on behavioral intentions. Ajzen, Icek. (2012) under online shopping conditions.



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# **A Study on Awareness about Artificial Intelligence in Marketing Among Management Students**

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**Aarushi Sethi, Aditi Jain**  
*RDIAS, New Delhi*

## **Abstract**

Artificial intelligence (AI) is an area of computer science in which machines work like a human being and also give more accurate results. Marketing is the business process of creating relationships with and satisfying customers. Since AI is used in every field nowadays, therefore it is used for marketing also. The rise in AI-powered marketing is taking the load off many marketers. Since many management students want to work in the field of marketing, it is important that they are aware about the use of AI in marketing. In marketing different AI tools are used. The research paper mainly focuses on the awareness about AI in marketing among management students, are they aware about the AI tools used in marketing? Questionnaires were filled and responses were collected. Tools were used for analysing the responses. Artificial intelligence is an area of computer science that creates intelligent machines. It has become an important part of technology industry. Artificial Intelligence is a method of making a computer, a robot or software, in the related manner the intelligent humans think.

AI is proficient by studying how human brain thinks and how humans learn, decide, and work while trying to solve a problem, and then using the results of this study as a basis of mounting intelligent software and systems. It is varying the way companies do business, how governments provide public services, and how people engage with technology and each other. Businesses in all sectors are discovering how AI can help them to decrease costs and expand services.



# Surrogate Shoppers Research: A Review of Methodology

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## Abstract

This study aims to review the methodologies in surrogate shoppers' research from 1986 to 2018. Keywords in nine online databases are searched for identifying the relevant 33 articles. The articles are classified on basis like type of article, research design, type of data, sampling element, sample size, method of data collection, inferential tool used, country of research, parent department of contributor, services researched, and theoretical lenses used.

The findings of the study confirm that the topic has not received enough attention from scholars. Replication studies are scarce while USA centric research and use of survey methodology is abundant. The limitations of the study are in terms of possible omission of some studies as only rigorous studies have been included in the scope of this review of methodology. Future researchers should investigate surrogate shoppers in developing economies and in diverse services and adopt varied research designs and theoretical lenses. This article makes a case for the use of novel and original research on this topic and this effort will help future researchers in the field of surrogate shoppers to take informed methodology related decisions.

This research effort makes a modest contribution to the topic of surrogate shoppers by identifying overused research approaches and the seldom used research techniques. The contributions of the study is in acting as a guide post for future researchers and inspiring them to undertake novel research in the area of surrogate shoppers and thus increasing the publications on this topic.



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# **Excessive Social Networking Sites Usage and Online Compulsive Buying Behaviour: A Conceptual Framework Examining the Intervening Effects of Consumer Image Consciousness, Materialism and Privacy Concerns**

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Cochin University of Science and Technology*

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## **Abstract**

Digital Technology has infiltrated every aspect of our lives, transforming the experiences of how we work, learn and shop. It's inevitable that our devices begin to reflect our civic aspirations that are our desires to connect with others. Social Media has become an arena for new personal connections. Marketing and consumer behavior, both the domains are having equal relevance in social media, while consumers are making their mind for any purchase they are relying on social media more than ever. There has been a drastic hike in the number of social media users from 0.97 billion in 2010 to 2.46 billion in 2017 and the expected rise in 2021 is 3.02 billion. In India, there was a drastic rise in the SNS users from 10.86% in 2015 to 16.69% in 2018, which is further expected to rise to 26.23% in 2022. With reference to the above statistics, people are spending an unparalleled amount of time online. Individuals who use internet excessively cannot be labeled as internet addicts as they find the internet as a platform to exacerbate other kinds of addiction (Griffiths, 2000a). This particularly has an impact on the online shopping habits of the consumers' who have a tendency for divergent buying patterns. Previous research findings suggest that compulsive buying behaviour is aggravated by internet use (Griffiths, 2000; Kukar- Kinney et al., 2009).

Though extensive research has been carried out on compulsive buying, far too little attention has been paid to better understand the effect of Excessive SNS usage on online compulsive buying and the underlying mechanisms (Lee et al., 2016). Previous research showed that image consciousness and materialism can be two predictors of conventional compulsive buying (Dittmar et al., 2007; Lee et al., 2016).



# **Users' Behavioral Intention towards the Adoption of Social Commerce**

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**Prof. G.P. Sahu**

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## **Abstract**

In this era of web 2.0 social media platforms plays an important role in social interaction over the internet, and continuous rise in the popularity of social media creates an opportunity for e-commerce organization to do its business. Thus, the integration of these two gives the new term named "Social Commerce". In 2015, GoI started the "Digital India" campaign for digitization of the country's economy; as a result, there is 32% increment in the e-commerce market but only 21% of people are using social media platforms for trading of goods and services. With this background, the purpose of this study is fulfilled by the empirical examination of the proposed model, which consists of the "UTAUT" model as a base model with two added factors i.e. Trust and Government Policies.

For empirical estimation, both qualitative and quantitative data were used. Qualitative data was retrieved from available literature, social media platforms, and websites, while Quantitative data was collected through the questionnaire that was circulated online among the social media websites users. CFA and Linear Regression were used to validate the instrument and analyzed the proposed model with related hypotheses.

The empirical result of the proposed model indicates that the Facilitating Conditions, Performance Expectancy, Government Policies, and Effort Expectancy have a positive influence over the users' behavioral intention. In contrast, the relationship of Trust and Social influence with users' behavioral intention was found to be insignificant.

The authors have worked on a small sample size, which acts as a limitation for this study. The authors also did not work on moderating factors of the UTAUT model such as age, gender, experience, and voluntariness.



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# **Impact of Social Media Constructs, Pay-on-delivery Mode of Payment and Trust on Online Purchase Intentions among North Indians**

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## **Abstract**

There has been an unprecedented growth over the past few years in terms of social media platforms. Social media, due to its gaining reputation is attaining a larger share of advertising budgets from the marketers. Therefore, the significance of advertising on social networking sites like Facebook, Twitter, YouTube, LinkedIn etc. is of great interest to researchers, organisations and managers (Sexena and Khanna, 2013). As majority of internet users consider one or more forms of online social media (Barenblatt, 2015), it has become an indispensable part of day -to-day operations especially for those who have adopted this online platform. Marketers increasingly rely upon social media to market and promote their brands. Accordingly, it has become imperative to understand the impact of social media on online shopping.

Similarly, Pay-on-delivery mode of payment (POD) is an innovative strategy adopted by online retailers in developing countries like India to overcome the inhibition in the minds of consumers regarding payment through debit card /credit card. India until recently has been a cash driven economy and a shift in the payment pattern will need time as well as resources to adjust to this changed scenario. Although after demonetization in November 2016 there has been continuous effort of the present government to promote digitalization, POD mode of payment is still the choice of online shoppers in Tier II and Tier III cities (Tandon et al., 2017). In fact, POD mode of payment is a major trust builder as per the study of Chiejina and Olamide (2014) on Nigerian customers. POD though suggested and considered in few reported studies has not been widely researched as a construct and to fill up this gap it has been included and validated in present study.



# Consumer Demographics and Online Food Aggregators

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## Abstract

Market of online food aggregators especially metropolitan cities is increasing. The reasons for the growth is women workforce, hectic schedule, disposable income and so on. But there is question whether the behavior of consumer correlated to demographic factors? This paper aims to identify the relationship between demographic factor and understanding of online market and behavior of consumer towards it. It also provided information on the relationship of restaurants with online aggregators.

People are ordering food online because in metropolitan & surrounding areas because of their busy life. To keep up with the hectic schedule, they need quick, reliable, & anytime-anywhere assistance for various day-to-day tasks. They do not have time & energy to cook at home or go to restaurants.

To satisfy the growing need of these consumers restaurants have two option either to provide services by hiring extra manpower or to tie up with the aggregators. On the part of restaurant, it is difficult to provide services of home delivery when there is pick hours. They want to concentrate on their core services. Digitization help the food aggregators to create a platform and bring restaurants closer to the customer. They are also providing various benefits like offers and discount. Online food aggregator business model is primarily base on which the business owner earns revenue through service commission. It provides an online platform where all the restaurants and other food outlets of the target market are listed for customers.



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# Rethinking Brand Engagement from the Cultural Perspective in New E-India Marketplace

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## Abstract

Brands have eternally tried to penetrate the consumers' mind and create a niche therein, involving the customers' in the decision-making process and engaging them into the final product selection (Alvarez et al., 2013; Anisimova, 2013; Pandey et al., 2013; Pope, 1998; Rajagopal, 2007; Round and Roper, 2015; Spakovica et al., 2014). With glocalisation, the marketplace has transformed and there is an increasing propensity of consumers to go for digital marketplace. The choice basket of customers are plenty and they are exploited by plethora of products' available at their disposal and it is increasing the complexity for the brand to the extent that they need to differentiate and innovate in order to sustain in the marketplace. In this complex marketplace it remains a challenge of the global and local brands to connect with the consumer for increased product life (Schmitt, 2012; Calder, 2013; Fournier, 1998). Researchers globally have already identified that culture plays a pivotal role in determining the brand choices and preferences, hence remodelling the brands based on cultural and social traits is of paramount importance especially so in the creation of higher degree of connectivity with the consumer communities (Ng et al., 2015; Tellström et al., 2006; Grossman and Renton, 2010). It is true that culture is of the major element of brand DNA, which leads to sustainable relationship with the buyer societies (Banerjee, 2008; Franjić and Paliaga, 2006; Melewar et al., 2004). With the changing dynamics of the market, under the influence of digitized environment the stimuli and pulse of the market is also getting transformed, which is also diffusing virally through the social networking communities (Diffley et al., 2011; Karpińska-Krakowiak, 2016; Lai et al., 2014). Culture has a predominant role to play in a diverse country like India, which is the confluence of many a culture, which also is evolving over time and the brands have to keep pace matching or superseding the expectations of the product deliverables from the organizations.



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# **To Purchase or Not To Purchase: Consumer's Decision to Adopt Voice or Digital Assistant Devices**

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## **Abstract**

With the recent advancements in technology, new products with breakthrough innovations are venturing in markets. Voice-assistant or the digital assistant devices are also the part of breakthrough innovations, which has made voice a new big thing for the marketers. These products have not only made a foray in developed markets but have also entered in the emerging markets. The growth of emerging markets has made the marketers launch new technology products to markets such as India. The digital products are disrupting the traditional products market (Karimi & Walter, 2015). The rise of voice assistant devices will change the future (Trevor, 2018). According to the recent reports by Search engine people, 87% consumer firms believe that these new virtual devices will play a significant role in the interaction between the consumer and marketer by 2021 (Olenski, 2018). Voice sounds more human to consumers, and therefore it provides an ease to interact. According to the Gartner Report, the market for digital assistant will see a phenomenal growth by 2020 with a market of 2.1 billion dollars. Despite its forecasted growth, both marketing and information systems literature lacks the attention required towards the digital and voice assistant devices. Hence, we borrowed literature from diverse fields to build our theoretical arguments. There are different terms given to these devices such as “smart assistant, intelligent personal assistant, digital assistant, personal virtual assistant, virtual assistant bot” (Chung et al., 2017). However, this study adopts the term digital assistant. We are considering the standalone digital assistants only as a boundary condition for our study. This study is one of the initial studies to understand the factors, which may influence the consumer's purchase decision of voice or digital devices and also the barriers to their likelihood to purchase it in the future.



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# Does Creation of Trucking Cooperatives Solve The Problems of Small Road Freight Operators Through Cooperative Marketing Efforts In India?

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## **Abstract**

Cooperatives being primarily being set-up when people have less or insufficient resources along with them and thus, people with limited resources come together for maximum gain. This simply reflects the situation of small truck operators and their operating conditions i.e. operators with one or two trucks primarily, if come together and form cooperatives then they can achieve more profit or viability and come out of situations of insufficient resources or limited resources through cost sharing and cooperative efforts with reference to cooperative marketing too. Further, through combine action via cooperative marketing small operators can further strengthen their small business by reaching to its valuable users or customers through customer friendly services as well as by removing deficiencies currently they are facing in various ways. This is because according to American Marketing Association “Marketing is an organization function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefits the organization and its stakeholders”.

Further, viability of trucking operation especially of small operators is very necessary since they comprise around 70% of the total truck operators with up to 5 trucks. Since trucking industry is also considered as backbone of our economy, it is need of hour to do something relevant to save small operators from various problems and challenges relating to their business/operation and help them to sustain in the market. Moreover, given the importance of trucking industry in our economy and role played by this industry in particular due to its certain inherent characteristics, it is presumed that any kind of inefficiency in this segment will result into huge loss to our economy on various fronts, as also revealed by some of the studies in past.



# Can Customer Attitude and Expectations Shape the Future of Payment Banks in India

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## Abstract

India has traditionally been a cash-based economy with limited penetration of formal banking and financial services. The financial sector in India is witnessing a transformation with new payment banks being established in the country for achieving the dream of a fully banked country. The RBI, Indian Commercial Banks, the Government of India as well as other individual stakeholders have undertaken a number of initiatives in the past to promote financial inclusion. Some of these initiatives included Self Help Group-Bank Linkages, Banking Correspondents, Ultra Small Branches and deployment of Electronic Payments Systems. Despite these initiatives, penetration of banking levels in India are significantly lower than countries such as China and United States with more than 40% of the population not having even a basic bank account, penetration of electronic payments also stands dismally low despite the demonetization and ease of digitalization. The fundamental reason for this financial exclusion is absence of a financially viable business model to serve the 'Bottom of the Pyramid' customer segment in cost effective manner based on their expectations and grounded on the factors that influence their attitude towards their adoption of payments banks

This research paper tries to gather insights into customer attitude and expectations that must shape the marketing strategies of Payment Banks in India. Existing literature is mostly limited to studies on growth and performance of payment banks in India and changing ecosystem of banking in India. The concept of payment banks is new and evolving in India so limited number of studies are available in India This paper seeks to examine the exogenous factors that influence customer's expectations and attitude and what must payment banks do to serve customers better in future ?



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# Consumer's Online Shopping Behavior in India: An Empirical Study

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## Abstract

In the recent time of internet technology, use of e-commerce is increasing all over India. Trend of online shopping is rapidly growing in India and it has become a booming market for many e-retailers. Due to problems of geographic reach and attraction towards variety of products, people in India are choosing online shopping as an option for convenient shopping (Debroy, 2016).

In the research, “perceived convenience” a new construct, has been included in the current TAM framework. Thus, research was conducted to determine effect of perceived convenience on perceived ease of use and intention to use.

(Close & Kinney, 2010) identified that utilitarian benefits such as easy transaction, price, availability of value products and promotion and hedonic benefits such as brand, enjoyment and experience seeking are the motivational factors, which influence the intentions towards online shopping. Therefore, consumers' preferences for pragmatic value such as brand, price or fashion can influence activities of online shopping. Another important factor behind using any technology is user friendliness and people only accept technology when is easy to use. Hence, “self-efficacy” was taken as customers' confidence for internet use and e-commerce websites affect their belief towards perceived ease of use. Considering all above factors, this research has taken three external variables self-efficacy, consumers' preferences and online retailer services.



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# Effects of Video Marketing on Customer Perception

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## Abstract

The rising need of video marketing has become a growing concern for marketers to influence customer perception. Video marketing has become a vital component in today's business strategy for the well-established brands as well as the future brands to retain the customers.

More than image video speaks more than a trillion words as per the media production 'My simple show' company's survey.

The purpose of this study is to investigate the connection between customer perception and video advertisement and how it influences the customer value. The need to this research was felt because not many papers have been found in the transformation of Video marketing in the current market. The paper presents a critical evaluation of customer perception through video marketing. The approach to the research topic consists of questionnaire survey to the customers using services and products-based brands.

The study emphasis the rising need of Video Marketing, which is transforming the trend of marketing in the current market to all the established and upcoming brands, which influences the customer perception and value towards the brand. The finding of this research indicates that the video marketing has huge impact in the buying behaviour and decision making building the customer perception and remaining loyal towards the brand. It focuses the relationship between customer perception and video advertisement. The findings are relevant to two service brands and product based where the customer make their purchase decisions relying on the video marketing.



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# **Examining Consumer Perceived Attitude and Satisfaction of Using Chatbots and its effect on Brand Trust and Loyalty intention in Food Delivery Apps in India: The Moderating Role of Perceived Risk**

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## **Abstract**

In today's tech-driven world multiple apps are functioning to cater to the varied needs of consumers with the aim to provide apt, quick and seamless service. With the rising online food delivery market and increasing consumer expectations the food delivery players are frequently incorporating variety of mediums to make service a positive experience. One such tech-friendly feature of apps are Chatbots. This study aims to examine the impact of values (hedonic and utilitarian) of using Chatbots on consumer attitude and satisfaction and thus in turn analyzing the outcome on brand trust and loyalty. A survey method was employed to conduct this study. Data were collected from 200 respondents from students among various places in India. Regression analysis was adapted to test hypothesis and also to estimate the effects of perceived values on consumer perceived attitude and satisfaction of using Chatbot further leading to Brand Trust and Loyalty Intentions. Implications and future scope of this study were also discussed.

With advancing technology, the process of enriching consumer experience is going through frequent developments. Number of consumers using food delivery apps are rising and leading to more enquiries Chatbots can mimic human conversations using technology based on Artificial Intelligence (AI) and allow the real-life staff to work without interruption to answer the questions that can be answered by directing them to Chatbots. Also, it helps the consumers to get a quick response and not to wait in queue. Traditional interactions involved face to face conversations between employees and customers but with the technological advancements these interactions can happen over digital platforms.



# **Effect of Branded Content Videos on Consumer-Brand Relationship: The Moderating Role of Celebrity Endorsements**

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## **Abstract**

In an era of increasing advertising and information clutter across media channels, consumers are losing interest in traditional advertising and installing ad blockers (Odell, 2015). This leads to marketers shifting their advertising spends on content marketing (Khan, 2017). However, there is limited research focused on observing the effect of content marketing on consumer behaviour (Milhinhos, 2015). Further, videos have emerged as a significant form of content delivery and forms a significant quantum of internet traffic (Milhinhos, 2015). Hence this research focuses on observing the effect of branded content videos on attitude towards the brand, which further influences consumers' purchase intention and resilience to negative information about the brand promoting the content video. This study is crucial as marketers in India too are spending a significant quantum of advertising budget on promoting video content and need to develop a better understanding of the emerging platform to ensure sufficient return on investments (Saini, 2019).

Marketers are continuously developing relevant content for their consumers in the form of infographics, videos, and podcasts, which are different forms of branded content. The branded content marketing association (BCMA) defines branded content as “any output fully/partly funded or at least endorsed by the legal owner of the brand that promotes the owners brand values, and makes audiences choose to engage with the brand based on a pull logic due to its entertainment, information and/or education value.”



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# **Role of Consumer Ethical Beliefs in Justification of Unethical Consumer Behavior**

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## **Abstract**

Research on consumer ethics has gained momentum, because consumers constitute an important part of seller-buyer dyad and can play a pivotal role in taking the marketing transactions beyond short-term discrete exchanges to long-term relational exchanges. Another reason for the academic and practical interest in this domain has been the rise in instances of unethical consumer behaviour directed at business entities, which causes substantial business losses and jeopardizes the maintenance of long-term seller-buyer relationship. Thus, a better understanding of why some consumers behave unethically can help practitioners devise strategies to curb such acts and reinforce the long lasting and mutually satisfying customer-firm relationship. Therefore, the current study attempts to address this gap by proposing an integrative model that can help in investigating the role of consumer ethical beliefs on justification of unethical consumer behavior. This paper presents significant implications for both academia and industry by highlighting the crucial role of consumer ethics towards predicting consumers' inclination towards justification of unethical consumer behavior.

A substantial amount of both conceptual and empirical work, focussing on ethical issues has been done in the marketing discipline. (e.g., Ferrell and Gresham, 1985; Ferrell et al., 1989; Hunt and Vitell, 1986, 1993). However, the bulk of this research has primarily dealt with business ethics, with very few studies devoted to the consumers' ethical behavior in the marketplace. (e.g., Muncy and Vitell, 1992; Vitell et al., 1991).



# **An Industry Wise Comparitive Study on Impact of Marketing Communications on Transaction Management Foundation (TMF) in MSME Units**

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## **Abstract**

Micro, Small and Medium Enterprises (MSME) have emerged as a vibrant and dynamic component of Indian Economy by virtue of their significant contribution to gross domestic product, industrial production and exports. The most important contribution of this sector is towards employment generation. The term MSME is widely used to describe small business in private sector. The MSME sector plays a significant role in every economy. The MSME sector in India is also characterized by its high growth potential and its contribution to the economic growth and development. In spite of this, the MSME sector faces sickness due to various factors that can be overcome by the collaborative effort of supply chain partners. Among the various industrial estates in Trivandrum, Manvila Industrial Estate has caught the attention of media due to its lack of infrastructure development and government negligence. The industrial estate, which was developed with the aim of providing economic development, is now in a declining condition. The main problem could be lack of conceptual framework and basic knowledge of supply chain management amongst the business practitioners. An effective supplier and customer relationship, along with efficient internal marketing practices will help the firms in making strategic decisions that provide value addition to its customers. The study aims to evaluate the Transaction Management Foundation (TMF) practices adopted by the MSME units of Manvila Industrial Estate. TMF has broadened the scope of decision making for entrepreneurs. It helps to optimize the performance of the business across the entire channel partners of both upstream and downstream. TMF underscores the importance of incorporating all the marketing communication efforts.



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# **An Industry-Wise Comparative Study on Influence Of Marketing Mix Decisions on Performance of MSME Units**

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## **Abstract**

As companies are moving towards increased global competitiveness, the strategic issues surrounding Integrated Marketing Communications are increasingly demanding attention of firms for cost reduction, increased quality and improved customer. The MSME units acts as a catalyst for our economic development, therefore it is important to analyse the various supply chain practices undertaken by them. Each industry has its own unique set of market demands, customer base, and operating challenges and yet the drivers that influence customer satisfaction remain essentially the same in every case. In the case of MSME units, decisions regarding the Promotional Mix have an important role as it helps the firms to better manage their day to day activities in a cost effective and efficient manner. Among the various industrial estates, the Manvila unit is the one that came into lime light due to its poor operating conditions. The MSME units play an important part in our economic development. Therefore, it is necessary to give importance to their development. Proper choice of promotional tools can be an effective counter measure to work towards uplifting the ailing MSME units. So it is necessary to know whether the employees perceive the current promotional practices as effective as they are the main assets of any organization.



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# **Moderating Effect of Gamification Elements in Online Media Service Companies: An Experimental Approach**

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## **Abstract**

Digital entertainment industry has grown manifold and it is soon to replace the contemporary gadgets like direct to home (DTH) services by subscription-based channels on the internet. It also accelerates the rate of switching behaviour of subscribers from one channel to another. With an increasing number of mobile apps, the rate of churn becomes higher especially for apps which offer similar services. As mobile apps form the core of the business for some firms, it becomes more difficult to acquire new customers and additional costs are involved in retaining the existing database. While some apps of subscription-based channels are free, others charge a one-time fee or based on time used. Customer retention strategies need to be used to ensure that the business remains sustainable. Mobile apps engage the players with different gamifying techniques however apps which stream video content under the category of entertainment have limited ways to keep their audience engaged.

Gamification is one such approach which has been successfully used in engaging and retaining customers especially in a digital environment. The gamified approach helps to inculcate a sense of competition that motivates the users and off late achievement of personal and professional goals has also been added (Huotari and Hamari, 2017). A lot of companies like Nike, Fitbit, Microsoft Ribbon Hero) have used gamified elements to engage their customers and churn revenue.



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# Factors Affecting the Success of Big Data Analytics in the E-Commerce Environment

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## Abstract

Use of Big Data Analytics (BDA) in e-commerce is regarded as an appropriate strategy for marketing, selling and integrating online services, which can play a significant role in identifying, obtaining and maintaining customers. BDA optimizes and enhances the relationship and communication between organizations, producers, distributors and customers. However, it should be noted that success in e-commerce depends upon determining the effective factors impacting BDA usage. There is a set of effective internal and external organizational factors that should be taken into consideration when using BDA. In this study, a framework has been proposed for identifying the factors impacting BDA success in the e-commerce environment. Structural equations with partial least squares (PLS-SEM) was used to investigate and test the proposed model. The obtained result based on the data collected from 178 big data analytics users indicated that Cost Saving, Strategic Values, Perceived Usefulness, Perceived Ease of Use, Customer Trust, Data Security, Privacy Risk, Individual Expertise, and Organizational Expertise were the effective factors that had a significant impact on BDA success in the e-commerce environment.

Big Data Analytics (BDA) has emerged as an important component in achieving business value and higher performance, resulting in substantial interest from both academicians and practitioners. Big Data Analytics can be defined as the process of managing and analyzing structured as well as unstructured data, which are used to create actionable insights for delivering sustained value, measuring performance and establishing competitive advantages (Gandomi and Haider 2015, Wamba et al., 2017). NIST defines Big Data as “Big Data shall mean the data of which the data volume, acquisition speed, or data representation limits the capacity of using traditional relational methods to conduct effective analysis or the data which may be effectively processed with important horizontal zoom technologies,” which focuses on the technological aspect of Big Data.



# **Effect of Brand Sacralisation on Purchase Intention in Social Media Environment**

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**Prof. (Dr). Johney Johnson**

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## **Abstract**

The advent of social media has created a new landscape which lays out a new grid of personal connections. Businesses see enormous opportunities and are eager to tap into the trend, whereas consumers are put back to the centre in the business world because of social media. Internet usage of youngsters in Kerala is considerably higher due to the social factors and educational advancement in the state. Social media marketing plays an important role in contemporary marketing, so this study will benefit both researcher in the field of social media marketing and business community. The major objective of this paper is to find out the effect of brand sacralisation on purchase intention through social media environment among youngsters in Kerala. Brand sacralisation is the phenomenon where consumers (especially young) become an adherent of brands and consider brands as sacred entities. The respondents involve youngsters from south part of Kerala. The data are gathered through simple random sampling technique, which has then gathered 250 samples. In this study the researcher used factor and multiple regression analysis. This study specifically focuses on how gender perceptions influence the brand sacralisation. This paper specifically explores the effect of social media interaction brand loyalty and brand attitude on brand sacralisation and consequently its influence on purchase intention.



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# Information Search Behavior for Services in India: A Qualitative Study

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## Abstract

Service sector is the key driver of economic growth worldwide. Despite this fact, the service sector has not received due attention in academic researches. Information search behavior of consumers for services is one such understudied area. Services being intangible increases the need for pre-decision information for consumers.

Information search has been established as a prominent stage in various models for mapping consumer decision making process such as Nicosia Model (1966), Howard Sheth Model (1969) and EKB/EMB model (1990). After recognizing the need to buy something, consumers gather information about the proposed purchase that can satisfy their need. Information search by consumers can take two forms: - internal information search (using information from past experiences and prior knowledge) and external information search in which consumer obtains the information from his environment. Information search is highly individualistic in nature.

There is lack of studies in literature on information search behavior of services in Indian context. The present study aims at understanding and comparing the information search behavior of consumers for credence services (financial services) and experience services (hospitality services). Rising disposable incomes of Indian residents has increased the demand for these services. The services are chosen for study as information search is a pivotal criterion in decision making of these services. Our study delves on issues like- reason for information search, extent of information search, perceived benefits of search, perceived costs of search, perceived risk about service category, search strategy and sources of information used.



# Neuromarketing: Psychologically Persuading a Customer

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## Abstract

Marketing is psychology in practice. Digital Neuromarketing introduces us to fascinating research in the areas of social psychology and consumer behaviour, but more importantly it shows exactly how one can apply the psychological implications of neuro-marketing to acquire more customers for one's business. We are trying to understand different buying patterns of consumers in every market which will further help us in connecting some factors specifically in online market. According to our study from various secondary sources, we can say that there are six major psychological factors of persuasion which affect the buying buttons of the customers. These factors are: Reciprocity, Commitment and Consistency, Social Proof, Authority, Liking, and Scarcity. Also, since the Smart marketing includes the concept of neuromarketing; we have understood that neuroscience allows marketing researchers to observe uncontrollable brain function responses that result in specific physiological responses when individuals are exposed to specific stimuli such as FMRI (Functional Magnetic Resonance Imaging), Eye Tracking, EEG (Electroencephalography, etc. Understanding consumer behaviour can be summed up as:

Scanning consumer's brain + applying communication tactics = influence people to buy the product.

Our aim for conducting the primary research is to know the extent and the importance of the major six factors in the online market. It is being seen that not all the six factors are up to the mark with the characteristics, expectations, and pattern of buying a product/service by customers on online platform as compared to other markets (local markets, super markets, malls). Another reason for conducting such study is to come up with the recommendations for the marketing researchers and online marketers that how they can enhance the six factors of persuasion on online platform.



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# **Modeling the Enablers of E-Trading Adoption in Agriculture: Learning from Indian e-NAM**

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## **Abstract**

This research study identifies the enablers of e-Trading adoption in Indian agricultural marketing and establishes a structural relationship among these enablers. The Total Interpretive Structural Modelling (TISM) methodology is used to develop hierarchical relationships. The suggestions to improve the key enablers are brought out for the policy-makers and e-trading managers.

The research is conducted in two phases, identification of enablers, using literature review, and analyzing the relationship between the identified enablers using TISM. A case study of eNAM project is undertaken to understand the enablers in the context of a common platform being promoted in India for online trading of agricultural produce. Further, MICMAC analysis is used to explore the driving and the dependence power of the identified enablers.

This research proposes an e-trading adoption framework for the Indian agriculture sector. The study has revealed that most influential enabler is “behavioral intention to adopt” which is positively affected by “Perception - ease of use”, “social influence” and “Perception - usefulness”. In addition, “facilitation conditions” have to improve to enhance e-trading adoption. The well-structured analysis in hierarchical form helps to get more insights into the influence of the seven enablers identified by TISM technique on the adoption of e-trading in the Indian agriculture sector. The suggestions of this study provide insight into practical considerations for policy-makers and e-trading managers.



# **Role of Digital Technology Entrepreneurship in Real Estate Sector Development in India**

**Tanu Aggarwal**

*Research Scholar*

*Amity University*

**Dr Priya Solomon CFA**

*Senior Finance Faculty*

## **Abstract**

India is considered as the prominent business location for the social media and digital marketing because of favourable demographics and economic growth which lead to attract property investors for real estate development by public and private sector banks by making use of digital marketing technology for Real Estate development in India.

The Digital Technology Entrepreneurship leads to high growth and they are expected to develop into complex entrepreneurs. Entrepreneurship is the process of the innovation which creates the new organization. It flourishes in those countries that give chance to the new organizations and national institutions and social norms which lead to the creation of the new venture. (Kaur Harjyout and Kaur, 2017).

The impact of residential loans, commercial loans, real estate advances, and indirect loans by public and private sector banks for real estate sector development have been analyzed on the total real estate sector in India for strengthening the impact of digital technology entrepreneurship for future real estate development in India.



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# **The Truth about Lying: The Mediation of Moral Disengagement, Dark Triad Personality Traits and Lying eWOM Behaviour**

**Payal S. Kapoor**

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## **Abstract**

Extensive penetration of digital platforms has led to large scale reliance on online reviews. However, consumers may routinely lie about their consumption experiences. The current investigation is an effort to understand susceptibility of consumers to share exaggerated online reviews. Therefore, the study examines: (a) consumer's susceptibility to lie (exaggerate) while sharing consumption experiences in form of online reviews; (b) mediation of neutralization techniques or moral disengage mechanisms that may inadvertently facilitate the occurrence of the behaviour. Study I investigated the influence of Dark Triad personality traits over intention to share positively exaggerated online reviews for a search-based product and Study II investigated the influence of Dark Triad personality traits over intention to share positively and negatively exaggerated online reviews for an experience-based product. Both the studies also investigate the mediation of moral disengagement mechanisms facilitating the occurrence of the behaviour. Study I results confirm that the intention to share positive exaggeration is significant for those susceptible to narcissistic and Machiavellianism traits. Moral disengagement played a mediating role in the relationships for all the three Dark Triad traits. Results of Study II confirmed while the intention to share positive exaggeration is once again significant for those susceptible to Narcissistic and Machiavellianism traits, intention to share negative exaggeration is susceptible to Machiavellianism and Psychopathy. Mediation of moral disengagement is significant for those susceptible to Psychopathy and Narcissism traits. Finally, a Multi Group Analysis confirmed intention to share negative exaggeration is significantly stronger compared to the intention to share positive exaggeration, for those susceptible to Psychopathy and Narcissism traits.

The research makes important contributions to the marketing theory and practice by exploring an aspect of online consumer behaviour less researched. There are two critical aspects of this behaviour the current research addresses: what type of consumer personality is more like to indulge in lying behaviour regarding their consumption experience and what psychological mechanism will enable this behaviour.



# **IPL Anthems and its Significance and Impact on Consumer Behaviour**

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## **Abstract**

This is no conventional cricket. Rather it is three complete hours of unceasing match, with a blend of Bollywood, blaring devotees and its pinch of controversies. From Bollywood Badshah's to the Petroleum Barron's no one has left a stone unturned to make it big here. Sachin Tendulkar to Ricky Ponting, from Mahender Singh Dhoni to Chris Gayle all the legends appear in one big frame called the IPL. This is definitely one of its kind business backed by entertainment and what more; huge sums of money which is beyond the imagination of an ordinary man. This paper aims to study and gauge the impact of marketing strategies, with emphasis on IPL anthems created and designed by each team. How are these anthems created, how do they strike just the right chords in the minds of the people? Understanding the accurate pulse of the society, the ethnicity of a particular state is at its core. Assessing the vogue and encashing the right opportunity, even if it means to put two best buddies at loggerheads paves the way where m-o-n-e-y is involved. Keeping into mind the shifting consumer preferences, the teams and their owners are dancing to clear tunes of the money. This brainchild of Lalit Modi has garnered abundant attention across the cross-section of the country. And the future still holds lots of surprises and shocks as they have been in the past. Since it has a mass viewership, IPL becomes very lucrative as a huge marketing communication platform more so ever for advertisers and sponsors.



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# **Value Creation through Store Experience: An Empirical Study**

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## **Abstract**

Digital transformation of retail industry has made it challenging for the retailers to attract and retain customers in physical store. Retailers are focusing on customer value through shopping experience. Present study has been carried out to understand the components of shopping experience to the customers in retail stores. Application of factor analysis has come up with eight factors delivering customer experience. Further a significant difference in perception towards factors of retail shopping experience based on demographic characteristics has been observed statistically. Retailers need to undertake innovative strategies orchestrating with digital aids to improve shopping experience, footfalls and sales to sustain in competition and deliver customer value in true sense.



# Measuring Effectiveness of Social Media Advertisements as Marketing Tool for Start-ups

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**Dr Kshama Ganjiwale**

*Associate Professor  
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## Abstract

Present study has been conducted on 100 start-ups of Indore using social media advertising to

promote their businesses. Seven factors, associated with selection of social media advertisements as marketing tool by start-ups have been identified as: customer connectivity, sales orientation, brand attachment, customer association, influence, promotion and indulgence. It has also been observed that statistically nature of business activity and time of establishment of start-ups has no significant influence on selection of social media ads as marketing tools. Based on the findings, implications and further scope has been discussed.



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# Study of Artificial Intelligence in Marketing

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**Dr Yogeshwari Giri**

*Sanjay Ghodawat University- Kolhapur*

**Dr Hanumanth Patil**

*S.R.T.M.U. Sub-center Latur*

## Abstract

Artificial intelligence marketing (AI marketing) is a way of conceptualizing AI concepts like customer information and AI concept to expect the next step of your customers and to improve customer travel. Due to the large data evolution and advanced analytical solutions, marketers have previously made a clear picture of their target audience; and this highlight of progress is artificial intelligence (AI) marketing. Armed with large data insights, digital marketers can increase their campaigns' performance and increase the ROI, all of which can be achieved by extra effort at the marketing department. This definition provides an overview at the most basic level of artificial intelligence marketing. We will be addressing all the details of the material in order to follow. Artificial intelligence marketing solutions offer a way to distinguish between data science and implementation. The process of exiting and analyzing the data from the huge dumps was once a wrong process and is not only viable but it is actually easy.

Let us consider all the new technologies that have come down in the last few years. We all have also heard of iPhone 7, Google's driverial car, snapchat glasses, and Ellon Musk's 'Mars City'. About Marketing-Specific Technology.



# **Role of Integrated Marketing Communication in Promotion of Heritage Tourist Destinations in Assam**

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## **Abstract**

Integrated marketing communications (IMC) is a major communication archetype rooted from communication theory. Integrated Marketing Communications (IMC) is known as one of 4ps marketing mix elements. Heritage tourism is based on significant histories, or humanity to attract visitors to discover, to explore, and to enjoy attractions. The North East India is comprised of eight states and is strategically important for its international borders with Bangladesh, Bhutan, China and Myanmar. The region has got blessings of the Nature and is located at the centre of one of the world's richest bio-geographic areas. The mighty Himalayas, Brahmaputra River, one-horn rhinos, rain-fed forests, pristine environment, wildlife sanctuaries, Bihu and many more embodiments of the region are just manifestations of this richness that attracts the tourists from all over the world. The region has variety of tourism resources such as heritage, historical, cultural, natural, etc. But, most of these resources do not have individual potential to become a major tourist attraction. The region is aggravated by multiple problems, from poverty to insurgency, which have rendered it poorer and less connected than the rest of the country. These realities have thus far, restricted the North-East from realizing its full tourism potential. Apart from these, adequate management measures are also lacking in checking the quality of tourism service provided including Hoteliers, Tour Operators, guides, etc. Competent marketing strategies need to be sort to in developing and promoting heritage destinations and allied industry in North Eastern Region. The present study is an exploratory research towards identifying the role of Integrated Marketing Communication (IMC) channel factors such as advertising, sales promotion, public relations, personal selling and direct marketing in the promotion of Heritage Tourist Destination of Assam.



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# **Research Paper on the Consumer Buying Behaviour for Titan Watches in Pune**

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*Sinhgad Institute of Business Administration and Research-Pune*

**Dr Vijay Dhole**

*Dean*

*Sinhgad Institute of Business Administration and Research-Pune*

## **Abstract**

The main objective of marketing is to meet targeted customers and satisfy satisfied customers, and buyers conduct activity to people or organizations, and with the effect of several influences on decision making on market productivity and purchase of services. The consumer studies the area of behaviour, how individuals, groups and organizations choose, Buying and using experience and understanding of consumer behaviour to fulfil goods, services, ideas, or their needs and desires is never easy. The products and services that have been produced in the country will strengthen our economy. At the time of purchase man's behaviour is called "buyer's behaviour". The customer tells one thing but the other does. They cannot get in touch their intense inspiration. They are responding to the effects that have changed their mind at the last moment. Decides why a buyer saves or spends money.



# **Launching a New Social Media App: Using Mobile Ethnography as a Research Tool New App Development and Launch**

**Sweta Thota**

*University of San Francisco*

## **Abstract**

This paper offers Mobile Ethnography (ME) as a research method tool to meet the above-mentioned objectives and highlights the importance of this method and importance for future researchers and managers.

Though a conceptual discussion and viewpoints offered here, this timely research makes conceptual and methodological contributions in a few ways. This is the first scholarly research that sheds light on how app developers in the current day and age gather data and opinions during the app testing stage. This is one of the first papers that stresses the use of ME – a new and timely methodology – as a research method tool (Hill, Jabbar and Al Sheri, 2011). The paper offers a discussion on the merits of ME followed by the pivotal role of this research method for feedback on app testing, usage and development. The paper, through a brief research example, demonstrates the steps and procedures that are followed in using ME as a research method tool in developing a new app.



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# **The Influence of Virtual Reality on the Indian E-Commerce Market**

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**Shreyasi Srivastava**

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## **Abstract**

Virtual reality has made a progressive beginning into the gaming and entertainment industry.

With the reduction of prices and widespread availability, it might soon enter into various sectors such as tourism, health, education and so on. As a technology, VR has gained a huge momentum in the past few years but still hasn't been able to define itself as a rhetoric development of technology into the consumers' mind. This paper majorly deals with 'whether the online shopping experience will be revolutionised with the introduction of VR and understanding the consumer perception and behaviour towards the same'. It will give an understanding of whether or not, introduction of VR in the field of e-commerce would be advantageous, considering the psychology and behaviour of Indian consumers.



# **Business Ethics in App-Based Services: A Study of Indian Consumer's Perception**

**Alka Jain**

*Taxila Business School*

**Tanvi Jain**

*Tresvista*

## **Abstract**

Products and services are the backbone of an economy. Their existence and travel to the customer from the point of origin/production is the reason of physical markets in an economy as these physical market spaces were doing this job traditionally for the customer. But in the modern era, virtual spaces have emerged, which are no less than physical markets as they bring the comfort and ease for the customers in many ways- the customer can buy from the comfort of home or location of their choice at their convenient time. The study proposes to analyze the perception of consumers of the business practices services which are provided through mobile apps. App based services have covered almost all industries of today's economy, be it fashion, entertainment, medical, healthcare, food or transport and travel. You name a product/service and it is available online. The researchers have analyzed the perception towards ten apps which are from food industry, fashion industry, travel and tourism, entertainment and financial services. Ethical element in their business practices is the focus of this study. Consumers from various Indian states who are graduate or post graduate have been taken as sample of the study. Primary data in terms of their views collected from them serves as consumers' perception towards business ethics in app-based services. Analysis will lead the researchers to make suggestions and recommendations to the marketers, manufacturers and business heads of these app-based services. Understanding of consumer's perception is important for these authorities as the perception plays a major role in buying decision process and has the ability to affect the sales and profitability of a company. The Major results and implications of the study will contribute towards ethical practices in app-based services. If such researches are encouraged and more industries are involved, they may take our economy to ethical heights.



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# Psychological Ownership toward Online Behavioural Advertising: Literature Review

**Priyanka**

*Jamia Hamdard*

**Sadaf Siraj**

*Jamia Hamdard*

## Abstract

Psychological ownership came into view in the studies of management, to understand attitude, behaviour, and motivation of employees. Recently, psychological ownership is also adopted in marketing practices. Consumer's psychological ownership appears to play a role in online behavioural advertising. With more use and comprehensive application of psychological ownership in online behavioural advertising, additional understanding and explanation could be provided. The objective of this study is to provide insights of psychological ownership towards online behavioural advertising. This work opens up multiple avenues for future research focused on OBA and psychological ownership.

This study is based on secondary data. So, keyword search were performed to collect the literature. Studies related to consumer behaviour, online marketing, behavioural advertising were only considered in collection. And after brief analysis of these studies, the relationship between psychological ownership and personalized advertisement were found.

A framework was developed where self-investment perceived control and perceived familiarity are the routes to psychological ownership which provided outcomes like; attitude and behaviour. This study critically explains the relationship between psychological ownership and attitude. The created model is the theoretical advancement to show how psychological ownership is a part of online behavioural advertising.



# **Mahila E-Haat : A Gender-Based E-Commerce Initiative**

**Shreenabh Moujesh Agrawal**

*Class X, The Chanda Devi Saraf School, Nagpur*

## **Abstract**

Online marketplaces are on the rise and multimillionaire corporations have been born here. One such platform especially designed for the women entrepreneurs of India ‘Mahila e-Haat’ spoke of great promise and started with a bang with around a lakh of women entrepreneurs of India joining the e-marketplace to sell their indigenous products. The products ranged from clothing, gift articles, fashion accessories, baskets, pottery, handloom products, linen, stationary, industrial aids, office products, grocery and staples, organic products to educational aids. Leveraging digital marketing at its best this initiative was aimed to empower women entrepreneurs from the rural areas of India bringing them and their products to light for the buyers all around the globe. The process of entry was kept very simple for the ‘not so digital’ women and training was made available through online and offline modes. Government of India pumped in both money and expertise to make this platform a success. But over the period of three years, the marketplace could not actually grow. This paper attempted to look into the path of idea formulation to execution and also presented the impact of the idea on the economy of the vendors involved.



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# **Influence of Relationship Marketing on Consumer Behaviour: Special Study of the Life Insurance Industry**

**Dr Namrata Babel Teaching Assistant**  
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## **Abstract**

Life insurance is a very important constituent of the financial service sector. All financial business deals with the management of risk but life insurance companies with their basic risk management, their asset size and relative stability of cash flow are likely to play a key role in the future development of the financial services industry.

Understanding the behaviour of consumers to engage in relationships with marketers is important for both companies as well as researchers. In today's challenging business environment, it is very important for the companies to change their business patterns and revamp their organisational structures to meet the demands and expectations of customer. Relationship marketing is of a great important for insurance sector as, it is a fact that insurance is sold purely on relationship basis. To conclude a perfect theory of Relationship Marketing it is very important to understand, what are the factors that motivate the customers to engage into relational market behaviour with a particular marketer. Many theories and researches related to consumer behaviour suggest that personal, social, environmental, cultural and other factors play a very important role in modifying consumer behaviour.

In today's complex market where customer satisfaction, loyalty, etc. are becoming very hard to achieve, the only factor that helps to achieve them is Relationship Marketing. The main objective of Relationship marketing is to acquire new customers, maintain and nurture the relationships with existing customers, activating old customers, etc. the major objective is to establish one to one relationship with all the customers. This research study tries to find out the extent to which relationship marketing affects the life insurance industry in India. This study is of a great relevance in today's world as relationship marketing is a concept that perfectly suits the life insurance sector and is of a great importance for the sector.



# Digital Marketing Tool for SMEs — Feasible?

**Bhargav Revankar**

*Global Business School, Hubli*

## **Abstract**

The aim of this article is to study digital marketing as a tool in marketing in Indian SMEs and feasibility study by interpretive structural modelling (ISM) approach. In this paper six primary goals were identified with the help of literature review, which set the relationship between tools used in Digital marketing and challenges which in turn contribute to as reasons for success or failure of tool used. The ISM tool was used to establish interrelationship. After analyzing the responses, it was found that two effective strategies, namely increase Budget & better planning which can give the effectiveness and were most significant.

The developed model is on the primary data, which may be having significant influence on the final output of the structural model. This research is the developed model to help the SME's for significant relationship of usage of Digital Marketing tools and strategies and how to overcome the barriers and to prioritize the same for the effective adoption. This study has been made in the period of Nov 2018-Jan 2019 to explore the feasible relationship of Digital marketing and to understand the challenges for Indian SMEs. This paper will guide the SME's in effective use of Digital marketing and implementation in real time.



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# **Shape Matters: Assessing the Impact of the Package Shape of Cereals on Consumers' Buying Behavior and their Perception about the Product Healthiness**

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**Dr Krishna Murthy Inumula**

*Associate Professor,  
Symbiosis Institute of International Business, Symbiosis International (Deemed University), Pune*

## **Abstract**

The purpose of this paper is to examine out how the shape of food packages/ boxes especially of cereals influence consumers' purchase behavior and consumers perception about product healthiness. The results of the research shows that the majority of respondents are influenced by package shape of cereals. Outcomes revealed that among various shapes of packages of cereals. Most preferred package shape on different dimensions like product healthiness and purchase intention was curved shape box. Consumers have a higher purpose of purchasing the curved shape cereal box.



# **Influence of Facebook Brand-Page Posts on Online Engagement: A Study of Selected Hospitality Brands in India**

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**Manali Gupta**

*PhD Research Scholar, University School of Management Studies,  
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## **Abstract**

The continued growth of social networking sites has paved way for innovative forms of social exchange platforms to disseminate information and marketing messages. These emerging communication channels are characterized by community, conversation, collaboration and sharing. In order to promote their brand offerings, companies establish Facebook brand pages with the relevant information to serve a specific purpose and targeted audience. Companies create brand posts that contain anecdotes, photos, videos or other multimedia content which promote interaction among members of the brand page in the form of reacting, commenting or sharing gestures. The Indian hospitality industry has the unreached growth potential considering the country's rich cultural, historical, ecological heritage and variety in terrains of natural beauty. Indian hotel industry has begun to have dedicated resources to manage the social media marketing practices such as Facebook brand pages in order to build a strong rapport with an ever-increasing pool of consumers. The purpose of this paper is to analyze the content of the posts published on the official Facebook brand pages of the top 10 international and domestic hotels operating in India and investigate their impact on the online engagement of users. The authors have performed manual coding for 950 posts by following a systematic coding strategy and thereafter, have applied the multivariate analysis (ANOVA and regression) to test the hypotheses. The findings contribute to the theory of information dissemination through social networking sites and provide valuable insights and implications for the social media market makers of hospitality industry.



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# Practical Pricing for Digital Services

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**Manish Gangwar**

*Indian School of Business*

## Abstract

Sellers of technology goods and services that are consumed in multiple units, can employ usage and access fee in various ways. Common ways of pricing these services include a single pay as you go plan (a per-unit price), a single all you can eat buffet plan (a flat-fee price), and non-linear (two-part or three-part) tari plans. Intuitively, a non-linear plan, being more general, should dominate both per-unit and at-fee pricing. Our research, however, provides several nuances to this intuitive conclusion, which are enabled by carefully modelling the interaction between two dimensions of demand heterogeneity (consumption and valuation). We show that the profit advantage of a two-part tariff over a best of per-unit and at-fee price is significant only when the consumption heterogeneity varies in proportion to valuation heterogeneity.

We capture the heterogeneity in consumption levels relative to the heterogeneity in unit valuations by introducing a new parameter, in the consumer utility function, which we define as Relative Variation in Consumption Level, RVCL. We find that per-unit pricing works quite well when RVCL is high, while at-fee pricing does well when RVCL is low.

Per-unit pricing generates higher market share compared to a flat-fee or even a non-linear 2PT plan. In addition, when the firm is uncertain about RVCL and wants to implement single parameter pricing, then employing a per-unit plan is less risky than a flat-fee plan, sacrificing less profit across the spectrum of scenarios. Switching to the merits of alternate ways for combining usage and access fees, we find that a 2PT plan offers a mild profit advantage over the self-selection (menu) of per-unit and at-fee plans, whereas the menu has significant benefits on both market coverage and consumer surplus.



# **Emotional Branding, Marketers Creating Emotional Attachment for Brand Success: A Case of Paper Boat Drinks**

**Prof. Rahela Farooqi, Priyanka Garg, Mohammad Zaid**  
*CMS, Jamia Milia Islamia University*

## **Abstract**

The purpose of this paper is to relate the importance of building emotional attachment for brand success. In this we have used the example of Paper Boat drinks, that has become a successful brand in a very short time, Paper Boat has triumphed in their use of story-telling to create engaging content that has not just built brand awareness but a special kind of emotional connect and loyalty with its target audience. Paper Boat is a good example for emotional branding, it has used it in product development (taste), brand name, logo, advertising and packaging. Still, it takes a lot to stand distinctive from competitor's brand and engage consumers. This paper aims to stress the importance of consumer centric brand strategies, for emotional attachment that leads to brand loyalty and hence its success.

Through specially crafted brand strategy, Paper Boat has learnt that it is not enough to be different in just taste alone, for a product which is bought very frequently it is important to have emotional attachment for loyalty towards a brand. In order to be distinctive in an overcrowded market, Paperboat must provide more emotionally engaging experience through different ways. The paper takes a fresh approach to Emotional branding research as well as analyzing and improving customer loyalty.



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# Emerging Trends in Children's Consumption of Digital Media: An Analytical View

**Jyoti Kukreja**

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## **Abstract**

Media had been one of the most crucial impact factors in building up the cognitive psychology of children. It is a universal phenomenon that children in the age bracket till ten years are under impressionable years and are more prone to being influenced by the surroundings. Though the social milieu around them may be pleasant but children as thronged on social media learn to dance and enjoy their parents' absence filling the void through the loud music and conversations on the media. It becomes a compulsion on parents to subscribe to the imaginative thoughts of children and their animated role models in the form of superman, doll house, etc. Children fall a trap to the temptation of the advertising and demand and consume unhealthy products and services such as opting for cartoon channels and cartoon characters on their clothes, bags or hair accessories for girls to the extent of the habit of junk food, etc.

The purpose of the study is to investigate the effect of digital media on the mindset of Indian families with special impetus of child behavior pattern and their parents buying behavior.

The key insights of the paper shall prove beneficial and questions to the digital marketers regarding the marketing strategies being adapted for children and parents.



# **Relationship between Store Mix Elements and Store Brand Equity: An Evidence from Electronic Retail Chain**

**Mahesh Chotrani, Ankur Jha, Prof. Satya Bhusan Dash**  
*Indian Institute of Management, Lucknow*

## **Abstract**

The purpose of this paper is to examine the impact of store mix elements on the particular experiential value and the subsequent effect on the store brand equity. The retail environment is being transformed by the introduction of multichannel operations designed to offer a spectrum of retail experiences for consumers to choose. The growing competition from multiple sources has encouraged merchants of retail business to enhance marketing mix. Traditional brick-and-mortar retailers are also beginning to complement their operations by providing better customer experience (Mathwick et al., 2001). The marketing mix elements offer an array of shopping experiences, and in the process, deliver not only more value but also different kinds of value. The value that motivates consumption behaviour has been attributed to functional, conditional, social, emotional and epistemic utility (Sheth et al., 1991). Despite this broad conceptualization, empirical researchers have traditionally interpreted value more narrowly as the trade-off between quality and price (Dodds & Monroe, 1985; Yadav & Monroe, 1993). In investigating the price dimension, value researchers have come to recognize that the “price” customers pay can extend far beyond money to include investments of time and effort (Babin & Darden, 1995; Batra & Ahtola, 1991; Bolton & Drew, 1991; Zeithaml, 1988).

The extant literature provides evidence for the relation between experiential value and brand equity (Mishra et al., 2015). In retailing literature, there is evidence of experience through store mix elements results in behavioural intention (Sachdeva & Goel, 2015). Consequently, (Beristain & Zorrilla, 2011) have proposed the relation between store image and brand equity. Therefore, even though the retail chain faces issues to integrate for coherency or management of various brands (Beristain & Zorrilla, 2011). The result of the study suggests that if retail store focuses on store mix elements that have the power to improve customer experience leading to retail brand equity.



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# What Customers Look for While Using Chatbot?

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**Amit Kumar, PhD Student**

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Faculty of Business and Law, The University of Newcastle, Australia*

## Abstract

Customers' use of chat is on the rise. Leveraging this behavior, brands are increasingly using artificial intelligence (AI) based chatbots as a tool for customer service and engagement, leaving behind apps and websites. The current study focuses on identifying key factors which are considered important by customers while using chatbot. Through pilot interviews and previous studies, we derived thirty variables considered important by customers while using chatbot. Further, a survey has been conducted to collect responses from 120 chatbot users. Exploratory Factor Analysis revealed grouping of variables into six key factors concerning chatbot. In conclusion, the study has focused on Indian consumers who are not as evolved in terms of technology usage as consumers in western economies.



# **A Study of Call Management Process with Assessment of Call Quality and Call Effectiveness in Pharmaceutical Selling**

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*Assistant Professor*

*All India Shri Shivaji Memorial Institute of Management, Pune*

## **Abstract**

The pharmaceutical industry is one of the highly organized sectors in India. This industry plays an important role in promoting and sustaining development in the field of global medicine. Due to the presence of low-cost manufacturing facilities, qualified and skilled manpower, the industry is set to scale new heights in the fields of production, development, manufacturing, and research.

In terms of the global market, India holds a modest 1% to 2% share, but it has been growing at approximately 10% per year. India gained its foothold on the global scene with its innovatively engineered generic drugs and active pharmaceutical ingredients (API), and now it is seeking to become a major player in the outsourced clinical research as well as contract manufacturing and research.



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# **Customer Value through Consumer Endorsement: A Study on Reviews Posted and Ratings Given by Users**

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*Associate Professor, Rukmini Devi Institute of Advanced Studies*

**R. Siddharth, Daniyal Usman**

*Rukmini Devi Institute of Advanced Studies*

## **Abstract**

Consumer Endorsement features genuine users of the product or service. Advertisement engaging Consumer endorser should reflect experiences and unaffected feelings of the consumer so as to gain customer value. The purpose of this study is to know whether Rating and Review given by consumer endorsers is referred by next users of product or service. To know that whether the reviews and ratings given by consumer endorses are reliable, trustworthy, similar, familiar, and do the users find these ratings and review appropriate, clear and understandable. The data was collected from 232 respondents of age group of 20 to 60 years while computation was done on 200 sample size. The data was collected from February 1 to February 26, 2019 through Google forms. The statements in questionnaire were based on source credibility model. For purpose of the study null Hypotheses were formed and tested. Exploratory factor analysis was used to analyse the factors significant for Confirmatory Factor Analysis. Further Confirmatory factor analysis was performed to validate the statements of respective variables. The regression analysis was performed in the study to test the hypotheses. It was evident from the above regression value that all hypotheses got rejected. The result of the study shows that attractiveness, trustworthiness and expertise of consumer endorser impact the review and rate by consumer endorser.



# Measuring the E-Service Quality of Indian E-Commerce Websites: A Comparison

Sanjay Dhingra, Shelly Gupta and Ruchi Bhatt

*Guru Gobind Singh Indraprastha University*

## Abstract

The purpose of this paper is to identify the dimensions of e-service quality and then compare the service quality of three e-commerce websites on these factors.

Based on the review of the literature, five factors were identified. Factor analysis, validity test and, reliability test were conducted to confirm the structure of the scale. Finally, ANOVA was performed on a sample of 285 respondents to compare the service quality of websites.

Five e-service dimensions were identified as antecedents of e-service quality: website design, reliability, responsiveness, trust and, personalization. Considering the results of ANOVA test, it was observed that there was no significant difference between service quality of Flipkart and Amazon but the pair-wise difference derived from the Post hoc analysis suggests the significant mean difference between service quality of Amazon - Snapdeal and Flipkart - Snapdeal on each factor of e-service quality.

This study can be used by the managers of e-commerce websites who strive to achieve competitive advantage by providing superior service quality to its customers.

This study revealed the perceptions of users on the perceived service quality of e-commerce websites on different dimensions, i.e., website design, reliability, responsiveness, trust and, personalization. This will assist in the planning of strategies in the concerned area.



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# **Brand Revival of TANTUJA in the Context of Inclusive Growth: A Study of Regional Handloom Co-operatives**

**Dr Amit Kundu**

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**Rabindranath Roy**

*West Bengal State Handloom Weavers' Co-operative Society Limited*

## **Abstract**

The research case is concerned with the development, growth and survival of The West Bengal State Handloom Weavers' Cooperative Society Limited popularly known as 'Tantuja'. The research case provides a unique model of co-operative society supported by the government and its challenges of sustenance in the highly competitive textile sector in the liberalized economy of India. An attempt has been made in the present research to understand the status of handloom sector in the context of India and the role of Tantuja for the socio-economic development in the eastern part of rural India. An analysis has been performed to measure how the challenges of the business environment can be addressed through business restructuring process in all the operational verticals leading to the rebirth of the brand. An analysis has been made to understand the business sustainability model of the co-operative societies and training cum production centre of Tantuja.



# **Role of Cultural Values Among Youth on Segmenting the Advertising Across India**

**Gurcharan Singh**

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*School of Management Studies*

*Punjabi University, Patiala, Punjab*

**Kanwarvir Singh Khaira**

*Research Scholar*

*School of Management Studies,*

*Punjabi University, Patiala, Punjab*

## **Abstract**

On top of everything, the cultural deviation shall be investigated precedent to efficacious advertising for the reason that consumers get along in specific culture including realization to value ideology and standards. All the same, brand managers committal is to get hold of Indian culture and on top of their value extent that one may develop the trenchant marketing layout. Multistage sampling is pinpointed, or stratified conceptualization is determined to quantify mindset of young consumers and furthermore inquire into manner of conducting oneself. In Indian scenario, following values: world at peace, equality, salvation, national security and freedom abated significantly amidst passing of time. For the time being, the 'cheerfulness' value tail off, while 'forgiving' and 'helpfulness' reside consistent. Anyhow the 'love' element to consider exaggerates considerably. Correspondingly the firms who have longing for to outspread in new domain, the need of time is to conceive relative to culture in conjunction with interpreting values. Manifestation to indiscriminate culture and their key values, marketers' extremity is about to accept the heterogeneity inside which shall deliver regard. In case that the deliberate marketing strategy is to the Indian youth, it will be the global brands who want to reap benefits in multitude ethnology.



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# Electronic Word of Mouth: The Effect of Online Reviews on Online Books Sales

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**Dr Tejinderpal Singh**

*Associate Professor  
Panjab University, Chandigarh, India*

## Abstract

Information related to the product available online widely influences the consumer's online decision-making process. The information may be shared by any other user after using a product or it may be very generic as provided by the marketer or seller. The purpose of this study is to assess the effect of eWOM on online books sales performance. To analyse this, sales rank was used as proxy measure for the sales performance. Total sample size was of 2028 books from best seller and recent book categories on the website which were separately analysed. Data was collected during two periods for a five-day period in December 2018, for a five-day period in February 2019. Regression model analysis was used to analyse the data which was done using IBM SPSS statistics software. The cross-sectional analysis of models of best seller category showed that number of reviews had strong correlation with books sales rank indicating that the sales increase with the increase in number of reviews and average star ratings for the books. Similar results were found for the books in recent book category. The difference-in-difference regression analysis results for best seller books category showed that change in number of reviews did not have positive impact on books sales but the additional five-star reviews had a positive impact on books sales. In the recent book category results revealed that the increase in difference in the number of reviews and average star ratings over the two months' time period is associated with relatively greater sales of the books. Overall, the results indicated that reviews had positive impact on sales of both the books categories.



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# Online Shopping Endorsing Counterfeit Purchase: A Conceptual Framework

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**Dr Preetha Menon**

*Assistant Professor, Marketing, Symbiosis Institute of Business Management,  
Pune & Head, Symbiosis Centre of Behavioral Studies,  
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## Abstract

The present study proposes online shopping as a construct that influences counterfeit buying intentions (CBI). Three prime factors, namely brand consciousness (BC), schadenfreude (SCH) and perceived anonymity (PA) have been identified from literature and relationships among them have been studied. This research proposes a conceptual framework linking the mediation effect of schadenfreude between brand consciousness and counterfeit buying intention. Further it endeavours to establish the moderation effect of perceived anonymity on the impact of SC on CBI. To support and establish the proposed framework, an extensive review of counterfeit literature has been carried out with a focus on the recent developments. The present paper develops an in-depth narrative study with hundred selected Scopus and ABDC ranked research papers that explores counterfeit literature and extract research gaps. Social network analysis was used to present the linkages between researches on counterfeiting and online shopping using VosViewer illustrations. A conceptual model is constructed, and hypotheses are developed for future study and validation. The present study is among the few researches that have prioritized online shopping as one of the prime factors contributing towards counterfeit purchase. The study makes the first attempt in formulating a typology in the non-deceptive counterfeit literature in classifying three distinct segments namely brand, society and consumer's psychographic factors that influence counterfeit purchase. Three major factors from the literature have been isolated, moderation and mediation relationship among them have been formulated and a conceptual model is proposed. The study considered only literature on counterfeiting concerning non-deceptive B2C counterfeit products. While a conceptual model is hypothesized, it is left for future researchers to further test and validate. The present study holds perceived anonymity as the main contributor for counterfeit purchase on online platform. The mediating effect of schadenfreude is also a unique construct in counterfeit literature, especially in online counterfeit purchase.



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# **Understanding Customer Lifetime Value in Public Sector Banks with Reference to Western Maharashtra**

**Dr Nitin Mali**

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Kolhapur, Maharashtra, India*

## **Abstract**

Every time a customer approaches your business, they arrive with the set of expectations; it may be related to services offered or new product developments. They have an expectation that accompanies their interest in your business. A good experience may increase their loyalty and tendency to purchase again and poor experience may transfer their business to competitor. The ability to recognize this process forms the basis for customer relationship management. Loyal repeat customers can form a significant competitive advantage for a business in many ways. Truly loyal customers form a strong market share base. Thus cost to sale for existing customers is far less than the cost of acquiring new customers. Today Bankers can no longer view the customers from the perspective of specific products or a snapshot in time. To maximize lifetime profitability from valued customers, banks must abandon the traditional silo mindset. Technology, commoditization, and globalization forever changed the face of banking. It's time to adopt a comprehensive view of the customer as part of a continuum, not just a sale, and to manage, but the lifecycle of the relationship. Therefore researcher has selected the study entitled "Understanding Customer Lifetime Value in Public Sector Banks with reference to Western Maharashtra" for further in-depth study.



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# **A Study on Work-Life Balance Among Women Teachers of Higher Education Institutions in Western Tamil Nadu**

**Dr S. C. Vetrivel, Dr M. Mohanasundari, Dr V. Krishnamoorth**  
*Department of Management Studies Kongu Engineering College*

## **Abstract**

The expansion of higher education placed a vital role in Human Resource development in India. The target of Gross Enrollment Ratio (GER) in higher education is expected to increase by 30% by the year 2020 (as per XII five-year plan). Today women of all ages and backgrounds are part of every aspect of higher education. They comprise the majority of undergraduate students and represents significant numbers of post graduate students, faculty members and educational administrators. Women are found in every discipline, even though historically reserved for men, such as engineering and medicine. Women are part of every type of institutions, including elite public and private colleges and research universities. Women are better represented among the faculty and leadership of the institutions. A problem with the work-life balance has been identified among working women in western part of Tamilnadu region. The study attempts to address the broad objective to explore the relationship between work life balance, teaching satisfaction and job satisfaction amongst the teaching faculty in the higher education sector in the Western Tamilnadu. In this way, the major finding of this present study is that work-life balance is a complicated paradigm of individuals and trying to balance work and family related dimensions is a difficult process. The study informs the readers that we cannot understand the process of work-life balance as a single component. Hence, it involves developing an understanding of the complexities of work-life balance. Therefore, the present study has made contributions not only to the existing body of knowledge but also validated a model for work-life balance, teaching satisfaction and job satisfaction, which can be used globally in varying contexts.



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# **Investigating Factors of Consumer Brand Sabotage Behavior in Indian Retail Sector**

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**S. Mohammed Azhar**

*NMIMS Global Access School for Continuing Education*

## **Abstract**

This study aims to investigate factors that lead to consumer sabotage behavior or negative communication between a brand and the consumers. The study sampled 20 brands in the Retail sector and collected instances of CSB through online surveys and questionnaires. The main method of data analysis was a confirmatory factor analysis and documentation triangulation to check validity and reliability of the data. The study revealed several factors that cause customer sabotage behavior including wronged treatment meted out to consumers, negative service attitudes, providing wrong service content, and delay or not providing service. The study also revealed that CSB may often take place with a positive intention for the brand to regain its reputation once the negative emotions are vented out and calm is restored. In the retail sector, there is an abundance of brands but there is also a dearth of studies doing factor analysis of causes responsible for negative behavior between brands and consumers. This study thus fills this gap on the interaction between brand and consumers.



# **Brand Visibility and Customer Segmentation through Artificial Intelligence Applications in Healthcare Sector**

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**Mohammed Ilyas**

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## **Abstract**

This study premises that customer segmentation is the most proactive measure for brand visibility and designing effective marketing campaigns. To achieve this purpose, AI applications are greatly helpful in targeting relevant audiences and groups and creating opportunities for interaction between the brands and consumers. This research adopted multiple case study method to study Artificial Intelligence applications that help companies to make insights into consumer behavior, with respect to the use of health care services, in general and brand visibility of certain products and services, in particular. The approach enabled the researchers to discuss diverse issues and concerns that healthcare companies face in making use of AI applications in their marketing campaigns for brand visibility. It also helped to understand patients (consumers) responses and satisfaction/attitudes toward certain brands and provided with necessary clues that suggest reasons for their targeting and personalizing particular products and services. The findings reveal how AI applications can help healthcare companies ensure brand safety and target new potential audiences. There are results that indicate that with the application of AI system including image recognition and computer vision technologies, healthcare companies can monitor their ROI and protect brand from negative associations. This study is the first of its type attempting to understand the interaction between AI applications and brand visibility for the purpose of customer segmentation.



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# Technological Services of E-Banking in Public and Private Sector Banks

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## Abstract

This paper aims to know the perceptions of the respondents on various technological factors which influence E-Banking like ATM services, Internet banking services, telephone banking services and Mobile banking services and their implications on banking operations of both public and private sector banks. The study is based on both primary and secondary data collected from both ICICI and SBI banks. In the case of primary data, a total of 500 questionnaires are administered among e-banking customers of SBI and ICICI, Visakhapatnam. ANOVA, the t-test is used to analyze the data. In case of a number of transactions per month, quality of currency notes and the location ATMs, the respondents are very much satisfied; Around 20.0% of respondents are neither satisfied nor dissatisfied (neutral). The reasons for dissatisfaction or neutral may be a lack of awareness about Internet banking, illiteracy, lack of enough experience in using or no need to use Internet banking and the inability to make use of technology. The respondents from ICICI are more satisfied than SBI in mobile banking and reward points. Also, there are significant differences are found in the usage of technological services in SBI and ICICI. This study examines the perceptions of technological services of E-Banking which are important to know to prove better services in the banking sector.



# **Customer Dependency and Commitment Towards Store Loyalty: A Study of Rural Retail Outlets**

**Shailesh Pandita**

*SMVD University, Katra, J&K*

**Dr Hari Govind Mishra**

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## **Abstract**

The aim of this study is to establish the relationship between customer commitment towards the store, customer dependency and store loyalty in case of the rural retail outlets of the Jammu city, India, a country with the population of more than 130 crore out of which nearly 70% of the population lives in rural areas, itself creates a huge potential and scope for rural retailing. Currently there are more than 15 million retail outlets in India, majority of these retail outlets deals with food items (National Portal of India, 2018). Moreover in India more than 95% of the stores are smaller than 500 sq. ft. (Khare, 2013). Consumer buying behavior and consumption pattern of the rural population gradually resembles towards the consumption pattern of urban consumers. So in this dynamic environment and changing behavior of the customers it is important for the retail outlets to create the value for the customer and understand the variables which enhance the store loyalty. Customer loyalty which consists of behavioral as well as attitudinal aspect provides a competitive edge for any business. Store loyalty simply means a customer's commitment to repeat purchases from the same store even if the other competing stores are providing the same product at better quality and price. In organized retail sectors it is estimated that it costs five to ten times to acquire the new customer as to retain the old one. Customer dependency can be defined by two terms whether customer "wants to stay" or "have to stay". Customer dependency focuses on the power of the retailers to make the decision for the customer such as what products should be made available for the customer and the decision-making power of the retailers in the relationship between two parties. Customer commitment explains the attitudinal aspect of the customer, liking of the customer towards the store and emotional attachment of the customer towards the store. Communication between the retailer and customer is two-way process and should be two-way process to understand the requirements of the customers.



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# Neuro Marketing

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## **Abstract**

Neuromarketing is a revolutionary technique used by modern marketers, to increase the efficiency of their marketing process by directly getting feedback from the customers' biological system and not from the customers themselves. In today's world, understanding and extracting reliable information from the consumer can be a very challenging task. By conducting a Neuromarketing research it is easy to evaluate the customers' preferences, consumer behavior, brand loyalty, decision making processes, etc. This advanced technique is far better than the traditional marketing techniques because of the accuracy of information about the customers' thinking process. Various methods such as EEG, MEG, fMRI are used in Neuromarketing research. With the help of Neuromarketing the companies can actually change their ways of designing, promoting, pricing and packaging their products. This research paper gives a brief about various Neuromarketing techniques and compiles many research papers, for a better understanding of neuroscience in marketing.



# **Managing Customer Churn: A Case for Indian Life Insurance**

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**Deepak Arzare**

*Indian Institute of Management Rohtak, Haryana*

**Lav Ishan**

*Birla Institute of Management Technology, Greater Noida, Uttar Pradesh*

## **Abstract**

Customer retention is the most vital challenge in the current business market than making new customer. Moreover, this is a huge challenge in the Insurance Industry in the developing country like India. Indian insurance industry is divided into three categories, Life Insurance, Non-Life Insurance and Health Insurance companies. This paper is mainly focused on the customer churn and the persistency rate/ratio in the Indian Life Insurance companies. Indian life insurance. The customer churn in Indian Life Insurance company is very high, this can be proved by the fact that the persistency ratio of the life insurance company in the 61st month is 28% which shows that about 2/3rd of life insurance policies are not renewed by the customer in the same company after 5 years. This is a big problem as it causes a great impact on the total profit of the insurance company. The paper discusses what can be the various reasons of the customer churn, what kind of different data mining techniques can be used or were used by the researchers in determining the factors of the customer churn in the Life insurance industry and how it can be minimised.



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# **Work-Life Balance and Employee Retention: An Empirical Introspection in Indian IT Industry**

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**Dr Rajlaxmi Srivastava**

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## **Abstract**

For everyone all most in all sectors, today's competitive global environment and demanding workplace brings work life challenges. For its employees, the Indian IT industry identified by long working hours, heavy work pressures, rigorous works, and pressing deadlines which always brings challenges. The employees are unwilling to work in such companies where the existing culture is not providing flexible schedules to their employees and many even leave the companies; retention happens to be critical then. Off late it is the realization of most of the companies that the retention of the key talent can only take place when the work life conflicts of employees can be taken care of in an appropriate way. If companies want to increase the organizational results, should first flourish an organizational culture by providing flexible schedules towards work life balance initiatives for the employees.

The present study explores the impact of work-life balance practices on employee retention and the mediating effect of flexible schedules based on empirical evidence drawn from Indian IT sector. The findings show that a work life balance plays a major role in enhancing organizational outcomes such as work satisfaction among employees and their retention in IT industry, if they have been provided the flexible schedules.



# What Effects does Full-Line Forcing have on Dealership?

**Jayasankar Ramanathan**

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**Biswanath Swain**

*Indian Institute of Management Indore*

## Abstract

Distribution channel is that which a marketer uses to display, sell, or deliver physical product(s) or service(s) to the target market (Kotler et al. 2014, p.12). Before a finished product or service reaches an end consumer in the target market, it passes through a long channel of distribution starting from a manufacturer or a producer to a dealer or a retailer. In other words, a channel of distribution is comprised of an interconnected group of individuals and/or organizations to make a finished product or service reach an end consumer (Brenkert 2008, p.123). Hence, types (small or big) and numbers of intermediaries in the channel of distribution and the relationship between them play a pivotal role to create and maintain a target market and satisfied customers. Each intermediary in the distribution channel as well as the channel leader or the producer have certain kind of duties and responsibilities towards the members in the channel. If one member fails to execute his/her duty and responsibility in a proper manner, it will have a negative impact upon the distribution channel and, thereby, upon the target market.

The relationship that has big impact upon the whole distribution channel and the target market is between the channel leader and the dealer/retailer. Many a times<sup>1</sup>, the misuse of power and influence by the channel leader upon the dealer has serious ethical implications which not only vitiates the relationship between them but also mars the wellbeing of the market and consumer. Some of the front-ranking and widespread unethical practices are dealer selection, tie-in/tying arrangement, exclusive supply agreement/exclusive dealing, exclusive distribution agreement/exclusive territories, refusal to deal, resale price maintenance, full-line forcing, forward buying, and slotting allowances (Brenkert 2008, pp.127-132; Murphy et al. 2005, pp. 116-127; Competition Commission of India 20192).



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# **Impact of Social Media Marketing Efforts of Beauty Brands on Consumer Purchase Intention**

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*Shri Ramdeobaba College of Engineering and Management, Nagpur Department of Management Technology*

## **Abstract**

Social media is a two-way communication platform which allow users to interact with people at their convenience. Social media provides freedom to choose people for interaction as well as option to modify the shared information and opinion. The user-friendly feature of social media has impacted the lives of users by influencing them to spend more time on their platforms. This proliferation of social media is providing immense opportunity and challenge for organizations to engage consumers on their official social media pages as it largely influences the purchase intention of the user (Katja et al., 2013). Social media has revolutionized the way organization communicates with their target consumer as against to their traditional practices (Berthon et al., 2008) and beauty brands have no exceptions. The cosmetic and personal care brands are now known to be the trend setter in wooing the consumer towards their ultra-attractive social media pages such as Facebook, Instagram, Twitter, Blogs and YouTube (Schultz & Peltier, 2013), which has given the birth to social selling in online world as the social media also promotes social commerce by allowing users to influence each other's decision through online comments and feedback. People have started relying more on their online social networks while making purchase decision (Hinz et al., 2011). This has completely changed the way organizations communicate, engage, influence and retain their prospective buyers (Godey B., et al., 2016; Gallagher & Ransbotham, 2010). Therefore, social media marketing is gaining lot of attention from the beauty brand to adopt it as core marketing strategy. Additionally, it is also important and equally challenging to measure the impact of social media marketing efforts of organizations on users' preferences (Godey et al., 2016; Schultz & Peltier, 2013). This study contributes in the existing literature by proposing a framework of measuring the effectiveness of social media marketing efforts of selected beauty brands on user interaction, brand awareness, brand image and purchase intention. This research attempts to explore the marketing efforts of beauty brands and examine the increase in percentage of influence through social media practices.



# Mobile Apps' Success in App Store Market: A Critical Analysis

**Shruti Sharma, Dr Adya Sharma**  
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## Abstract

Mobile phone apps' have revolutionized the way people behaved towards shopping, entertainment, banking or any other area. Survival or success factors of an app are an interesting area of research which has been studied comprehensively and particularly both by researchers like some researchers studied m-payment or shopping addiction and some like Lee and Raghu (2014) studied determinants of mobile apps' success in a comprehensive manner though consumer's side is not included in it but it was a great feat which paved the way for future research in this field. This paper attempts to build concept of a mobile apps' success factor using chosen paper as base after critically analysing it. This paper critically analyses above stated paper for mobile apps' success determinants and reviews latest relevant papers in the field to reach to a conceptual success factor in mobile app which is evolving consumer experience and mobile app. This paper finds how user ratings of apps are overrated and app attributes are of utmost importance for apps' success. A conceptual framework of nested consumer experience is also contributed. This paper is a first attempt to best of knowledge of author to combine fields of mobile apps, computer assemblage theory, app attributes and consumer behaviour. Also, it is X% original as per Turnitin.



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# **An Experimental Study of Tactics that Influence Consumer Buying Decision for Life Insurance Policies**

**Ayushi Jain, Manali Singh**  
*Ahmedabad University*

## **Abstract**

A human life is unpredictable, precious and invaluable; therefore, the losses arising due to one's death cannot be predicted over time, which in turn leads to a need for protection against the losses arising on the event of a human death. Although, one can never protect a human life, but some precautions can help in minimizing the extent of measurable or financial losses. Hence, life Insurance plays a crucial role when it comes to securing the life. A life insurance cannot prevent the incident from happening, but it surely provides financial coverage. This insurance is basically for covering the uncertain risks and providing safety to those risks. This is also an important saving tool for many middle-class salaried people. Many public as well as private players are there that provide a life insurance policy to the customers in exchange of some monthly or yearly premiums. Opting for a right kind of life insurance is definitely becoming a major problem with the increasing number of insurance companies and tactics that they use to influence the consumer. Every insurance company use one or the other tactic to get the customer to buy its policy. These strategies of the companies might have certain impact on the customers purchase behaviour. A consumer needs to be rational in making his decision but it ends up being emotional and become a prey of the tactics used by insurance companies



# **An Exploration of Interrelationships among Brand Trust, Brand Satisfaction and Brand Resonance**

**Ashish Kumar Yadav, S.K. Choubey, Ashish Sharma**  
*University Institute of Management, Rani Durgavati University*

## **Abstract**

Competitive environment in soft drink industry is forcing firms to exert resources for establishing harmonious consumer brand relationships. This paper explores the relationship of brand trust, brand satisfaction and brand resonance among soft drink consumers in India and provides theoretical as well as managerial contribution to the body of knowledge in the area of brand management. Quantitative survey research approach was adopted. A sample data set of 159 respondents was analysed for data analysis. SPSS and Amos software were used to conduct factor analysis and structural equation modelling for assessing the framework among variables under study. Result indicate that brand satisfaction has positive effect on brand trust as well as brand resonance. However, brand trust does not have that much direct effect on brand resonance. Drawing from study's findings managerial implications are discussed along with limitations and future research directions. By and large this study significantly contributes new knowledge to the existing body of brand management literature.

Brands assign brand ambassadors, celebrities, creative agencies and they use ad campaigns for communicating with the consumers. In order to win the consumer's trust and satisfy them in the competitive market, soft drink brands have to continuously make efforts and be proactive. How much a consumer trusts on the brand depends on the his/her evaluation of satisfaction with the brand (Delgado-ballester & Munuera-alema, 2001). Brand Trust leads to behavioural as well as attitudinal loyalty (Chaudhuri & Holbrook, 2001). Competitive environment in soft drink industry is forcing firms to exert resources for establishing harmonious consumer brand relationships. Brand resonance is considered as the highest level of relationship and identification consumers can have with the brands (K L Keller, 2008). Brand loyalty, attachment, community, and engagement are very closely related with the construct of brand resonance (Raut & Pawar, 2015). There exists lack of scholarly contribution with regards to brand resonance and its relationships with other constructs. Hence this gap is fulfilled by the present empirical study.



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# **Impact of Retailers Price Promotional Strategy on Purchase Preferences**

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**Dr Nidhi Phutela**

*Symbiosis International University*

**Nehal Dwivedi**

*Banasthali Vidhyapeeth*

## **Abstract**

The purpose of this paper is to determine the impact of price promotional schemes on developing purchase preferences for the FMCG Sector. Secondly, to determine the impact of credit purchase facility on consumers purchases preferences. In order to conduct conclusive research, proper and systematic review was done to identify the variables; quantitative technique was applied to validate the proposed hypothesis. Total of 335 responses were collected through online survey, further applied regression test on SPSS 22.0 to validate our objectives. The findings of the study concluded that there is significant impact of price promotional schemes on developing purchase preferences for consumers, but credit facility has less impact on consumers' purchases preferences. The conducted research work is pure and original. The objective behind conducting this research was to add value for retailers while making pricing strategies and to complement those strategies with customer purchase preferences.



# Transmission of Memes and its Role in Digital Marketing

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## Abstract

In the last few years, memes have seen a great amount of increase in popularity. People have started to convey their feelings and emotions through memes by simply sharing them on social media or also by forwarding them to their loved ones. Internet memes are intended to either provide humor or social commentary. As we are moving in the world of technology, companies have started to use memes to promote their products online as a major chunk of population uses Internet in their day-to-day life. Marketing companies for this, which gives them cost advantage and looks trending, create product memes. Memes also have a characteristic of penetrating into one's memory thus, leaving a long-lasting effect. Survey data indicates that one in every seven adult users have created and uploaded a meme on Internet (Purcell, 2010) and 59% of people have reported that they have "very frequently" and "frequently" forwarded those memes to their in-groups and out-groups (Allsop, Bassett, & Hoskins, 2007). Hence, the rapidity with which people spread information online enhances contagion. These statistics state that people are knowingly and unknowingly transmitting meme that they find funny or sad. Our study, hence, would be helpful to future marketers to know what kind of meme they can create to attract more population towards them and also what would be the effect of that meme on people and how would it be forwarded or transmitted. As the scope of research is limited to Ahmedabad city only and out of the whole of India, there are 60% people logged into their networking sites using their smartphones. Previous literatures PAGE NUMBER: 6 with the respect to same problem have been conducting but have not been able to bridge this gap. Thus, it becomes important to study those factors that influence or affect transmission behavior.



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# **Fashion Shopping on the Go: A Delhi and NCR Perspective**

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**Dipti Jain**

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## **Abstract**

The drive of this study is to recognize the factors that affect the adoption of mshopping fashion apps from the consumer perspective in Delhi NCR by extending UTAUT2 model with Post-purchase behavior with the aim to find out the consumers experience and satisfaction level after adopting m-shopping fashion apps. The outcomes of the study revealed that except perceived risk and effort expectancy, all the remaining factors used in the proposed model significantly influence the formation of behavioral intention of young mobile users to embrace mobile based fashion shopping apps. Also, the results of the study revealed that consumers actual purchase significantly affect their post-purchase behaviour. Hence, validates the proposed model extended till post adoption. This study will help app developers get a better understanding of preferences of their target audience thus coming up with the fashion mobile applications which support consumers' needs and continued usage of their apps and decrease failures.

This is the first study in Delhi NCR on the specific mobile shopping application category particularly fashion apps. This study extended the existing UTAUT2 Model to find out the post- purchase behavior of consumers after purchasing fashion products through m-shopping a fashion apps. Thus, this will be the first study which will be incorporating both adoption and post adoption stage of the consumer decision process. Therefore, the study will theoretically develop and will empirically validate extended UTAUT2 model to the shed light on post-purchase behavior and can be inherently used as a reference for further research act.



# Dynamics of Customer Loyalty in Mobile Wallets

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## Abstract

The present study focuses on major determinants of customer behavior and its impact on usage of mobile wallet. The major determinants of customer behaviour are customer attitude, ease of use, perceived usefulness and customer satisfaction leading to forming customer habit and eventually resulting in customer loyalty moderated by trust. Primary data was collected through a structured questionnaire administered to respondents. The respondents were management students. 5-point Likert scale was used to capture the responses. A theoretical model comprising of 7 constructs was developed based on review of literature. Initially there were 27 items related to 7 constructs which were reduced to 12 items and 5 constructs using factor analysis. The five constructs were then subjected to linear regression to test the hypothesis. The results indicate that ease of use has a positive effect on customer attitude and customer habit which in turn is responsible for developing customer loyalty eventually moderated by customer trust. Marketers need to develop user friendly technology which is easy to adapt to create the attitude leading to developing a habit. Trustworthy app will help in generating customer loyalty in the long run. Service provider need to be responsible for providing a platform for financial transactions as per the laws pertaining to IT and cyber security. There is a gap in existing research regarding focus on customer loyalty. The study is highlighting customer loyalty as an outcome which is still a relatively new and evolving attribute.



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# **Performance Modelling of Sambalpuri Bastralaya Handloom Cooperative Society: A DEA Approach**

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**Rajib Kumar Sahu**

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## **Abstract**

Designing industry of India is one of the promising manufacturing institutions of the world. It has been observed that there are growth and innovation both within and outside the cooperative sector which gives us enough clue regarding the potential of the handloom industry in the 21st century. It occupies a significant position in our rural economy in-terms of potential for employment and income generation. Odisha is a state which is famous for its handloom products. The handloom sector plays a vital role in the state economy. Sambalpuri Bastralaya handloom cooperative society has attended distinct position as well as one of the largest handloom cooperative societies in the country. The main purpose of this study is to access the importance of Sambalpuri Bastralaya in managerial decision making. Data were analyzed through DEA for the Performance modelling of Sambalpuri Bastralaya Handloom Cooperative Society Ltd. The DEA methodology is useful for Sambalpur Bastralaya for identifying their position relative to their peers, and in formulating strategies for improvement by the right mix of inputs and outputs. Although the concept of benchmarking is good for improving the performance of individual unit, a problem associated with it is lack of transparency in data sharing and data reliability. Hence in future, more number of Sambalpuri Bastralaya over a period of time may be considered for better insight into the problem.



# **Impact of Rational and Emotional Appeal on Purchase Intention among Millennials: A Study on Deodorant Market**

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## **Abstract**

Advertising is considered as a most powerful marketing weapon for attracting and motivating customers in a free market. Advertisement through its appeal evokes the interest of the viewers and creates feelings towards product, service and cause. Though ad industry is experiencing a tremendous change in digital era, marketers need to have a clear line of distinction between the applicability of these emotional/ rational appeals to sound much effective in competitive world. The study explored the millennial's attitude towards advertising and ad appeals. The impact of ad appeal and advertising attitude on purchase intention were tested. Based on empirical data, it is evident there is no significant opinion difference related to acceptance of advertisement across gender. Purchase decisions often based on product features, brand endorsement, personal selling effort and sales promotion are found more prominent than advertisement appeal.



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# **Role of Social Media: A Case of Foreign Tourists in India**

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## **Abstract**

Consumers have wider access to the content that is available across more platforms and channels than ever before. And, it's not surprising that consumers use this information throughout all stages of the travel booking process including hotel/accommodation related information, weather condition, restaurant reviews, etc. Hence, nowadays, it is vital for the travel brands to showcase their presence on social media platforms along with the review sites. Most of the travel marketers are embracing social networks as well as photo/ video applications for acquiring the attention of the potential tourists. To improve the services and subsequently gain a competitive advantage, the decision makers should analyze the need of the potential tourists when they are analyzing the online travel content and feedback. Also, there is a need to analyze various sources of social media that can influence the foreign tourist for their travel decision.

The results revealed that most of the respondents (nearly 90%) had tried to “explore more information” related to India through social media for tourism purposes. They scroll for more information related to tourist attraction as well as accommodation options through social media platforms. Almost half of the respondents have been using different platforms, rather than confining to one, for securing more information related to travel in India. They rely on their friends as well as information from the review blogs to get desired information for traveling to India.

The study will be useful to the policymakers in the Indian Tourism Industry, in understanding the prospective tourists' mindsets for using content on the social media platform for deciding India as a destination.



# **A Study on Behavioral Intentions of Consumer Towards Mobile Phone Marketing in India**

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## **Abstract**

The Information Technology and Information Technology Enabled Services (IT-ITeS) segment is a field which is encountering quick advancement and is changing the territory of Indian business rules. This field consolidates programming advancement, consultancies, programming the board, online administrations and business process outsourcing (BPO). According to an article in the Times of India, India's liberalization was conceivable because of its IT industry. In early 90s, the IT industry began off with an export of almost \$100 million with around 5,000 workers. Presently it is an industry that is flourishing comprehensively and IT exports in India are currently around \$70 billion with 2.8 million representatives working in this segment. The article expresses that the IT segment is one of the best two industries in the nation right now. The worldwide sourcing market in India keeps on developing at a higher pace contrasted with the IT-BPM industry. India is the main sourcing goal over the world, representing roughly 55 for every penny piece of the overall industry of the US\$ 185-190 billion worldwide services sourcing business in 2017-18. Indian IT and ITeS organizations have set up more than 1,000 worldwide delivery focuses in around 80 nations over the world.

Indian IT and BPM industry is expected to develop to US\$ 350 billion by 2025 and BPM is relied upon to represent US\$ 50-55 billion out of the total revenue. E-commerce market showcase in India is set to develop at 30% yearly to hit US\$ 200 billion gross stock value by 2026. Mobile advertising is a type of advertising through smart phones or other cell phones. It is a subset of Digital Marketing. It is assessed that mobile app-installed introduced advertisements represented 30% of all portable promoting income in 2014, and will top \$4.6 billion out of 2016, and over \$6.8 billion before the finish of 2019.



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# **A Review on Voice Assistant Adoption in Banking and Insurance Sector**

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**Dr R. M. Chitnis**

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## **Abstract**

Artificial Intelligence based voice assistants are being used across the banking and financial services industry and is becoming very popular as new digital channel based on voice technology. Continuous innovation through non-financial leading digital players like Amazon, Apple, Samsung and Microsoft are bringing disruption in banking and financial service sector by the introduction of voice assistants in the area of payment and wealth management. Voice assistants like Amazon's Alexa, Google Home, Apple's Siri and Samsung's Bixby are now a days being rapidly adopted by various banking and financial services for a range of applications like account balance inquiries, credit card bills, utility bills, insurance policy payment reminders, insurance claim process etc. In this research paper we will see how various public and private banks and financial service companies are utilizing this voice assistant as a platform by engaging the customer to build a better relationship with them. Customers as well as companies both the getting benefitted by this new touch point of banking and financial institutions



# **Brand Activism and Millennials: An Empirical Investigation into the Perception of Millennials towards Brand Activism**

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## **Abstract**

Brand Activism is linked with the long-term strategic initiatives of the corporation and the evolving preferences of its stakeholders. This research investigates the set of attributes the companies are expected to demonstrate in a more deliberate manner than they have recently, in order to join the community of trusted corporations making the words “responsible” and “sustainable” to become inseparable. Yesterday’s stuff of brand management – customer and employee intelligence – is necessary but no longer sufficient. This study aims to understand the perception of millennials towards the phenomenon of brand activism in India and its business implications so that brand managers can learn valuable lessons from the findings from the study. A sample size comprising of 286 respondents were collected. The survey involved collection of demographics and attributes related to consumer perception on a five-point ranking scale. The KMO test reveals sampling adequacy as the KMO value is much above the cut-off value of 0.78. The Bartlett’s test of sphericity is significant and thus establishing factorability of the variables. The results show that the brands are reacting and these trends are increasingly becoming progressive. The brands are harnessing the power of outrage on social media. The study also adds to the deeper understanding of the brands which choose to state their stand and clearly define their responsibility.



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# **Intelligent Learning Management System Based Educational Framework for Optimized Industry Fit Training and Development**

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## **Abstract**

Organizational learning and workplace coaching is the principal backbone for overall growth and development of the organization. The main focus of the research study is to develop a modular framework for industry fit graduates. The framework developed is based on the collaboration of industries and educational institutions with an optimized amalgamation of Learning 4.0 and Industry 4.0 that would aim at producing skilled and trained manpower for an industry that would readily absorb the customized cluster. They will provide the job description for hiring the industry fit graduates to the learning management system. This unification seeks to benefit both the educational institutions and the industry in an efficient and economical manner where the educational industry would focus on creating blended learning resources with continuous quality improvement. Moreover, it is assumed that the retention of learner and manpower clusters will be enhanced.

The research study designed a framework using machine learning based dynamic course structure for developing industry-ready graduates. The model provides a collaborative platform for industries and educational institutions for efficient and effective workplace development. Educational quality improvement and optimized workplace coaching will be done by institutional faculties and industrial trainers with the help of the E-learning management system model.



# **Safety Devices: Influence of Electrician Recommendation, Usability and Other Influences on Consumer Decision Making**

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**Paarth Budhiraja**

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## **Abstract**

Evolution in the electrical industry there is a boom in the electrical appliance industry. With the growth in the electrical appliance industry lead to the need for the use of safety devices to save the consumer from electrical hazards. The objective of this paper is to study about the customer usability and adaptability of safety devices such as MCBs and RCCBs and also try to understand about the factors affecting the decision-making process of the consumer while buying the safety devices. In this study, we had also focused on the factors by which electrician are influenced while recommending the safety devices to their customers and to get the clear image about the influencing factors that affect the decision-making process of the customers, we had made a comparative study about the factors such electrical influence, other influence and usability of the consumers. The study is descriptive research design and convenience sampling is used as sample design. Two questionnaires were designed to conduct the study, one for the customers and another for the electrician in which 249 responses were recorded from the consumers and 141 responses were recorded from the electricians. To check the reliability of the data coefficient alpha and KMO test were applied which concluded that the data recorded had reliability. For the analysis of the data correlation regression test was implied on the data recorded from electrician as well as customers. In the analysis, we interpreted that the factors considered which influence the recommendations of the safety devices by electricians have a significant impact and factors which were considered that influence the decision-making process of the consumer while buying the safety devices. In this study, only those educated consumers were considered which had knowledge about the safety devices.



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# **Factors Influencing Impulse Shopping Behavior in Modern Retail Outlets**

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## **Abstract**

The purpose of the study is to examine impulse shopping behavior of edible products in specified modern retail outlets in Chennai and tries to ascertain the major factors influencing it. Impulse is very widespread practice of buying behavior in current scenario. In general, people who wish to do shopping for fun were most likely to buy the things on impulse. To get the excitement and pleasure experience on owning maximum products that we planned to buy, people randomly opt on impulse shopping. Consumers who pay for products which is not only intended that they need to buy for the utilization. Most of the consumers were buying the products or foodstuffs due to sudden urge or strike to buy the products through various internal or external factors. To substantiate, the researcher have empirically analyze on consumer's characteristics, emotions, displays, outlet environment, money availability, time availability, influence of friends and relatives, discounts and offers. The statistical tool of Factor analysis were used to analyze the data which have been collected from 350 respondents in Chennai from preferred modern trade outlets and used convenience sampling technique. Our empirical result indicates that situational influences on purchase were varied according to the types of products bought.



# Consequences of Cognitive Dissonance in Online Shopping: Conceptual Framework

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## Abstract

Indian retailing environment has undergone a transformation over the past few years, a number of E-tailing organizations have cropped up and many of the conventional retailers are also adopting e-tailing to a greater extent. India is witnessing a huge shift in its demographics with more than 34% of its population being constituted by millennials. However, due to their higher awareness of technology and increasing plethora of choices, the customers in this age group can prove to be disloyal consumers with a lower probability of repurchase intentions. Most of the E-tailing organizations have been frantically finding ways to acquire and retain consumers, however, there is a saturation in the rising number of consumers. The paper provides a perspective to the e-tailing organizations as to how cognitive dissonance can cause several negative implications. The objective of this paper is to identify the significant consequences of cognitive dissonance in online shopping and to propose a conceptual framework that can be further tested by empirical research. The paper attempts to address the gap of understanding the consequences of cognitive dissonance within the Indian context. The methodology used for the study is a systematic literature review of peer-reviewed papers, websites, books, and reports on the basis of keyword search. Journal papers were mostly Scopus indexed, indexed on Ebsco, IEEE journals. The findings indicate significant consequences of cognitive dissonance on satisfaction and Word-of-Mouth (WOM). Online Shopping Experience (OSE) is moderating the relationship between satisfaction and cognitive dissonance.



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# Emergence of Online Gold Market in India

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## **Abstract**

E-Commerce has emerged immensely past a decade. Irrespective of the demographics, people use e-commerce platforms for various purposes, and for this reason a wide pool of sellers are in the race of grabbing the opportunity of benefiting from this era. This study mainly aims at 'Emergence of online gold jewellery market in India'. The gems and jewellery market in India is home to more than 500,000 players (India Brand Equity Foundation, 2017). The Indian gems and jewellery have passed through different phases and have been influenced by different religious and cultural streams. The rich tradition craft still holds a high value and relevance in the Indian culture, and for many communities the use of this craft is as a primary or secondary source of income. (MEGHARAJ, 2016) This sector is witnessing changes in consumer preferences due to adoption of western lifestyle and the increasing domination of the internet. Online shopping is the recent buzz in the field of shopping and is for sure on its path on being the future of shopping around the globe. Most companies run their own online portals to sell their products/ services or sell it on common online portals like Amazon and Flipkart.

The changing consumer behaviour and their preferences is giving space to online gold jewellery market. The exposure to global trends and online shopping is attracting young Indians, especially women to consider purchasing jewellery online. Similarly, the same factors are motivating sellers to list their products online to step into the new market internet is providing. But the physical stores spread across are always attracting shoppers to look for products online but end up buying from physical stores only. As the value of the product is high, Indian customers still seem to prefer after seeing the physical product as they choose to touch and feel the product to recognise its authenticity.



# **Engagement with Social Media, Unreal Show Off of Picture-Perfect Life, and Impulsive Buying and Posting Purchases on the Social Media-Only Answer To All Worries? Understanding The Role of Self-Esteem: A Study Related to Urban Lifestyle**

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**Jitendra Gaur**

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## **Abstract**

Introduction: Impulse buying is related to anxiety and unhappiness and controlling it could help improve individual's psychological well-being. The social media posting behavior is mainly motivated by self-presentation – one of the main factors that drive social media usage (Nadkarni & Hofmann,2012). Self-presentation on social media may enhance users' happiness (Kim & Lee, 2011)Therefore, it is critical to investigate the behavior of posting purchases not only because it is becoming very common, but also due to its potential influences on consumers' happiness obtained from their own purchases. Creating User Generated Content (UGC) about one's purchases to self-present has not been examined by existing research. The affective benefits of creating UGC are also underexplored in prior research on UGC. To fill these gaps, this article builds upon the literature on self-presentation as well as the characteristics of social media to investigate the behavior of posting purchases on social media. The goal of this research is to examine how posting one's own purchases on social media interplays with self-esteem in influencing the content creator's happiness from the purchases. Posting behavior increases the happiness among consumers with higher self-esteem but has no effects on consumers with lower self-esteem.



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# Perception Study of Artificial Intelligence among Consumers of Navi Mumbai

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SIES College of Management Studies*

## Abstract

Artificial Intelligence is no longer concept but reality which received great invading the consumer consciousness. Large number of consumer interacted with idea of AI through various channels and experience. First, we must know the meaning of Artificial Intelligence: Artificial intelligence is the use and development of computers to perform different types tasks like complex calculation, storage etc., Decision making is one of the most important task that traditionally require human intelligence, such as visual perception, speech recognition, and language translation. AI is a concept that encompasses large number of disciplines today. These draw upon techniques and knowledge from computer science, mathematics, statistics, and domain-specific expertise to create tools, software programs and models various area in artificial intelligence are Robotics, Natural language generation and natural language processing, machine learning, deep learning, image analytics, Audio Speech Analytics, Social Network Analysis, visual personnel assistant, Intelligent Agent, Knowledge representation, Sensors/ Internet of Things, Machine translation and planning. A major challenge humans have been encountered is finding ways to perform certain tasks such as recognising audio and images so that we can replicate similar types of functionalities using several software applications. An earlier study on Artificial Intelligence says that the market for AI has grown tremendously in the last couple of years. Right now, approximately 1,500 companies in North America are developing AI applications including leading companies such as Microsoft, IBM, Google, and Amazon. Businesses are taking AI out of the box and exposing it to their customers – whose expectations for better brand experiences are rising as Siri, Alexa, and the like, become more ubiquitous. This paper is basically focused on study of consumer readiness on Artificial Intelligence. All the five aspects of Consumer Readiness are explained above in detail.



# **The Study of Psychological and Emotional Factors Affecting Impulse Buying of Beauty Products**

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*ITM GOI-Gwalior*

**Spandita Nandi**

*Delhi University*

## **Abstract**

Post-globalization India has undergone major changes in terms of how consumers behave in the retail market but after liberalisation, privatisation and globalisation measures of 1991, the Indian market was flooded by foreign brands. Naturally, Indian brands had to step up their game in order to survive in the market. The Indian consumer benefited vastly from this shift. The unparalleled convenience of being able to shop from a huge selection of goods, 24x7, and doorstep delivery, opened the doors to a whole new world. These two factors, coupled with a larger number of working women than ever before, exponentially expanded the cosmetics market in India. Cosmetic was no longer a guilty indulgence, but a necessity for personal grooming and self-confidence. The modern woman no longer needed to justify her beauty purchases to herself or anyone else. The exposure was unlimited. This paved the way for major impulse buying tendencies in this sector. This paper seeks to study the impulse buying tendencies of women aged between 18 and 55 based out of different cities across India, as well as women of Indian origin living in Sydney, Texas etc. Primary research method was used to obtain data, and it is qualitative research proposal. A number of papers have dealt with impulse buying in fast-moving consumer goods but the idea behind this paper is to look into impulse purchases made in the beauty industry. Our objective is to cover that what are the factors which indulge women or men in an impulse purchase of beauty product.



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# **Mediating Role of Ephemeral Content on Brand Awareness, Brand Love and Intention to Purchase: Perception of Generation Z**

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**Kritika Nagdev**

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## **Abstract**

This research investigates the impact of ephemeral content (short lived content) on brand love and customers intention to purchase in generation Z. A structural model is empirically tested with three major constructs namely, brand awareness, brand love and intention to purchase with ephemeral content as a mediator amongst all the constructs. A structured questionnaire with 20 items was developed with the help of literature review and semi-structured interviews. Quantitative research was carried out and data was collected from young generation from Mid 90's. Structured equation modelling has been used to analyse the relationship between dependent and independent variable and study the impact of mediating variable. Short lived content showcased partial mediation between brand awareness and brand love and found to be an insignificant contributor to the relationship between brand love and intention to purchase. Another relationship was studied where short-lived content led to intention to purchase through brand love. This study gives empirical evidence on ephemeral content to be an important contributor to building brand name and converting brand love into the purchase intention of generation Z.



# **To Identify the Determinants of Customer-Based Brand Equity For Online Shopping Aggregators**

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## **Abstract**

The advancement of Internet has become a source of distribution channel for in terms of search functions and provides with customers with use of E-commerce. The purpose of the study is to identify and examine the impact of determinants of Customer-Based Brand Equity for online shopping aggregators. Explanatory Factor Analysis has been applied to unfold the factors of the Customer-Based Brand Equity regarding various online shopping aggregators. Regression analysis has been conducted to examine the impact of these determinants on enhancing the Brand Equity of online shopping aggregators. According to the result obtain in the study three that are performance, return policy and salience have found to have significant impact on enhancing brand equity for online shopping aggregators. The concept of Customer-Based Brand Equity has been applied for various e-commerce websites so new factors explored can be used for further implication.



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# **Factors Affecting the Success of Big Data Analytics in the E-Commerce Environment**

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## **Abstract**

Use of Big Data Analytics (BDA) in e-commerce is very useful strategy to implement various strategies related to marketing, sales, customer relationship management which is very crucial in identifying, obtaining and maintaining customers. BDA Improves the relationship between various relevant stakeholders like organizations, producers, distributors, customers, etc. A successful ecommerce strategy using BDA could be accomplished by focusing on the factors which impact BDA usage There is a set of effective internal and external organizational factors that should be taken into consideration when using BDA. In this study, a framework has been proposed for identifying the factors impacting BDA success in the e-commerce environment. The proposed model has been tested using Structural equation with partial least squares (PLM-SEM). The obtained result based on the data collected from 178 big data analytics users indicated that Cost Saving, Strategic Values, Perceived Usefulness, Perceived Ease of Use, Customer Trust, Data Security, Privacy Risk, Individual Expertise, and Organizational Expertise were the effective factors that had a significant impact on BDA success in the e-commerce environment.



# **Critical Success Factors for Engineering Institutional Branding: A Study with Special Reference to Selected Engineering Colleges in Karnataka**

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## **Abstract**

Today, Branding is considered to be one of the most important strategy designed for the sustainability of any institution particularly, service-based institutions. Moore (2004) stated that “Differentiating an institution depends on recognizing the core attributes of the category in which you operate, plus what makes you different from others in the category” (p. 59), and, “differentiation is the key to an institution’s carving out its own niche in the marketplace” (p. 60). Branding obviously holds corporations and institutions, such as engineering and technical institutions, accountable for the worthiness of the product or the service they offer. Branding is an intangible feature; an organization or institution upholds and delivers. Branding for an educational institute is to create an image to attract the students. Branding began as a channel of choice for consumers and has grown to include what an organization represents in worth and values (Joy Victoria Lamboy, 2011)

Higher Education in India has marked transformational growth post LPG. Massive changes in policy, restructuring the curriculum, political will for progressive growth have all contributed towards a world-class education system in India. Indian education in the field of engineering & technical has made tremendous progress. Exponential growth of IT industry & its contribution towards leveraging Indian economy has played a substantial role in enhancing the placements of engineering students, thus playing a vital role in Institutional branding.



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# **ICT is a Facilitator for Better Academic Performance in Digital Era: A Perceptual Study among Teachers**

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## **Abstract**

The core purpose of this paper is to assess school teacher's perception towards ICT usage in teaching and learning process and to identify level of academic performance after implementation of ICT in teaching. The descriptive research design was adapted. CBSE affiliated schools in Tenkasi educational district of Tirunelveli district in Tamilnadu was taken for the study population. Judgmental sampling technique was used to choose schools from the study population. CBSE schools which adapted ICT for more than 5 years were considered for the study. A well-structured questionnaire was used for data collection. The findings reveal that teachers' perceive that use of ICT to design learning materials and to integrate them into classroom teaching is enthusiastic and also they perceive ICT as an important tool in teaching. After ICT implementation in teaching, their academic performance such as thinking ability, confidence level and creativity have increased. The result of correlation analysis showed that there exist positive and significant relationship between teachers' perception and academic performance related to ICT in teaching, Poor ICT infrastructure, lack of ICT training and absence of motivation and reward system to take classes through digital technology are viewed as challenges for teachers to use ICT effectively in class environment. The results of the study may encourage government and government aided schools to implement ICT infrastructure entirely in both urban and rural areas and thereby provide their students with world class education. In near future huge investment in ICT infrastructure of schools bring flourishing business opportunities for ICT industry. This study showed that how CBSE affiliated school teachers perceive ICT and how far their perception affects their performance.



# Tracking the Itinerant Retailer: Unlocking Non-Economic Value in Periodic Markets

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**Sridhar Samu**  
*Great lakes Institute of Management, Chennai*

**Prakash Satyavageeswaran**  
*Indian Institute of Management, Udaipur*

## Abstract

Retailing has primarily been understood from a perspective of instrumentality and economic rationality. This paper suggests that this view could be limiting. In the context of periodic markets at religious festivals, we find that retailer decision making includes elements of retailers' consumption preferences. Specifically, we find that itinerant retailers' propensity to consume socio-cultural aspects associated with a periodic marketplace could be a prominent underlying motive to participate. Our initial findings indicate that experiencing extravagant festive events and socializing with other participants are significant motivating factors in addition to (sometimes over and above) financial gain or virtues of products/ services/ opportunities obtained or availed. Through this paper, we offer a more nuanced, contextual understanding of retailer decision making processes.



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# **Impact of Data Trigger Combination on Effectiveness of Online Ads: An Experimental Enquiry in the Context of High Involvement Products**

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**Sadat Reza**  
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## **Abstract**

With the escalating presence of banner ads in the web space, advertisers are finding it increasingly challenging to capture the attention of customers, who, to begin with, are engrossed in their navigational goals and are oblivious to the banner ads. In an attempt to make the ads salient and relevant to the navigational goals of customer, advertisers personalize banners, i.e., embed customer specific data or data triggers (DT) in banners, in order to catch customers' attention. In this study, we dwell on this aspect and develop an understanding that the level of personalization i.e., type and number of DTs cause differences in ad responses for different products due the inherent differences in the 'involvement' and 'privacy levels' associated with the advertised product.

This study undertakes several things for the first time – 1) it proposes that customers response to DTs differ across product involvement and privacy levels; 2) it develops a framework to classify products on the basis of product involvement and privacy levels; 3) tests the impact of relevance and privacy on ad effectiveness, customers click intentions, click behaviour and conversion. Findings of this study reveal that for personalized ads of HILP product category, the impact of customers perceived relevance of ads is greater than the impact of customers feelings of intrusiveness. Thus, personalizing ads with a combination of informative and non-informative DTs, especially containing informative DTs that would enhance the relevance of the ads would result in superior customer responses. Thus, our results would help advertisers personalize ads for a high-involvement and low-privacy-concern products/services such as travel and tourism, fashion ecommerce, electronics, beauty products etc. It will especially give them insights in the usage of non-informative DTs- name and two informative DTs price vs non-price DTs.



# **E-Tail Therapy: Advent of Online Emotion Regulation**

**Dr Jasveen Kaur, Chandandeep Kaur**

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## **Abstract**

Shopping has been used as a mood-management activity since years (Garg et al., 2007). When feeling sad or depressed, going for a shopping spree and buying something as a self-gift can do wonders. Browsing in the shops is just like a treasure hunt. The visual display at the retail place can distract shoppers from stress and the courteous treatment of the sales personnel can make them feel like a king (Wakefield and Baker, 1998; Michon et al., 2003). This concept of regulating mood through shopping has been termed as ‘retail therapy’, which gained much of its popularity with the advent of malls (Kang, 2009). Today, with a large number of retailers having their online presence and a number of shopping sites offering wide variety of products at much cheaper prices, the term ‘retail therapy’ has transformed itself into ‘e-tail therapy’ (Livemint, 2016). The availability of online shopping facility has made it quite easy for people to gain the therapeutic shopping experience just with a click of mouse. Browsing the new products daily added, the daily discount offers and membership benefits, all contribute towards enhancing one’s mood (INQUIRER.net, 2018).

As per the Nielsen ‘Global Connected Commerce’ Report (2018), 53% of the people in the global population are making use of internet and more than 90% of them are using internet on mobile phones. However, even when a large number of internet users exist, many people are still not comfortable shopping online. The perceived risks like misuse of personal information, credit card fraud, risk of getting a wrong product etc. obstruct the way of shoppers to go online (Mathur, 2015). Johnson and Tversky (1983) found that the shoppers in negative mood perceive this risk to be further more threatening than those who shop in a positive mood state.



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# **Cozying up to the Kardashians: A Compensatory Theory for Consumers' Affinity Towards Celebrity Gossip**

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**Tanuka Ghoshal**

*Baruch College, The City University of New York*

**Raj Raghunathan**

*The University of Texas at Austin*

## **Abstract**

While there is abundant literature on peer-to-peer gossip, little academic attention has been paid to studying people's underlying motivation to consume celebrity gossip. Celebrity gossip is defined as speculative media content about relatively unknown aspects of celebrities' private/personal lives, presented in an evaluative or judgmental manner. In the current research, we build on the compensatory consumer behavior model to propose a novel explanation for the popularity of celebrity gossip magazines, websites, etc. We show that individuals facing a social exclusion threat exhibit an increased propensity to consume celebrity gossip (vis-à-vis non-gossip) media articles. This effect is mediated by the desire to affiliate with close others triggered due to the exclusion threat. Consuming celebrity gossip provides a means of affiliating with celebrities, often perceived as "friends" (parasocial relationships), which leads to restoration of the individuals' sense of belonging that was lowered under threat. Since this is essentially a form of emotional coping, the compensatory effect also occurs for other psychological threats that induce an avoidance motivation (e.g., personal control threat) but gets attenuated for threats that induce an approach motivation and hence foster problem-focused coping (e.g., intelligence threat).



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# **Management of Consumer Behaviour: Relevance of Information Systems in Marketing and Finance Operations**

**Sanjive Saxena, Sugandha Sharma**  
*Jagan Institute of Management Studies, New Delhi*

## **Abstract**

Technological advancements have ensured that consumers are connected with the marketers on 7x24x365 basis. Consumers demonstrate incongruities, ambiguities, fickle mindedness and other forms of behaviour which needs to be studied by marketers due to the fact that this directly or indirectly impacts the finance performance of the organization. Thus, this connectivity and consumer behaviourism generates data, which is to be studied for managing the consumer behaviour. Information systems provide the necessary tools to process this data and generate findings which assist the marketers in development of action plans for managing the consumer behaviour. The present study deals with the process of seeking answer to the research questions (a) Why, and in what manner, information systems are needed to understand consumer behaviour? and (b) Why information generated by consumer behaviour needs to be shared with concerned stakeholders? The paper currently takes into consideration the interface and integration of marketing and finance department as they are the key to management of consumer behaviour while meeting financial requirements of the company. The findings indicate that information systems have a crucial role to play in the management of consumer behaviour based on data generated by consumer. On the other hand sharing of this data with stakeholders assist business units in formulation of action plans for managing the behaviour of the consumers.



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# **The Surge Urge: Dynamic Pricing in Ride Sharing Platforms and the Indian Consumers**

**Deepak Gupta, Akshay Ravi, Rohit D Menon**

*Amrita School of Business*

## **Abstract**

Surge Pricing or more commonly known as Dynamic Pricing is a very commonly seen pricing strategy these days. “Dynamic pricing is defined here as a strategy in which prices vary over time, consumers, and/or circumstances” (Haws & Bearden 2006). Surge pricing is mostly done by ride sharing platforms (Uber, Ola etc), Indian railways, Airlines. Even food delivery app Swiggy started Surge pricing in 2016 wherein customers would be charged extra for delivery on holidays and weekends and these extra charges would be given to delivery people as incentives for working on holidays and weekends. This study investigates the willingness to pay Indian consumers for the Surge prices being charged by ride sharing platforms



# Factors Influencing the Intention to use Electric Vehicles in Indian Context

**Muralikrishna U, Deepak Gupta**  
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## Abstract

India has seen a rapid growth in urbanization population and economic activity in the recent years which has increased the demand for mobility. With increased pressure on Government to reduce polluting emissions, there is a policy level support to facilitate the transition towards an all-Electric Vehicle (EV) transport. However the production and sales of Electric Vehicles in India is still far behind compared to that of conventional IC Engine Vehicles. Graham-Rowe et al. (2012) explains much of the EV literature is product or technology oriented; it neglects consumers or assumes their acceptance of EVs. Larson et al (2014) reveals consumers are unwilling to pay large premiums for EVs, even when given information on future fuel savings. Adams (2010) argues there is often too much focus on the technology and insufficient attention to consumers' desires or how much they are willing to pay. The current study seeks to understand the factors affecting intention to use of EVs in Indian. Factors were identified from Preliminary study and Literature. The model was tested based on the responses from a pan India survey of 257 respondents. The analysis was done using Stata and Ordered Logistic regression was used to understand the influence of the factors on Intention to use of EV.



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# **Business Ethics: A Catalyst to Effective Managerial Decision Making**

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## **Abstract**

The very phrase “teaching of ethics” has a variety of connotations. For some, it means instructing people not to break the law, or to abide by some legal or professional code, for others, it means imparting special skills in the handling of moral argumentation. The social forces such as environmentalist issues, investment firms’ scandals, employee’s safety concerns, have accentuated the need to include business ethics in their curriculum. What is the role of education in today’s world? What is that “something” that imparts what is human in humankind, leading to recognition of the needs of humanity? Many modern societies through education destroy the human heart and innocence. This is where the debate begins, “How to distinguish the aim of Higher education from that which it is not”. It is the ethical dimension which imparts the skills about discrimination between right and wrong. The need of the hour is for the multidimensional shift in higher education from an over-emphasis on achieving quantitative goals to greater emphasis on ethical principles. Ethics training to instil morality into the fabric of its students. In this study following questions has been analysed: 1. What are the factors responsible for ethical behaviour of a person? 2. Is the culture an important factor influencing ethical behaviour? 3. Does ethics education in business schools play a role in framing a person’s moral behaviour in personal and professional life? 4. Does ethics education impacts a manager’s decision making at work place? The results of the study highlight that individual value system has a bearing on workplace ethics. The theory of reasoned action is tested and implications have been drawn. This study also proposes to use PRME (Principles for Responsible Management Education) framework to analyse ethics education effectiveness in business schools, which spells out 6 dimensions of making management education more effective.



# Consumer Usage Intention of Credit Cards in an Emerging Market

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## Abstract

India is a country with vast diversities and heterogeneous cultures; hence, it becomes difficult to understand and analyze consumer behavior. Companies in each industry need well documented studies on consumer behavior for devising strong and effective marketing strategies. The same is true in the case of credit card industry. According to Medianama (2016), the total number of card usage in India is increasing, but the usage of credit cards is less than debit cards. An RBI report of March 2017 stated that in India only 24.51 million credit cards were in use, whereas the number of debit cards in use was 661.8 million. It is also shown in the same report that the number of transactions using credit cards grew by 27%, while that of debit cards grew by 48%. The report further stated that the average value of transactions, i.e., the amount spent by people per month came down marginally from Rs. 1,234.2/- to Rs. 1,192.8/-. This shows that even if the usage of credit card is increasing, the transaction value is decreasing. It is going to become more and more important for banks to understand the behavior of their customers regarding credit card usage, as it will enable the banks to increase customer retention, prevent customer attrition, and meet customer expectations with respect to credit card usage. The factors contributing to the usage intention of credit card were Credit card knowledge, Transaction behavior, and Transaction control behavior. Bank Image did not contribute to the usage intention of credit card. The results from this study offer both theoretical and practical implications. The impact of Transaction control behavior on the usage intention is new to literature. From the perspective of practical implication, all the factors and its correlation will help the manager to define the strategy for churning control.



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# **Perceptual Understanding of Media Piracy by Consumers and its Impact on Industry and Stakeholders**

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*MICA*

**Sarvesh Pavshe**

*m/Six (Group M)*

## **Abstract**

The purpose of this research paper is to know consumer perceptions of media piracy and industry perspective regarding its effect on their business and importance of anti-piracy laws. A mixed method approach is used in the study where consumer perceptions about media piracy are taken through questionnaire survey and the opinions of industry persons are taken via qualitative interviews. Findings indicate the lack of awareness about piracy in the users of various mediums. Industry stakeholders feel an urgent need for prioritization of the issue and an enforcement of stricter laws. It is important to educate consumers about piracy and the various methods of sharing or transferring content that can come under the purview of piracy and its applicable laws. Control can be further enhanced by the media industry if it comes together to work against the menace. Anti-piracy laws at India need to be further strengthened where users should be made liable for using pirated content. This research brings together two important sides of media piracy viz. consumers and industry persons to understand the perception of one and the opinion of another on acts of piracy being conducted by users knowingly or unknowingly.



# **Future Growth of Ecommerce: Contribution Analysis Of Marketing and Finance Functions**

**Prof. (Dr) Navneet Joshi, Sanjive Saxena, Himanshu Goel**

## **Jagan Institute of Management studies, New Delhi Abstract**

Galloping technological advancements have disrupted the mechanism of the traditional business world. For example, e-commerce has removed the constraints of time and other limitations to which the customers were exposed to. Today's e-commerce business models are focussed on understanding the customer behavior, retaining them by providing experience and at the same time ensuring that the growth of e-commerce is maintained in the future. This paper is an attempt to understand the components of e-commerce business models responsible for future growth by taking marketing and finance components. This paper thus seeks to address the answer to the research question: What component of E-business unit dominates the future growth of E-Commerce operations? To arrive at the findings research model was obtained from an extensive literature review. The mathematical model applied in the paper is a multivariate regression analysis. The findings indicate that the future of ecommerce growth is the combined contribution of the various components of the business model and that no particular components have a profound impact on the growth of ecommerce.



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# **Role of Information Technology (IT) in Customer Relationship Management (CRM): A Conceptual Study**

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*T A Pai Management Institute*

## **Abstract**

The term, CRM emerged in the Information Technology (IT) / Information Systems (IS) vendor and practitioner community in the mid-1990s (Payne & Frow, 2005). In the academic community the terms Relationship Management (RM) and CRM are often used interchangeably (Parvatiyar & Sheth, 2001). According to Parvatiyar and Sheth (2001), CRM is a comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer. CRM has been often misunderstood by being equated to a technological system (Reinartz, Krafft, & Hoyer, 2004). Academic textbooks on CRM explore CRM from three dimensions – operational, strategic and analytical CRM (Buttle & Maklan, 2015; Shainesh & Sheth, 2006). Analytical CRM applies quantitative techniques on customer databases to generate insights about the customer. These techniques have been borrowed from statistics and computer science. The branch of computer science that aims at creating (artificial) intelligence works on the premise that machines (IT) can be trained by mining past data. These techniques are called machine-learning or data mining techniques. Payne and Frow (2005) define CRM in a more holistic manner by incorporating the strategic perspective. They define CRM as a strategic approach that is concerned with creating improved shareholder value through the development of appropriate relationships with key customers and customer segments. They continue their definition by highlighting the role of IT in CRM by stating that CRM unites the potential of relationship marketing strategies and IT to create profitable, long-term relationships with customers and other key stakeholders. CRM provides enhanced opportunities to use data and information to both understand customers and co-create value with them. This is achieved by developing cross-functional integration of processes, people, operations, and marketing capabilities that is enabled through information, technology and applications.



# **Impact of Digitalisation on CLV (Customer Life-Time Value) With Special Focus on Service Industry**

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*Indian Institute of Foreign Trade (IIFT)*

**Dr Rajendra Prasad Sharma**

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*Indian Institute of Foreign Trade (IIFT)*

## **Abstract**

The rapid growth of electronic commerce provides a challenge for marketers because as consumers adopt new technologies, their behaviours change. (Zinkhan and Watson, 1998). It has been widely recognized by academics as well as industry practitioners that transacting through a virtual medium is different from traditional shopping environments. (Alba et al. 1997). As consumers are becoming more and more dependent on their mobiles for everyday life; mobile devices provide a new platform for existing digital marketing channels such as email, display advertising (in mobile apps), search, etc. The ubiquitous usage of mobile devices extends the reach of advertisers. Verhoef, Neslin, and Vroomen (2007). Such an unprecedented transformation in society bringing significant changes in consumer dynamics requiring firms to rethink their marketing strategies in digital domain; hence firms are increasingly becoming concern about creating “digital relationship” with their customers (Phillip, 2015). The digital revolution is challenging the existence of existing business models across industries. (Day, 2011; Sorescu, Framback, Singh, Rangaswamy, and Bridges 2011, p.4). Growing digitalisation is now impacting businesses across industries beyond just price discoveries. Though most of the companies generate less than 5% of their sales online, digital marketing is disruptive force having a profound impact in transforming business models. (Challenges and solutions for marketing in a digital era; Peter S.H. Leeflang, Peter Verhoer, Peter Dahlstorm, Tjark Freundt, 2014) The study is meant to provide insights to firms on whether digitally enabled customers generates higher customer life time values (CLV) than non- digital enabled customers for the firms with focus on Service Industries (BFSI / Telecom). Research focussed around assessing impact of digitalisation on customer life time value (CLV) with special focus on Telecom or BFSI sector, can help firms to deal with digitalisation more confidently as they then know how much to accelerate or de-accelerate digital adoption in their traditional lines of businesses and deal with digital revolution to their advantage to improve the overall customer life time value (CLV).



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# **Changing Gender Roles in the Marketing Communication Landscape and its Influence on Millennial Purchase Intentions**

**Agnijita Mukherjee, Dr Madhupa Bakshi**  
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## **Abstract**

The role of advertising in the creation and perpetuation of gender stereotypes has been the subject of countless studies and debates (Wolin, 2003, Collins, 2011). However, recent advertisements like that of Dove has concentrated on portraying the ‘empowered’ woman. She Knows Media’s iBlog Magazine (2014) described it as “advertising that employs pro-female talent, messages, and imagery to empower women and girls.” Till date there is hardly any academic research studying the effects of femvertising. Hence, this paper attempts to explore and understand the impact of femvertising on millennials in India and their response to this new imagery.



# **Disruption in Customer Experience: How Artificial Intelligence Affecting Indian Online Consumer Experience**

**Dr Parul Sinha, Nidhi Singh**  
*G. D. Goenka University Gurugram*

## **Abstract**

In today's world, customer experience landscape facing huge disruption due to changes in technology. All companies either big multinational or small local kerana shop are figuring out new way to delight customer experience seamless and simpler. A seamless omni channel experience, with a strong and relevant brand presence at each stage of your customer's journey, with the right message and functionality, delivers a superior and compelling CX that builds trust and relationships. Therefore, these days company differentiating their product or service through customer experience and who will win the heart of customer become leader in the market. The main objective of this article is to identify the factors that have significant effect on consumer experience while using artificial intelligence. A structured questionnaire was used to collect data (n=100) using random sampling of college students who using online shopping of age between 17 – 24 years. To determine the factors that are responsible of changing customer experience multivariate data analysis techniques like Exploratory Factor Analysis (EFA) followed by Confirmatory Factor Analysis (CFA) was carried out to analyze and validate of the proposed measurement model.

The study identifies and analysed the seven most important factors (Time, Search and Comparison, Decision Making, Tailoring price and promotion, Payment, Emotions, Customer Service and Personalization) that affect customer experience while shopping online. This paper illustrates the importance of Artificial intelligence help in building positive emotional attitude towards customer experience and how these factors are responsible to make repetitive purchases form same brand.

This paper provide guidance for company to designing and managing customer journey experiences through artificial intelligence. It also develops, understanding how customer navigate and search for particular product online. This research explores the way how artificial intelligence changing the way of customer experience.



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# Micro-Structural Approach to Organizational Design

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## Abstract

In the new era of digital marketing, we want to understand why some Platforms succeed and others fail? Are these factors same or different for Product platforms compared to Exchange platforms? What is the difference in how they work and compete? How can we answer the above questions using the micro-structural approach?

The Sharing economy is thought of as the end of employment and the rise of crowd-based capitalism (Sundararajan, 2016). Sharing economy has become a popular buzz word in public media since the book published by Botsman and Rogers (2010) on the rise of collaborative consumption (Hern, 2015; The Economist, 2013). The terms “sharing economy”, “collaborative consumption”, “peer to peer economy” are among the most popular to describe the phenomenon as peer to peer sharing of access to underutilized goods and services, which prioritizes utilization and accessibility over ownership (Schor & Fitzmaurice, 2015). However, more than typical faddish buzz, SE presents the opportunity to transform how we make sense of what is happening by rethinking our business model design, and day-to-day decision-making (OECD, 2016), which has deep implications for us both an opportunity and a challenge.

As per Hamari et al., the sharing economy is an umbrella concept that encompasses several ICT developments and technologies, among others collaborative consumption, which endorses sharing the consumption of goods and services through online platform. The development of information technologies alongside the growth of web 2.0 has enabled the development of online platforms that promote user-generated content, sharing, and collaboration (Kaplan & Haenlein, 2010).



# Assessing Students Group Learnings from Case Discussions Applying Text Analytics

Madhukar Dayal, Swapnil Garg  
*Indian Institute of Management Indore*

## Abstract

Conventional methods of evaluation, such as quizzes and examinations, are infrequent, laborious and time consuming in evaluation, and burdensome for the faculty leaving a doubt in the faculty's mind with regard to the absorption of concepts dealt with. We present an approach for collection of student-groups' learnings submitted after each class. All groups' learnings are integrated and used to generate a WordCloud to reveal key learnings of all groups. The two cases discussed in these two sessions after each of which the class learnings were collected are: "Cisco Systems Inc.: Implementing ERP" (Figure 1) and "Harrah's Entertainment Inc." (Figure 2), both from the Harvard Business School collection. This approach provides the faculty with a simple technique to identify the key concepts captured by the students through the case discussion in each class or session. Further, sharing the WordCloud image with the students enables them to revise learnings from the case in a snapshot.



# **Study on Satisfaction Level of Customers through Online Shopping**

**Dr Dimpy Sachar**

*Banarsidas Chandiwala Institute of Professional Studies, Delhi*

**Dr Richa Arora**

*KR Mangalam University, Gurugram*

## **Abstract**

With the increasing use of internet, numbers of online users are also increasing rapidly. Customers are attracted towards online purchasing due to various factors involved in it. These factors play a major role in satisfying the online consumers. The primary research objective of this study is to identify the satisfaction level of customers shopping online. Due to the web presence of various online retailers they are facing the problem of customer retention. This research study helps them in analyzing the variables influences the satisfaction level of customers. By Focusing on these variables online retailers can formulate various marketing strategies to retain their customers by building trust amongst them. For this study data have been collected from the existing online buyers, they were asked to participate in this survey. The survey included questions about the customer's most recent experience with online shopping websites. A well-designed Questionnaire is distributed as an instrument for data collection covering all the parameters required to analyze the perception of consumers towards online retail marketers.



# **Integration of Different Social Media Initiatives: What influences Students while Selecting a B-School?**

**Dr Monica Kunte, Dr Netra Neelam, Dr Pratima Sheorey**  
*Symbiosis Centre For Management and Human Resource Development*

## **Abstract**

The study is focused on understanding the role and influence of multiple media communication channels for students while selecting a b-school. The aim of the research is to compare the relative effectiveness of alternate communication channels in terms of how various channels are evaluated by recipients and thus to assess the effectiveness of some channels in achieving aspirant engagement and persuasion. The study shall help to optimally combine and sequence a decision-making model for b-school aspirants. The study looks at the usage and impact of various emerging online communication media methods like search ads, display ads, social media, search engine results, educational portals etc. to inform, insist, persuade and remind aspirants about probable choice of a bschool. The study was undertaken with 800 b-school aspirants by floating an online questionnaire. The responses received shall be analysed with respect to what can be the outcomes that results from exposure to such multiple communication channels, which can range from creating awareness, conveying detailed information, building image and personality of the brand, inspiring action, among few. The study is currently under analysis phase and is aimed at developing a model which will help in giving a direction towards understanding preferred social media initiatives among youth.



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# Study of Divergent and Complementary Views in Marketing and Finance Interface

**Dr Nidhi Girahiya, Prof.Sangeeta Rajput**

*International Institute of Management Studies*

## **Abstract**

Finance is the main source of any business while marketing strives towards the fulfilment of a business i.e. towards gaining profits. In other words effective marketing ensures that the main source of business is not only recovered but rather multiplied in leaps and bounds. The other side of the coin is that the finance department of an organization usually tends to forget the economic roots of marketing. It is time that organizations must realize that economics discipline is deep rooted in both marketing and finance. Also in recent years, marketing has largely been associated with psychology and sociology while finance too is being studied taking behavioral aspect into picture. With digitalization ruling to make business in the current times its important to recapture this lost heritage by applying micro and macroeconomic by tuning into applying economic principles to solve business problems. The research aims to provide a relook on how any why the effective interface between marketing and finance should take place. How large could be the impact of not taking mutual decision in the long run. To get insight of why these two disciplines are different and at the same time interdependent.

As disciplines, marketing and finance have a different way and objective towards the business. These objectives may direct towards the main goal of the business, but their routes or approach is usually different in practice. The focus to examine the interdependency between marketing and finance and, its functions where the two disciplines intersect. In Marketing-finance the focus is altogether different in phenomena for different stakeholder groups (e.g., clients vs. promoters), though they both measure the performance on common grounds for measurement of firms performance, they count on measures such as sales, profits, or market share. Hence the research would exemplify how these must co-operate and how they are complementing each other.



# **Why people Adopt Donation Crowd Funding? An Investigation using UTAUT Approach Combined with Behavioral Biases as Moderators**

**P. Theerthaana, Dr A.K. Sheik Manzoor**

*Anna University*

## **Abstract**

The innovation advances in information technology particularly in the branch of donation crowd funding research has always outstripped our capacity to harness it. In order for more consumers to adopt donation crowdfunding to make their donations, there needs to be a better understanding of the issues involved in consumer adoption processes and it is critical to examine the reasons why consumers adopt donation crowdfunding, which is addressed in this research paper. The model was tested using structural equation modelling (SEM) with a sample of 357 respondents who have prior experience in participating in donation crowdfunding using Smart PLS. The findings suggest that Performance expectancy, Effort expectancy and Trust significantly explain the consumer's intention to adopt donation crowdfunding. Overconfidence Bias, Herding Behaviour and Regret Aversion Bias were found to be the most significant behavioral Bias moderators.

Finally, antecedents and moderators of consumer adoption of donation crowdfunding are outlined, which will be useful for perspective non-profit organizations, who are considering designing a donation crowdfunding campaign most efficiently to finance their ventures for a social cause. This study is unique as it integrates UTAUT Model and Behavioral Finance context of donation crowdfunding, with behavioral biases as moderators and is used to build comprehensive theoretical frameworks to understand the consumer adoption process of donation crowdfunding



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# Consumer Choices Generate via Transformation of Big Data into Digital marketing

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## **Abstract**

The consumer choice is developed into emerging digital sciences applied in digital marketing research for developing many model in order to analyse and predict consumer behavior. The big data concept is creating large chunk of raw data as in form of structure and unstructured format that transform into meaningful information for strategic digital marketing process. The big data structure format information used in marketing process for storing, analyzing and understanding the consumer choices attitude towards product and for further business decision making area and have potential to further understanding of each stage in the consumer decision making process, while the field has been followed in different prior theory and experimentation.

The big data generate remarkable attention worldwide and consist of different sources from big data set with different size, velocity, value and volume is used for captured, communicated, aggregate stored and analyzed purpose. The increasing popularity of big data generated through different sources as internet click, mobile transaction user generated content and social media as well as popularly generated through digital network, customer information and purchase transaction.

There are several application such as predict unemployment, stimulate economic growth and provide the future trend for global market. The big data help to predict different trend of certain diseases and implemented in several sectors as banking, securities communication, media and entrainment, health care provider education manufacturing and natural resources, government, insurances, retail and whole sale etc. had bring benefit from e-vendor for improving market, generate cost efficiency. The big data in digital marketing worked for enabled merchant and track individual customer and transformed into regular customer. The productivity of firm is increased by 5% to 6% through digital marketing generate higher return and also focus on positive mechanism for applying big data analytics in digital marketing.



# Development of Psychometrically Validated Index of Medical Tourism Reviews

**Anjali Sharma, Prof. Jayasimha K.R.**

*Indian Institute of Management, Indore*

## Abstract

With the advent of Internet and Web 2.0, electronic word-of-mouth (e-WOM) has become critical and plays a vital role in decision making. e-WOM not only impacts the purchase decision making but also influences the quality perception of the buyers. Due to the rapid increase in the number of reviews present on the online platform there stood a need to develop the concept of Review Helpfulness. This concept helps the customers to evaluate and make an informed decisions depending on the online reviews. In the research done by Jalilvand, and Samiei (2012) they found that there is a positive impact of the eWOM on the tourism destination choices made by the travelers. Moreover WOM has a positive, direct and a significant impact on the tourist attitude and intention to travel, subjective norms as well as towards the perceived behavioral control. Further online reviews have emerged to be very important in the niche sectors of tourism such as the Medical tourism. According to Abd Mutalib et al., (2017) people search for online reviews and electronic word of mouth in the form of blogs, reviews and other shared forums to make the choice for a destination for medical tourism. However, study claims that these online reviews and the helpfulness suffers from many biases like such as Acquisition Bias, Under-reporting bias and other biases happening due to Matthew effect and Ratchet effect. Therefore, there is a need for development of a robust psychometrically validated index on online review helpfulness of the medical reviews, which could not be affected by the biases. The construction of an index processed through steps as suggested by Diamantopoulos and Winklhofer (2001). Managers can use proposed measure to increase the helpfulness of the online medical reviews. It can help the potential customers in informed decisions making regarding the medical care.



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# Advergames: A Literature Review

**Shweta Jha**

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## **Abstract**

Technology developments and the advent of the internet has provided multiple channels of communication for both products and services. Recent developments in technology have changed the way marketing is done. Advergames are also one of the promotional tool initiated due to this advancement in technologies and implemented by many brands to reach their customers for a long time. It is made by embedding advertisements into games for promoting brands. Advergames have a brand embedded in online games in some form and game is designed for the brand and not vice versa which aids in product placement of that brand (Gross, 2010). It is an alternative for marketers and the relevance of video games in today's scenario has made it an effective brand awareness tool (Klein, 2009). Advergames have played an important role in building the brand through brand awareness, brand associations, and brand elements. It is a unique way to do branding through entertainment and keep your customers engaged as well as providing them brand messages and made them recall the brand. With the rise of digital media promotion strategies, advergames have also gained popularity and are used by many big brands for brand building process as well as to engage customers. It helps in keeping young customers aware of brands as they are the ones who play and download advergames as compared to other age groups. This paper is an attempt to explore the extant of literature and to elucidate about advergames and its role in brand building. The years considered for a systematic review is from 2006-2017. The idea is to cover advergames from the point of branding as this integrated communication strategy is an alternative to traditional marketing methods used for branding and product placement of brands.



# **Adoption of Travel Related Smart Phone Applications in India: An Application of the UTAUT2 Model**

**Purvi Madhusudhan, Akshaye Khanna, Jatin C. Ninawe, Shank Kwatra, Abhisek Dutta**

*NIIT University, Neemrana, Alwar, Rajasthan*

## **Abstract**

The travel and tourism industry in India is one of the 7th largest industry of the country to contribute to the nation's GDP. The industry had progressed with leaps and bound over the years. Other than important documents like passport etc. and the apparels and obviously the camera, today's traveller carry a smartphone ubiquitously. This smartphone is loaded with apps which enable them to perform various activities while travelling. The travel and tourism apps today are not limited to applications which enables users to book tickets at ease but, offers plethora of other services which provides consumers with variety of utilitarian and hedonic factors to use them. Social networking website and travel apps like couchsurfing provides newer methods to travel across the globe. Many apps provide hyperlocal information to help consumers reach for information they need immediately. Some also help in language translation and communicating with the locals. Even companies like google, which is not a travel company have gone a step ahead in providing apps through its google translate feature and hyperlocal information through app like Neighbourly. Further, various travel apps also allow users to rate various cities and locations and such crowdsourced information helps other travellers to acquire legitimate and meaningful information at their fingertips. Even apps are today being developed with artificial intelligence and augmented reality to provide real time guided support to its user while they are visiting locations. The advent of travel apps in India have helped numerous entrepreneurs to enter this industry to offers variety of services and have even challenged the big corporate players of this industry. The mushrooming of various app-based companies in India also have lured many international players to enter the Indian market to attract the consumers. This research would provide insight into understanding consumers' adoption of travel apps through the UTAUT2 framework.



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# **Impact of Fashion Involvement and Hedonistic Consumption tendency on Purchase Intention towards Fashion Apparel Industry**

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*Prestige Institute of Management, Gwalior*

**Dr Subeer Banerjee**

*Vikrant Institute of Management, Gwalior*

**Dr Richa Banerjee**

*Prestige Institute of Management, Gwalior*

## **Abstract**

Today fashion industry is a gaining inclusive scope in the world. Currently India is considered a dynamic country in fashion Industry. For the last few decades the fashion industry in India is experiencing an enormous volume due to increasing awareness for fashion apparels among Indians. We can easily evaluate that Indian Market is changing with the latest trends in apparels Industry. India is also known for its fashion; Ethnic and traditional apparels have been an identity for Indian market since long period of time. Modern consumption patterns have changed and progressed, where consumers are well aware of fashion trends and updates are easily accessible to consumers for all segment through different media channels. This modern consumption patterns have changed the consumers enthusiasm behind their fashion consumption, some uses fashion as a means of presenting themselves to the society at large. Fashion is a changing event which changes with time; irrespective of whether it is a garment, cosmetics or jewellery, but to define how fashion has changed. Fashion clothing industry is completely dependent on constant ideas and new expectations of the youth. Nowadays the apparel industry replicates people's lifestyles and represent their social and economic status. Therefore, the study tells you about The Impact of Fashion Involvement and Hedonistic Consumption tendency on Purchase Intention towards Fashion Apparel Industry, the sample contains with the representation of population from different cities between the age group 18 to 40. Hence, the purposive sampling technique had been used which comes under non probability sampling techniques and 200 responders was selected to collect data. The results specified that the data is highly reliable with the different values as reported by Cronbach's Alpha test. As per the Regression analysis concluded and proved that there was a positive significant Impact of independent Variable i.e. fashion Involvement and hedonistic consumption tendency on dependent variable i.e. purchase intention. Hence the study provides us scope for future research.



# **An Autonomous Data Mining Approach for Knowledge Discovery in Data Bases Using Hybrid Decision Tree**

**Sumit Kumar**

*Indian Institute of Management, Indore*

## **Abstract**

Several data base technologies have been adopted for systematic storage of data, and retrieval of desired information from it (Bouras et al., 2014). Unfortunately the large volume and variety of data produced from diverse sources can no longer be handled alone by data base technologies. This problem can be solved by integrating data base technologies with machine learning and statistics. It has been more than three decades of constant endeavour by number of researchers working in the domain of Knowledge discovery in data bases. As a result of which numerous data mining approaches are available today and one of the most popular method is Decision tree induction (Jagdale & Gadekar, 2014; Joshi & Srivastava, 2014). Decision trees are simple to interpret and produce similar level of accuracy in results compared to its other counterparts. Its first popular version was proposed by Quinlan Ross as ID3 algorithm for decision tree induction and later came several other algorithms such as C4.5, CART, FDT, PFDT, C5.0, etc. (Kapoor, Rani, & JMIT, 2015).



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# Sustainable Investment in Green Marketing Practices: A Study of Indore

**Dr Deepa Katiyal**

*Shri Vaishnav Institute of Management*

## **Abstract**

Some of the Human activities are having a harmful effect on the environment which is a matter of concern today. Everybody from the government to manufactures, retailers to consumers are worried about the future of the earth. In solution to this problem, many new concepts are introduced and one of which is Green Marketing Practices. The word Green Marketing is the marketing of products which are safe to environment. It includes the change in the existing product, advertisement patterns, packaging and even product line. Eco marketing is also a part of it. The main objective of the research paper is to understand the factors of Green Marketing Practices. It will also focus on consumers buying patterns, environment sustainability, ecological balance and social responsibility. The study sample is 135, based on consumers of Indore. Indore is the cleanest city of India, so it will be interesting to know consumers' attitude towards green marketing practices. Structured Questionnaire was used to do the survey. Factor analysis with KMO, Principle Component Analysis and Rotated component Matrix is done on SPSS 21. Correlation analysis is also done to test the hypotheses formulated.

Four factors of green marketing were identified in the research: Environment friendliness, green consumers, eco sponsoring, green initiatives. Three hypotheses were formulated to find out the relationship between green consumers and Environment friendliness, Environment friendliness.

Green marketing is a practice whereby companies seek to go above and beyond traditional marketing by promoting environmental core values in the hope that consumers will associate these values with their company or brand. It is requirement of the era for sustainability. It has to be taught to all the consumers for better future. This is an original research with structured questionnaire having 23 questions. The reliability test with Cronbach's Alpha Based on Standardized Items was .904. Many studies have been done on Green marketing Practices but no research is done with sample of Indore consumers.



# **Brand Reputation and its Impact on Adoption of IoT Services in India? – An Empirical Study**

**Jatin Gupta, Sourav Upadhyay, Abhisek Dutta**

*NIIT University, Neemrana, Alwar, Rajasthan*

## **Abstract**

The concept of IoT is still relatively unexplored, often accompanied with the baggage of technological jargon and complex features. The Internet of things (IoT) is the extension of internet connectivity into physical devices and everyday objects. Embedded with electronics, Internet connectivity, and other forms of hardware (such as sensors), these devices can communicate and interact with others over the Internet, and they can be remotely monitored and controlled. According to a NASSCOM report, the IoT market in India is poised to reach USD 15 billion by 2020, accounting for nearly 5% of the total global market. The Government of India has also recognised the potential of IoT in India and a total of Rs.98,000 crore has been approved by the Indian Cabinet for the development of 100 smart cities and the rejuvenation of 50 others. India is an industry hub with significant numbers and IoT will help facilitate these industries to be more productive and efficient once they engulf its innovations. Existing companies are already gearing up to embrace the new technology and offer its customers with some bits and pieces of IoT in various ways like Google Home, Amazon Echo, Cloud based computing services like AWS etc. But, at the same time newer unknown competitors are also emerging in this field to provide various solutions to this new market which is yet to taste the IoT in its full form. This not only leads the researchers to ponder upon the factors affecting the technology adoption but, also if the technology adoption is affected by brand reputation which might provide existing companies with stronger brand presence in India a leverage over the newer companies.



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# **Consumer Motivation to Share Internet of Things Data for Computer Generated Product Reviews: Future Research Agenda**

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*Indian Institute of Management Lucknow*

## **Abstract**

Almost every marketing, scientific or technology study undertaken by academicians or practitioners on Internet of Things (IoT) has mainly highlighted the privacy concerns and information security issues with the IoT products, nevertheless, this study, on the contrary, is focused on discovering the motivators that could possibly encourage customers of an IoT product to share their data with a third-party aggregator system. This invaluable device data shared may advance our understanding of future human interaction with computer-mediated product reviews. This paper proposes an IoT based computer prototype namely electronic word of thing (eWOT system), which can generate reviews of the IoT products by utilizing Natural Language Generation (NLG). This research opens up avenues for future studies in online consumer behavior in the IoT context. This paper would serve as a basis to explore the new research that delve on the hypotheses based on the five consumer motivators to share IoT product data with computer aggregator system.



# **Social Media Marketing and User Value: A Case study on use of Baby care Cosmetics and Emerging Horizons**

**Sunil Saxena**

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**Nikhil Ubale**

*Kohinoor Business School, Vidya vihar (west), Mumbai*

## **Abstract**

Organisations in virtually every industry are investing heavily in various social media applications such as blogs, wikis, and public and enterprise social networking sites. The influence of social media and relevance of user-generated content means that their influence on organisations is increasing and yet little is known about the use of social media in marketing. A number of companies have succeeded in using social media internally to reduce costs, increase revenues and achieve competitive advantage. However many have also failed to obtain benefits, and the risks of implementing social media are particularly high. Many marketing executives thus eschew or ignore this form of media because they do not understand what it is, the various forms it can take, how to engage with it, or how to generate business value. In general, the dimensions of user value depend on a variety of factors, management practices, organisational structure and the consumers /stakeholders. For the purpose of this paper, the business value can be defined as the impact of investments in social media on the performance and capabilities of economic entities. Appropriate use of social media tops the agenda of many organisations. Even more important is what determines whether an internal social media initiative will lead to business value. Therefore, the main research question in this research paper is to determine which factors influence the success of social media application implementation for use of baby care cosmetics by mothers (users) and should thus be considered in either planning or evaluation stage by the manufacturers of baby care cosmetic products.



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# Can Legislation Combat MNC Corruption?

**Siva Prasad Ravi**

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## **Abstract**

Globalization has provided opportunities for Multinational Corporations (MNCs) to grow by entering into new markets and countries. However many well-known MNCs across the world have come under cloud for indulging in corrupt practices in host countries. Corruption is a global phenomenon. In this paper after analyzing the cases of MNCs convicted in different countries of the world, under different legislations, I argue that this view cannot be generalized. On the other hand, we have found ample evidence that MNCs in many instances were actively engaged in corrupt practices. In some cases, MNCs developed skills that are needed to benefit from the corrupt environment in the host countries. Such MNCs exploited the legal loopholes at both home and host countries in an attempt to cover their misdeeds. Though many MNCs had excellent anticorruption policies on paper, in many cases, they were not implemented sincerely. Combating MNC corruption needs coordinated efforts all the countries, international organizations, and more importantly MNCs themselves. The number of companies that were successfully prosecuted under FCPA clearly shows that stringent legislation and implementation can be very effective against MNC corruption.



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# Contribution of AI in Enhancing Education

**Dr Charul Jain**

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## **Abstract**

The purpose of the study is about enhancing the education pattern by using Artificial Intelligence. There are various tools of AI to meet the main objective of this study. Thus, this study is aimed at understanding those AI tools and assess if they can contribute to enhance the education. This will help in exploring new ways for educating and bringing long term learning.

Empirical research is followed for conducting this study. This study is carried on various colleges and various AI tools which can be adopted to teach. Study is conducted keeping Indian education system in consideration. The study is completely on the basis of secondary data available, observation and experience with college students. Therefore no questionnaire been framed. As this is an Empirical research, therefore the whole study is explanatory without using any analytical tool. Major focus is to bring awareness about AI contributing to education.

The population for they study stands whole of India and scenario of education in India. But as this being an empirical research learning, observation and experience is used. Also, well used online AI application and software knowledge is used. The only limitation of the study is, right now this study aims at creating awareness and understanding. Later on this will be taken further for complete analytical research.

This study is very useful to all the research scholars who are thinking to make a career in academics, useful for various faculty members, education catalysts and students also. The study show the value of teaching and enhancing the quality of teaching besides having uncountable excuses. The inputs of this study will give a first-time exposure to the educationists and academicians about various AI tools available can be utilized to be bring more effectiveness in teaching. Hence, it is the beginning of a revolution which I wish to bring in education



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# Leapfrogging from Education 3.0 to 4.0

**Dr Vandana Panwar, Prof. Satarupa Nayak**

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## **Abstract**

India is rapidly getting transformed into a knowledge society. The young and aspirational India along with its ease with technology, created this change momentum. Entrepreneurship, innovative business solutions, new education and training concepts, especially those that involve skilling, have today created new paradigms in the society.

As the barriers of man, machine and technology are getting dissolved, it gives rise to transformative opportunities in education, creating an indelible capacity for learners. The authors in their endeavor to remain relevant and in sync with the industry needs, take the readers through the evolution of Education 1.0. (Guru-Shishya method of teaching), Education 2.0 (massification of education with the teacher as the knowledge provider and the student as the passive recipient), Education 3.0 (use of computers and internet in teaching and learning, which helped in increasing access and equity) and Education 4.0 (technology-supported mass teaching systems, personalisation of learning, flexible learning paths & student-centric learning methods). Today's new-age literacy is significantly fuelled by digital media, internet, and social media technologies, leading to a new horizon of Education-4.0.

Education 4.0 empowers learners to structure their learning paths. It is characterized by personalization of the learning experience, where the learner has complete flexibility to be the architect of his or her own future and has the freedom to aspire, approach and achieve personal goals by choice.



# Social Media Marketing: Conceptual Paper

**Dr Sunita Kumar**

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*School of Business Studies And Social Sciences*

## **Abstract**

Social Media Marketing has gained enormous popularity ever since its inception. The popularity is not only amongst the marketers but also among academicians. Marketing literature has witnessed growing research in the area of Social Media marketing with emergence of novel concepts and theoretical models. The introductory paper attempts to shed light on the growing literature of Social Media Marketing. The paper elaborates on emerging concepts pertaining to Social Media Marketing research. The themes covered in the paper include; Models on Social Media Marketing, Classification of Social Media Content, and Communities developed on Social media and Netnography, which is a specialized novel tool exclusively used for research in social media. The paper also gives an outlined roadmap for the further study using the concepts elaborated in the paper.



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# Identity Perceptions and Sharing Intentions in the Context of Fake News

**Prof. Anubhav Mishra**

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**Dr Sridhar Samu**

*Great Lakes Institute of Management, Chennai*

## Abstract

Fake news is a specific type of content crafted intentionally to look authentic and spread misleading information about a person, organization or product. Fake news has been successfully used in politics (e.g., USA elections), financial, and religious domains and sometimes is more influential than the truth. In a marketing context, a huge amount of fake news related to brands, products, and services already exists and is widely circulated on social media such as Facebook and WhatsApp. The purpose of this research is to investigate the effect of fake news in a marketing context by examining the: (1) effects of sharing fake news on consumer's perceived image; and (2) intentions to receive and share fake news.



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# **Role of Avatar’s Smile on Customer Emotions and Satisfaction: A Study of Mediating Effects of Social Presence and Immersion**

**Parimal Kumar, Sanal Kumar Velayudhan**

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## **Abstract**

The face is believed to be the primary non-verbal channel for the communication of emotions (Small and Verrochi, 2009), with smile being the most display of positive emotions (Ekman, 1992). Smiling is considered as a universal display of joy and happiness for people across both eastern and western cultures independent of age and gender. Research has shown that expression of smile is considered a sign of friendliness and generosity (Gabriel et al., 2015). In several retail settings “service with a smile” is perceived as high-quality services by the customers (Rafaeli and Sutton, 1987). Rafaeli and Sutton (1987) argued that positive employee-displayed emotions should result in different types of positive outcomes from the organization’s perspective: short-term effects such as sales and long-term effects such as store loyalty. Furthermore, positive employee-displayed emotions and behaviours increase customers’ willingness to return to a store, positive word-of-mouth, and future purchase intentions (Tsai, 2001; Tsai and Huang, 2002). Positive display of emotion such as smiling, greeting and establishing eye contact may also increase customer positive effect. Positive effect helps in evaluating the level of service satisfaction in that encounter (Brown et al 2003; Gabriel et al 2015; Grandey and Gabriel 2015).

Mehrabian and Russell’s (1974) S-O-R model identifies three general affective dimensions – pleasure, arousal, and dominance – that summarize people’s emotional reactions to environmental stimuli. These dimensions are conceptually similar to the dimensions of evaluation, activity, and potency proposed by Osgood (1957), and describes virtually all emotional reactions to an environment and the stimuli located within it (Mehrabian, 1976). Most of the reviewed literature (e.g., Berg et al., 2015; Gabriel et al., 2015; Kulczynski et al., 2016; Musgrove, 2011; Small and Verrochi, 2009; Sönderlund and Rosengren, 2008; Trougakos et al., 2011; Tsai and Huang, 2002) has also suggested a link between employee displayed smiling (either in isolation or together with other positive employee-displayed behaviors) and customers’ positive affect – at least when the affect measures used relate to the pleasure dimension in the S-O-R model.



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# Measuring Impact of CSR on Corporate Image: Special Reference to FMCG Companies in India

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## **Abstract**

The study aims to measure the CSR and corporate image of the FMCG companies in India. The study also aims to measure the impact of corporate social responsibility on the corporate image. Total five FMCG companies (currently working in India) have been selected for the purpose of primary data collection namely; Britannia, ITC, HUL, Godrej and Proctor & Gamble. The sample size of the respondents was 250 which consists 50 employees from each of the five companies. Data has been analyzed using t-test and correlation analysis. It was found from the study that there is a positive and significant relationship between corporate social responsibility and corporate image of the FMCG companies. There is no significant difference has been found in the CSR practices of the FMCG companies towards the environment and government/legal bodies. The mean value of CSR practices towards environment and government, is found to be high for all the FMCG companies. Thus, it can be said that the corporate social responsibility has a great impact on the corporate image and CSR practices of the companies helps in creating and sustaining the positive image of the company.



# Messenger Chabots as the Next Interface between Businesses and Generation-Z

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*Rukmini Devi Institute of Advanced Studies*

**Shubham Riyal**

*Rukmini Devi Institute of Advanced Studies*

## **Abstract**

Due to digitalization and adoption of M-Commerce, conversational marketing is one of the trending techniques of Digital marketing. It takes into support of Artificial intelligence for leveraging customer data, to anticipate customer's next move and improve the customer journey. One of the applications of same is Messenger Chatbots. Nowadays, every other company/business has started beginning to adopt Chabot's as a brand-new technique of communicating with its customers and building their brand and strong customer relationship. The purpose of this study is to take out the factors influencing Indian consumers specially the generation which has grown up in the current environment of ubiquitous mobile communications: The generation 'z'.



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# Uncloaking the Online Consumer Engagement- Decussating The Attitude Towards Purchase Intention: An Empirical Analysis

**Saubhagya Bhalla**

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## **Abstract**

Despite the substantial growth of social media, still there is little known about how consumers engage with retail brands through social media. The descriptive research design has been applied for the present study. Random sampling technique including Area sampling has been applied. Confirmatory factor analysis and the structural equation modelling has been applied. However, to analyse the various constructs across demographic-gender, ANOVA has been applied. The results revealed that perceived usefulness and sense of community is positively associated with attitude. However, social network marketing does not positively influence consumer engagement. Furthermore, attitude also has a significant impact on consumer engagement and consequently on purchase intention. Moreover, consumer engagement strongly impacts purchase intention. There exists a statistical difference in the mean perception of males and females with regard so sense of belongingness, consumer engagement and purchase intention. The study is capable to enlarge the applicability and the use of the theory of reasoned action, user gratification theory, Technology acceptance model, to understand the consumer behaviour in digital space. Marketers must focus on engaging consumers in order to reap financial benefits in terms of better return on investments and profits and intangible returns including brand attitude, brand equity and brand association. Retailers are noticing the influence of social media sites as a platform for engaging with consumers and extending this relationship to purchases. However, there is a scanty literature available on this topic. The proposed model and findings of this study can extend prior research.



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# Exploring Social Relationships of Generation Z on Ephemeral Social Media

**Dr Aakash Kamble**

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## Abstract

A social application like Snapchat has emerged which create ephemeral content for its users, a content that can only be viewed by the selective audience and for a stipulated amount of time. The applications allow anonymous sharing of pictures, text and videos which are deleted upon viewing them. Snapchat has gained importance due to the use by generation Z and young adults aged 18 to 28 years among others. Using focus group discussions and in-depth interview methodology the research set out to understand the perceptions of generation Z towards Snapchat use and their social relationships with family, friends and romantic companions. The participants reported Snapchat being useful in communicating with their close peers keeping the message private. The disappearance of messages after a set period of time meant, congruent communication with their relationships. Generation Z was also concerned about the pitfalls of using Snapchat for sexting and intimate conversations with their partner and the threat misuse of intimate pictures.



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# **Impact of Service Justice on Customers' Repurchases Intention: A Study of Leading Online Shopping Portal in Social Media Environment**

**Durgesh Agnihotri, Dr Kushagra Kulshreshtha, Prof. (Dr) Vikas Tripathi**

*GLA University, Mathura*

## **Abstract**

The purpose of the study is to find out the effects of various customized procedures of service recovery to retain customers and also to explore various dimensions through which repurchase intention can be increased. Data is collected on distributive, procedural, interactional justices, satisfaction and repurchase intentions by means of a survey from shoppers of leading online shopping portal. Experimental research design is chosen for this study to conduct a series of experiments a series of experimental manipulations; three justice fairness strategies are tested. Data are analyzed using exploratory factor analysis and multiple regressions. It is found that service recovery and customer satisfaction are associated with each other/ customer satisfaction is influenced by three service justice dimensions, which may lead to customer's repurchase intention. Social media gives extensive growth to customer satisfaction if customer finds recovery process fair. Satisfaction has positive impact on customers' repurchase intention.

This research paper examines the responses on the basis of cumulative experience of all the respondents for service justice approaches; therefore, the result can be biased even if respondents have positive experience with any of the service justice. This study delivers valuable understandings on service justice dimensions. These dimensions enhance satisfaction level of customers towards repurchase intentions in social media environment for one of the leading online shopping platform. The outcome provides exclusive inferences for the major e-floors. Scope for future Research: Other social media platforms like Twitter, WhatsApp, Instagram can be identified as prominent channels of communication further studies can carry this research forwards by considering psychological factors such as persistence, intensity and selflessness.



# Parsimonious Motivational Factors for Participation in Sporting Events

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## Abstract

The purpose of the study here is to explore the parsimonious motivational factors among sponsors while organizing sporting events and discuss the dimensions or factors to participate among spectators for the interest of sponsors investing in global sports events. The exploratory study here attempts to identify the parsimonious motivational factors to be considered based on the responses by the spectators and viewers visiting and watching international sports events and secondary data collected from research articles and case studies pertaining to sport event attendance behaviour and sponsorship. Qualitative data collected both from primary as well as secondary sources have been used for content analysis. Content analysis is an approach that aims to draw inferences from qualitative data on set of ideas or concepts. Validity of the data has been tested using adequate referencing method from educational research.

Sports consumers are of three types: spectators, participants and sponsors. Sports events result in two types of involvement mainly participation and attendance which are influenced by economical, sociological, psychological and motivational factors like age, leisure time, family size, health and weight concerns, personal growth and affiliation. An analytical research study explained deep positive relationship between intention to watch a swimming event and the satisfaction derived out of it. Even in Iranian Premiere Football league there has been a significant relationship between fan satisfaction and attendance. Experiential sponsorship activation (ESA) has resulted in immersive brand experiences and encourages high levels of active participation.

The results of this study primarily highlight parsimonious motives behind participation of spectators and sponsors in mega sporting events. Relevant messaging, ticket pricing that gives choice, flexibility and accessibility across platforms can attract more viewership. Fan engagement through social networking sites can lead to branding of event sponsors. The scaling techniques identified in the study can be further applied in understanding the motivational factors leading to sports event attendance.



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# To Study Millennial's Sentiments for Indian Big Billion Day Sales via Sentiment Analytics

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*Singhania University, ITM Business School, Navi Mumbai.*

**Prof. Deepika Sharma**

*PCASC, Panvel, Pillai's Campus, Panvel.*

## Abstract

Millennials are raised in a gadget-filled and highly networked marketing environment and received a great deal of attention from the marketers for being very optimistic and open to different products. Millennials look not for just products and service quality (Madern, Maull, Smart & Baker, 2005) but a whole new customer experience while they shop online (Wac, Ickin, Hong, Janowski, Fielder & Dey, 2011). Though there are many versions of the age group of millennials, they are dexterous in comprehending various interfaces and visual cues which enables the marketers reach out to them cost effectively unlike interacting with Gen X and Y who need aggressive marketing communication (Fatima & Razzaque, 2013). In this context, people-based approach to attract the millennials becomes imperative as they demand a customized communication style. Moving from breaking the advertising clutter to popularizing a brand, the marketers have come to a phase where they are forced to break the clutter to reconquer the millennial who was lost to the competitor. The paper involves application of appropriate statistical tools to the primary data from the millennial samples to appreciate the effectiveness of such communication in establishing individual human connections. Evidently, the Internet has resulted in a fundamental shift in retailing practice, creating a shift in both consumer and business behavior, which has been compared to that of the Industrial Revolution. The purpose of this paper is to analyze millennial's satisfaction in e-commerce market. The results show that millennial's sentiments resulting to satisfaction (Hanif, Hafez & Riaz, 2010) Campbell & Finch, 2004) does have an impact on spending in e-commerce retailers. Further, the relationship between customer sentiment and consumer spending is positive, where higher e-satisfaction results in more spending in e-commerce. The results also show that there is a direct relationship of sentiments with e-service quality, e-satisfaction and e-loyalty in terms of online spending by consumers.



# **Augmented Marketing and Locus of Control: A study on Behavioural Psychology and Perception**

**Sudip Banik**

*Royal Global University*

## **Abstract**

The ability to regulate the emotional response to perception is critical to healthy emotional function. However, the response varies considerably from person-to-person. This variability may be partially explained by differences in emotional processes, which vary across individuals. Although the basic neural circuitry that mediates the response to perception has been described, the impact individual differences on that response is not well characterized. Understanding how these factors influence the neural response would provide new insight into processes that mediate emotional function. Shown to play a key role in the processing of emotions, the amygdala forms part of the limbic system. It is an almond-shape set of neurons located deep in the brain's medial temporal lobe and is responsible for igniting the neural response to perceptions. In humans and other animals, this subcortical brain structure is linked to both fear responses and pleasure.

Perception leads to behaviour, and behaviour to choices. What is more intriguing is the fact that perception behavioural choices is a part of emotional intelligence which again is a type of social intelligence that involves the ability to monitor one's own and others' emotions, to discriminate among them, and to use the information to guide one's thinking and actions (Salovey & Mayer, 1990). The scope of emotional intelligence includes the verbal and nonverbal appraisal and expression of emotion, the regulation of emotion in the self and others, and the utilization of emotional content in problem solving. The core capacity at work here is access to one's own feeling, one's range of affects or emotions: the capacity instantly to effect discriminations among these feelings and, eventually, to label them, to enmesh them in symbolic codes, to draw upon them as a means of understanding and guiding one's behaviour.



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# **Future of Social Media: A Study on the Merger of Public Relation and Healthcare Promotion**

**Sandhyamika Devi**  
*Royal Global University*

## **Abstract**

As the healthcare landscape is constantly evolving, it is necessary that healthcare organizations and vendors stay ahead of the curve. In this dynamic and quick-paced sector, organizations need to have a voice and a presence in the marketplace. This is where public relations steps in. Companies can invest in a public relations partner to create a solid messaging strategy that positions the organization as a thought leader while generating demand. Healthcare public relations is needed now more than ever. PR is one of the strongest branding tool in a hospital that builds relationship and credibility and leads to positive publicity. Public relations could be defined as the sum total of all activities undertaken and directed towards projecting a favorable image of the institution which in turn have an effect on making of opinion of the community (internal as well as external) towards the hospital, the activities of a corporation, union Govt or other organization, in building & maintaining sound and productive relations with public, such as customers, employees or stock holders and with public at large, so as to adapt itself to its environment and interpret itself to society, the activities used to create public interest in a person, idea, product, institution, or business establishment. Public relation should be distinguished from publicity. All acts of public relations result in good publicity. Good publicity is an end result; hence all activities should be so geared that they result in good publicity which should be the goal of a successful public relation program of any hospital.



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# Predicting Online Shopping Adoption: An Explorative Insight on Demographic Contours

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**Bikram Prasad**

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## Abstract

Internet usage has grown exponentially leading to double digit growth of 627 million in 2019 (businessstoday.in, IMRB). Collaterally, the prospect of e-commerce and online retail portals have escalated with this development. The increasing quantification of disposable income has created huge prospects for the growth of E-commerce online retail infrastructure parallel (Bronnenberg, & Ellickson, 2015). In midst of such scenario, it is very important for the e-marketers to know the basic intent, necessity of e-commerce services in order to meet their expectation and experiences from online portals. Extant literatures like (Bhattacharjee Sarathi Partha, et al., 2012) investigate the relationship between globalization, ecommerce adoption or acceptance that lead to business performance and effectiveness. Though it is more convenient to buy products through online but due to lack of awareness and unique social and economic characteristics (Bashir et al., 2013) the adoption rate of this technology is significantly low in India population In addition to this, empirical studies (Rein, 2008; Wang et al., 2008) have indicated traits of Indian consumer like reluctance to buy on credit, speculations about online vendors, privacy of payment, seek to perceive the product by touching are the challenging factors in the path of online shopping.



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# **Determining Antecedents of Perceived Value and Brand Loyalty with Special Reference to Ola and Uber Users in Emerging Markets (India): An Empirical Approach**

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**Ankush Mukherjee**

*Life Har Din Pvt. Ltd., Pune*

**Dr Neeraj Pandey**

*National Institute of Industrial Engineering (NITIE), Mumbai*

## **Abstract**

The gross domestic product (GDP) of emerging market has been increasing in comparison to aggregated GDP of all ageing and stagnant developed markets. This is resulting into enhanced attractiveness of these markets. Along with the enhanced attractiveness these markets are creating growth opportunities as a result of economic liberalization for the domestic and international marketers. Further, the emerging markets are typically heterogeneous in nature, governed by socio-political factors, unbranded competition and indicate scarcity of resources in terms of production, consumption and distribution. These contextual difference demand formulation of new research questions. These differences also create an opportunity to re-test the well-researched questions. Taking the aforementioned aspects into consideration, the marketing researchers need to develop new ideas and concepts in accordance to emerging markets and re-test the established ideas for better understanding. This opportunity may be leveraged in order to study, explore, and examine the customer-centric aspects like customer value, customer satisfaction and customer loyalty with special reference to emerging markets. This may enhance appropriateness these research ideas with the emerging market context. In case of services the well-researched variables like reliability, responsiveness, assurance, empathy and tangibles could be important constructs that leads to perceived value. This study made an initial attempt to check the relationship between e-service quality of mobile application-perceived value and loyalty intention among the Ola and Uber users in India.



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# Deriving the Value for Unorganized Retailers through Customer Value Proposition canvas

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*Pune Institute of Business Management*

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**Prof. Pooja Darda**

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## Abstract

The unorganized retailers are enjoying the dominance in the Indian retail sector. There are a lot in the literature about unorganized retailers but there are fewer studies, which has tried to define and value proposition and drawn a customer value proposition canvas for the most popular business model in Indian retailing. As Peter Drucker has mentioned that customer never buys product/services he/she buys value. The purpose of this study is to categorize the factors of business models that identify the customer value proposition of unorganized retailers in the area of 1) Product/services offered by unorganized retailers 2) Gain creators and 3) Pain relievers.

The primary data is collected using the questionnaire through Rank Analysis. The data is collected from the customers who have experience of buying from unorganized retailers. The construction of questionnaire is based one customer value proposition canvas. The questionnaire is filled by 300 customers. The time period for collecting the primary data was of 3 months.

Locational Convenience and behavior of a retailer make the customer visit the outlet. The gain areas for the unorganized retailers are offering Fresh fruit and vegetables, Facility of Home Delivery and Timing of Home Delivery which has been rated high by the shoppers.

The nature of present study is single cross sectional; if this study considers longitudinal approach then results may differ in those conditions. Customer value proposition when understand from customers perspective, can provide direction to unorganized retailers to use this as an effective tool for designing future strategy to combat the market threat. The findings of this research provide useful discernment for academics, researchers and unorganized retailers (entrepreneurs)



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# Significance of Human Intervention vis-à-vis Personalised Experience

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## Abstract

Today, many businesses are on the path of building an ecosystem to offer a service for buying and engaging with the retail customers in markets. On this premise, many top e-tailing brands have emerged and have developed more than one channel to engage with the customers. So, there are many traditional big brands like Wipro, HCL, HUL, Coca-Cola etc. are sold along with local and small brands through these e-tailing brands. This paper is based on market led study to assess the engagement of shoppers across different channels and develop product and customer handling experience. A conceptual and implementable framework is created based on literature review and then tested using mystery shopping framework. The sample size is limited and methodology is with mystery shoppers who are involved in the category. So, consumers who navigate life with these brand purchases may throw different results. This study contributes to technology adoption and its ability to influence consumer's behavioural intention and brand engagement. It also reflects the role of customer experiences and its impact on their brand opinions given that all smart technology is implemented for creating vigilant customers, and ensuring only the best to the customers. This is an original work with an intention to be replicated across product category as an exploratory intervention to create hypothesis and research questions for a larger consumer survey.



# Evolution of Digital Strategies for e Commerce Businesses

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## Abstract

Potential buyers and customers are consuming digital content on a daily basis. In near future, conventional marketing channels will exit, and the digital platforms will completely take over. E-commerce is one field where digital techniques have penetrated so deeply that it has helped it to grow at an impressive rate of 18% each year as per the report by Digital Commerce 360. The regeneration of digital strategies requires a re-evaluation of current techniques and practices to assure the consistent growth for changing global digital e-commerce environment. The need to conduct the research on expansion of digital marketing in e-commerce is absolutely important.

The fundamental reason behind this research is to study and investigate how over the years e-commerce has conducted a lot of experimentation with its digital strategies and always seized the latest digital trends quickly to maximize their ROI and maintained its unbeatable sales growth.

The digital age took off with the coming of the Yahoo, Google, Bing and social media. The speedy growth of smartphones and internet has also given immense boost to selling and purchasing merchandise that too at an ease. Some proven campaign formats have always helped the ecommerce industry to maximize their customer acquisition and lead generation opportunities.

For evaluation, studying of the literature relating to the transformation of digital marketing in E Commerce, the author used systematic analysis and audited the published data of business and management journals, electronic marketing journals, economic and IT journals along with online attainable newspapers and reports. In this paper, author suggests a model of DOI (Diffusion of Innovation), Everett Rogers' five-dimensional model, for analyzing the studies on different digital techniques executed by internet retailers. Results The result determined a lot of challenges for the different e-commerce businesses as buying and selling completely depends on the internet.



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# **What is Guiding Customers – Instincts or Their Social Group? Influence of Demographics and Social Group on Online Consumer Reviews Participation: An Exploratory Survey**

**Sadiya Fatima**

*Birla Institute of Technology*

**Dr Anupam Ghosh**

*Assistant Professor, Birla Institute of Technology*

## **Abstract**

Consumers are informative and conscious now. With online shopping, online reviews have come into picture. The wide array of products and services available online, is involving the actual and potential buyer to indulge into information sharing. In Indian context, many dimensions of online consumer reviews is still unexplored. This research paper aims to study the role of demographics and social group on review participation. Secondary resources were read in addition to analysis of online platforms prior to framing of the interview questions. Face-to-face as well as telephonic interviews were conducted to cover major states in North, South, East and West of India. Cross tabulation was used in SPSS 21.0 to analyse the relationship between review participation among Indian consumers with respect to their demographic factors as well as the role of social influence. Findings reveal that online consumer review participation including both reading and writing of reviews, is influenced by the factors like age, gender, education and social group.



# Effect of Visual Merchandising on Impulse Buying Behavior of Customers

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## Abstract

The purpose of present study is to examine the effect of visual merchandising on impulse buying behaviour of customers. Visual merchandising is a tool to attract, engage and motivate the customers to enter the store and make purchases it is the art to display the products in a proper way that makes it attractive and lucrative. As stated by Saini, C, Gupta, Khurana I (2015) factors such as merchandise colours, lighting, presentation style, awareness of fixtures, path finding has an effect on visual merchandising. The present study is conducted in Varanasi region. The respondents were active shoppers of the organized retail stores and are aged between 18 and 60 years. The non-probability sampling was used to select the respondents followed by convenience sampling. The stores selected for the study are Pantaloons, Big Bazar & Reliance Trends. In present scenario the competition has increased now the focus for the companies or retailers is on visual merchandising so as to create a competitive edge and a positive store experience for the customers. Visual merchandising is one of the important factors that create differentiation in the mind of the customers. Effective use of visual merchandising helps to develop an impulse buying behaviour in the customers to purchase the product which they have not planned also, that will ultimately result into increase in the sale of product. It is not just mere arrangement of product but goes deeper inside it and is also concerned with what product line has to be carried to a particular shelf so as to make it more attractive and make the shopping experience more comfortable for the customers.



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# Measuring Spiritual Tourists Preferences: A Conjoint and Cluster Analysis approach

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**Madhur Raina**  
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## Abstract

Spirituality has been a vital topic of study specially among business and social arenas and has added a different dimension to the tourism industry which has consequently led to the increase in the awareness and research interest in the thematic field of spiritual tourism. The main objective of the paper is to exemplify the importance and the benefits of the application of both Conjoint Analysis and the Cluster Analysis. This study determines groups of prospective tourists having specific preferences and needs for spiritual tourism. The study has been exploratory in nature. However, the preliminary study was administered using focus group discussions to identify the factor and factor levels. After the preliminary study exploratory data was collected through field study.

The most preferred combination among the prospective tourists is: Tour operator (information), Family safety (security), religious rituals (Divine goal), Government officials /Tourism dept. (Complaint redressal), Ashram (accommodation) and cultural music (Recreational activities).

Implications: The analysis of this paper will help in formulating the preference of attributes for spiritual tourism. This will facilitate the government and the marketers in developing and designing marketing campaigns for the specific target segment. In this manner, a segmentation based on the consumers' preferences consents professionals and researchers to identify information about the market, thereby developing marketing strategies that are most appropriate to each group recognized in the market. The study is one of its kind to combine the application of conjoint analysis and cluster analysis to evaluate the preferences and the choice set of the spiritual tourists to understand the most influential characteristics of tourist attitude towards a tourist destination. This study proposes to combine constructs from two of the well-established theoretical models, the Technology Acceptance Model (TAM) and Self Determination Theory (SDT).



# Developing a Model for Judging Performance of Grocery Shopping Apps using Grounded Theory Approach

**Dr Komal Chopra**

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## **Abstract**

Shopping through grocery app has become common in India (Bhat and Singh, 2018). Female consumers in India are adopting mobile apps for shopping at a considerable pace (Raman, 2014). There is enough published literature on consumer acceptance of mobile app technology explained through 'Technology Acceptance Models' (TAM 1 and TAM 2) by Venkatesh and Davis (2000) and Theory of Planned Behaviour (TPB) (Ajzen, 1991). The key components of TAM are perceived ease of use, perceived usefulness and perceived risk which have an impact on user intention and satisfaction (Venkatesh and Davis, 2000). However, there needs to be a model to judge the performance of mobile app based on usage by consumers. The current study proposes to develop a model for grocery shopping app performance based on usage by consumers using grounded theory approach.



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# **Sandboxing the Marketing paradox of Bundled Fin-Tech Services among Indian Customers**

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## **Abstract**

The competition among the bankers and tepid economic growth forced the banks to think about the innovative marketing strategies that unmute client activities. The bankers are integrating their financial services with fintech product and exploring new marketing communication channel. In this context, the present study is motivated to find out the impact of convergent marketing communication used by banks in empowering the customers' value. The conjunctural factors that create a convergence value for the customer are app-driven mobile instruments (operational risk), liquidity risk and compliance risk. From the bankers' perspective, the sensible zones that drag the penetration of fintech product are from fintech start-ups and high networking cost. As the market segmentation of fintech products are influencing the value of fintech products, we have to generate a customer-based marketing communication system from demand-driven variables .



# **Customer Knowledge Management via Website: How Far Are Indian Bricks-and-Mortar Retailers from Online Retailers**

**Uma Lakshmi Kalakada**

*Alliance University*

**Selvam Jesiah**

*Sri Ramachandra Institute of Higher Education and Research*

## **Abstract**

Concerns regarding level field playing between bricks-and-mortar and online retailers in India resulted in revision of consumer protection bill. Bricks-and-mortars are switching to Omni-channel format. Does mere setting of electronic touch points enable bricks-and mortar to compete effectively in internet space? Present paper examines the website customer knowledge management infrastructure of bricks-and- mortar retailers vis-à-vis online retailers in Indian context. Knowledge Based View and Dynamic Capability Framework state that dynamic knowledge is a source of competitive advantage for firms. In this study, website content is examined for distribution of customer knowledge tools namely “about” customer; “for” customer, and “from” customer, across the retail sectors of apparel, footwear& sports and consumer electronics in bricks-and-mortar and online retailers.

Results indicate that “for” knowledge is the significantly differentiating type for which bricks-and-mortar can pay attention to. In case of “from” knowledge, consumer electronics seem to be ahead of other sectors in both online and offline retailers.

“For” knowledge is an opportunity to educate customers and influence purchase, repurchase decisions; while “from” knowledge can be leveraged in product improvement and new product design. The study also benefits the new entrants in organizing customer knowledge tools in website design. Much of website analytics is click stream oriented and current study takes knowledge management approach. Knowledge management studies too hitherto focused extensively on overall organizational information technology and present study opts for website technology.



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# **A Novel Digital Content Marketing Strategy for Upscaling Medical Tourism in India**

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## **Abstract**

Medical Tourism is defined as when people who live in one country travel to another country to receive medical treatment such as oncology, ophthalmology, cardiology, cosmetic surgery etc. while at the same time receiving medical care equal to or greater than they would have in their own country. Medical Tourism can be broadly defined as “provision of cost effective private medical care in collaboration with tourism industry for patients needing surgical and other forms of specialised treatment”. Broadly there are two types of tourism: International and Domestic Tourism. International tourism is classified into Outbound and Inbound. Outbound tourism is when patient travel from home country to foreign country to receive medical treatment whereas Inbound tourism is when patients travelling from a foreign country to the home country in search of medical care. In contrary, Domestic Tourism refers to patients travelling to another part of their own country for receiving medical care.



# **YouTube Channels Influence on Destination Visit Intentions: An Empirical Analysis on the Basis of Information Adoption Model**

**Dr Neelika Arora, Suman Lata**  
*Central University of Jammu*

## **Abstract**

With the expanding use of Web 2.0 technology and the prevalence of social media, YouTube Channels are playing an increasingly central role in supporting traveller's destination visit. Travelers create their YouTube channels and share their past experiences in the form of videos which helps other potential travellers to support their destination visit. The current study has tried to understand how travellers adopt information through YouTube channels and how it influences the traveller's intention for destination visit. A research model was constructed and tested empirically using a sample of 486 users who watch YouTube channels before visiting destination. The respondents of this study have taken from Delhi. The paper found comprehensiveness, relevance, Timeliness, source expertise and attitude the significant predictor of traveller's destination visit intention through YouTube channels adoption. On the other hand, source trustworthiness and accuracy were not found significant. This is one of the few studies to examine adoption of YouTube channels before visiting destination by information adoption model with additional construct.



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# Transcending Online Retailing: Economic and Social Factors Shaping Retailing in Rural Markets

**Sanal Kumar Velayudhan**

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## Abstract

Transcending online retailing: Economic and social factors shaping retailing in rural markets. Retailing in rural markets exhibit coexistence of the small stores and the traditional periodic markets (Velayudhan 2014). Online retailing has made substantial inroads in the urban markets in India but it has not made a dent in the rural markets. This is surprising since the potential for online retailing in rural markets is high given the low price (Brynjoffson and Smith 2000) and the convenience that it offers (Forman et al. 2009). This paper seeks to understand the slow acceptance of online retailing in rural markets by examining the influences shaping online retailing. Review of literature on online retailing is used to identify economic, social and cultural factors that affect acceptance of online retailing. These factors are used to develop an understanding of the acceptance of online retailing in rural markets.

Implications for managers are based on the propositions developed from the review of literature. These suggest that the online retailing for rural markets cannot be a replication of the urban model and needs to be designed to reduce perceived risk as rural consumers do not have opportunity to physically experience the product before purchase, overcome access issues, the store design needs to be simple and easy to use, have guides to tutor for online shopping, ensure low delivery costs and quick service. Price in fact may not be important factor for the online retailer to effectively serve rural markets though online retailer competes in the urban market using this as the competitive advantage. The shape of such an online retailer is likely to be very different from the one currently serving the urban markets.



# Influencing Consumers through Micro-Celebrity Endorsement in the Digital Era

**Dr Ruchi Gupta**

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## **Abstract**

Micro-celebrity endorsement on Instagram is emerging as a popular social media marketing strategy for the present-day marketers. The present study aims to assess the impact of micro celebrity endorsement on Instagram on the brand attitude and purchase intention of the followers of micro-celebrity. Confirmatory factor analysis is used to validate the scale for measuring the credibility of micro-celebrity endorsement. The study then uses this validated scale to measure the impact of micro-celebrity endorsement on the brand attitude and purchase intention using structural equation modelling. Results reveal that micro-celebrity endorsement on Instagram has a significant impact on both brand attitude and purchase intention of the followers of the micro-celebrity on Instagram.



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# To Understand and Measure the Acceptance, Usability and Intention to Recommend E-Pharmacies For Purchasing Medicines In India

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**Dr Mallika Srivastava**

*SIBM, Bengaluru*

## Abstract

The internet has revolutionized our lives, communication, and even purchasing behaviours and practices. With an increase in access to the internet, its application in the areas of healthcare is also intensifying. It is estimated that roughly 4.5% of all internet searches worldwide are related to healthcare queries or information. Not confined to this, today's consumers use internet not merely for reclaiming healthcare information, but even for self-diagnosis and attaining various other healthcare related services and products. In brief, e-pharmacy or online pharmacy refers to trading of medications via a website and distributing them directly to the consumers. The effortless access to internet, awareness towards digital literacy, the shift from the physical doctor-patient interaction to self-diagnosing and an integrated e-commerce supply chain has fueled the growth of e-pharmacies in the recent years. However studies have shown that risks such as counterfeit medications are linked to the purchase of medications online. As per Frost & Sullivan, the e-pharmacy market in India is projected to reach US \$3,657 Mn (~INR 25,000 Crores) by 2022, thus demonstrating a huge potential in improving access and adherence to medications for the population.

The paper aims to identify and empirically validate the various factors for acceptance, usage and intention to recommend e-pharmacy for purchasing medications in context to consumers.

This study proposes to combine constructs from two of the well-established theoretical model, the Technology Acceptance Model (TAM) and Self-Determination Theory (SDT). The SDT develops on the theory that all individuals are either extrinsically or intrinsically motivated to perform certain actions.



# **Are Service Providers Forgiven? – Consumer Forgiveness and Negative Word-of-Mouth Intentions Post Service Failure**

**Jatinderpreet Kaur Bath**

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## **Abstract**

The purpose of this paper is to examine how a service failure types and magnitude affects consumer forgiveness and negative word-of-mouth intention in the context of different relationship types.

It includes two studies that draw on mental accounting theory and prospect theory to examine how relationship types, service failure types, and magnitude influence consumer forgiveness and negative word-of-mouth intentions post service failures. In study 1, the paper examines the interaction effect between relationship types and service failure types on consumer forgiveness and negative word-of-mouth intentions. In study 2, the paper examines the interaction effect between relationship types and magnitude of a service failure on consumer forgiveness and negative word-of-mouth intentions. Both studies have a 2 X 2 between-subjects design. The results show that the consumers in communal relationships demonstrate a higher level of consumer forgiveness and a lower negative word-of-mouth intention, relative to consumers in exchange relationships. It was found that the interaction effect exists between relationship types and service failure types, as well as, between relationship types and magnitude of service failure, on consumer forgiveness and negative word-of-mouth intentions.

This study was conducted using scenarios in banking sector only. Consumer reactions to service failures may vary according to service sectors.

Service providers are encouraged to cultivate both types of relationships with consumers and treat both these relationships as different aspects of one overall relationship. This will discourage consumers from evaluating organisation through only one relationship norm which will enhance chances of consumer forgiveness and diminish negative word-of-mouth intentions.

This study introduces relationship types to investigate consumer responses, that is, consumer forgiveness and negative word-of-mouth intentions to service failures.



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# Artificial Intelligence and Social Bots: A Review of the Evidence

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## Abstract

The progressive use of the Internet and social media has created a major impact in the marketing world. (Morris & Ogan, 1996; Smith & Brenner, 2012). Social media is a (SMM) is a form of Internet marketing that uses social networking websites as a marketing tool. The goal is to produce content that users will share with their respective social network in facilitating the company to enhance the brand experience and widen the customer reach. Social bots also is a form of social media marketing which can generate content automatically and interact with human users, often imitating, humans (Ferrara, Varol, Davis, Menczer, & Flammini, 2016). To drive audience engagement, social media place a vital role in creating and sharing content on networks in order to achieve marketing goals. The increased importance of social media in our routine lives has been complemented by efforts to manipulate online opinions, conversations namely chat bots. There have ample evidences where the automated or semi-automated accounts which impersonate human has witnessed an explosion of social bots (Boshmaf, Muslukhov, Beznosov, & Ripeanu, 2013; Lee, Eoff, & Caverlee, 2011). The introduction of artificial intelligence for the use of social bots have been deceptive. Manipulation of data is becoming a common practice especially social media where they disseminate misinformation. The misleading strategies employed on all these types of channels (Varol & Uluturk, 2018). Therefore keeping in mind the problem, the researcher conducts a review procedure in order to understand the nuances, detection methods and the impact. The study will help in providing valuable insights to the marketing managers and policy makers in the companies.



# **Slogan: An emotional Connection via Brand Communication**

**Ravi Rajai**

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**Prof. Dr Vasudev Modi**

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## **Abstract**

Slogans are one of the most effective ways of building emotional bond with the consumer. Emotion is a basic human instinct and is a good tool for companies to use to attract a new audience and create brand loyalty. It is almost like a committed relationship, between company and target audience, as long as the company is delivering a positive experience for the target audience, brand loyalty should remain. An emotional bond must be developed between the consumer and the product for a brand to be successful. Emotion is a mental state derived from one's intuitive feelings, which arise from reasoning, knowledge and cognitive appraisals of events or thoughts. Emotion may trigger actions depending on its nature and the reason for the person having emotion. The study focuses on effective use of emotions in slogans for brand communication which helps in creating and enhancing brand loyalty. It was found that, the emotional slogans in brand communication can divert the attention of the consumers more positively.



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# Perceived Value of Selling Used Goods: A Scale Validation

**Manpreet Kaur**

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## Abstract

The perceived value being a multidimensional/multifaceted concept lacks consensus on its value dimensions, which has further led to the problem of measuring the different value such as social value and relational value dimensions most importantly in the context of sale as a mode of disposal. However, there are no scales to measure these values in the context of sale as a mode of disposal and hence there is a dire need to develop social value and relational value of selling scale specific to sale as a mode of disposal. The two scales on social value of selling and relational value of selling were adapted from pre-and post-consumption behaviour and second-hand motivation scale respectively and tested for scale validation. Data were collected from 74 respondents through self-administrated questionnaire using a quota sampling technique. The scales were validated using Churchill (1979) and Mann & Ghuman (2014) process of scale development.

The result shows that scales on social value and relational value of selling have internal consistency, is reliable, and uni-dimensional, and has convergent, discriminant, and nomological validity.

The study has not only validated scales on social value and relational value of selling with respect to sale of used goods as a form of disposal, but also found a positive correlation between social value and relational value of selling and seller's satisfaction and behavioural intentions.



# **Does Entrepreneurial Education Impact Entrepreneurial Skills?: A Research Agenda**

**Shivam Bhardwaj, Vikas Tripathi, Sucheta Agarwal**  
*Institute of Business Management GLA University, Mathura (India)*

## **Abstract**

Various entrepreneurial events to promote business policy and induce the interest of the youth to become a job provider rather than a job seeker are on prime focus now a day because of the increased significance of entrepreneurship for any economy. Focus of this study is to demonstrate the theoretical relationship between Entrepreneurship Education (EE) and Entrepreneurship Skills (ES) with the help of extensive literature review. Study reveals that Entrepreneurial education plays a crucial role in developing the necessary skills for an entrepreneur such as technical and business management skills to operate their daily business requirements, and to help in facing challenges during their entrepreneurial journey.



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# Social Capital and Firm Performance

**Malvika Chhatwani**

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## **Abstract**

Importance of getting information before the competitors and being able to leverage upon external opportunities is desirable for organizations. Having ties with a greater number of business partners can help a firm to get access to resources such as better human capital, more profitable projects and cheaper financial capital. This article studies the impact of social capital on firm's performance. There are many instances where a company can get the advantage of its social capital and which in turn can help it make more profits. This article gives detailed information on the literature of social capital and links it with the performance of the organization.



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# **Harnessing Local Search Engine Optimization (LSEO) Impacting Leisure and Recreation Marketing in Saudi Arabia**

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## **Abstract**

LSE has not been explored by the common public especially in the Middle East region. They are under-utilized and far below the potential of usage. If they are made aware and used properly they may provide the consumer with the maximum value and customer satisfaction. If the organization is able to track and monitor local searches it may provide good results to the organization in understanding the needs, wants and demand of that specific market with high probability of attracting new customers. This research will explore consumer search behavior by using local search engine optimization for leisure and recreation venues in Kharj region. Local searches or “Near me” were perspective from the geographical location initially. But today it is about the time, a specific need or thing with the time. So the organization is able to capture precision, accuracy and authenticity of consumer search. “Near-me” search pinpoints a specific place, store and even a unique product. As per Google, 2017 there has been 500% increase in “near-me” searches, where key sentences like “Can I buy” or “To buy” are tremendously used. The ability of providing right information, data, and solutions as quickly as possible prepares marketers to marry well the consumers. Shift from the desktop searches to the mobile facilitate consumer to ask queries with a question mark. This phenomena amplifies the organization to narrow down their marketing strategies to a local level. It also converts the Click thru rate into possible buying. If local search engine optimization is implemented properly it will result in attract new customers, increase sales and improve returns on investment in MENA region.



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# Impact of Counterfactual Thinking on the Satisfaction Level of the Negotiator: A Case Of Positive Outcome

**Jyoti Singh**

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## **Abstract**

Negotiation is often quoted as an art of achieving favourable result. Therefore, it has been used extensively by individuals in various circumstances ranging from country level negotiation to an individual bargaining with local vendor or a kid negotiating with parents for a toy. The outcome of the bargain either positive or negative impacts the satisfaction level of the bargainer. In this paper we are focusing on the positive outcome and its impact on satisfaction level of negotiator which is further moderated by counterfactual thinking leading to increase or decrease in the duration of the future interactions with the same parties. Sometimes the negotiator may perceive an outcome to be favourable while making the deal but post negotiation they might feel that they could have asked for better deal than this or the other party has fooled them. Therefore, a positive outcome can also become the agony of the negotiator.

Through negotiation people resolve conflicts or disagreements, also, they sometime divide resources among two or more parties, and they try to make sure that that the willingness of the both the parties is there in it. The stages involved in negotiation are: “preparation, presentation and justification, bargaining, offers and counter-offers, using various tactics, and at the end choosing an option or agreement” (Ilana Zohar, 2015). Bargain is a part of our day-to-day life; it can be at any level. During merger and acquisition or joint venture organizations negotiate for better deal, countries, states, individuals everyone at some point face this situation. Negotiation is also seen as skill which can help in cracking better deal in limited resources. How much satisfied the bargainer is depends on the outcome deal. But, sometimes even if the negotiator has apparently won the deal still s/he is not happy.



# Privacy Preserving Data Mining Techniques: A Way to Create Customer Value

**Dr Preeti Sharma**

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## **Abstract**

With the rapid development of artificial intelligence and mobile computing, big data has conceived booming series of services and has been regarded as a ubiquitously fundamental resource. New paradigms such as smart city, Takeout, and mobile pay are growing at an amazing speed. Undoubtedly, these applications can provide users with accurate and personalized services with great convenience. Nevertheless, great amounts of consumers' personal information, including consuming habits, income status, and location, are collected beyond the control of their real owners (Gao, 2018). Privacy Preserving Data Mining (PPDM) is a field of Data Mining which is used for the extraction of useful knowledge from large amount of data, while protecting the sensitive information simultaneously. Data Mining refers to pull out or mine knowledge from enormous amounts of different sort of data. Privacy preserving is said to be done when the attacker is not able to learn anything extra from the given data even with the presence of his background knowledge obtained from other sources. From last decade, due to an exponential growth in the data generation and rapid increase in data storage ability, there is wide proliferation in the knowledge and information-based decision making. Information about individuals is being collected on a day to day basis. According to Moor (2004), once our personal information is digitized and made available over a computer network, or via the Internet, it becomes "greased data" that can easily slip across cyberspace and personal information may no longer be controlled" by those to whom it refers and it may well be accessed by those "who have no right to do so". Many organizations publish micro data for different purposes such as business, demographic research, public health research etc.



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# **Attitude towards Digital Payment System among Millennials in a Smart-City: Status, Security and Convenience**

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*Department of Humanities and Social Sciences, North Eastern Regional Institute  
of Science and Technology, Arunachal Pradesh*

## **Abstract**

Digitisation of data and seamless communication of information has transformed the way we conduct our daily lives. This fact is noteworthy in the Indian context because the information technology (IT) revolution is not a very old concept here. It happened only in the 1990s during the liberalisation, privatisation, and globalisation (LPG) era, and recently after the “Digital India” campaign by the Indian government, many more businesses and operations have started using the digital medium. Following the initiative, the government proposed a phase-wise upgrade of cities into “smart cities”. It was done so to promote and develop the select regions by using IT for enhanced business operational efficiency, better sustainability, economic development, and overall improved quality of life for the residents of the city. The major impediment, however, to this initiative would be the acceptability of digital mediums of conducting business, making payments, and other such communications. The attitude of people towards this move, therefore, carries great importance. An individual’s opinion about digital payment systems can affect the program either wise. The purpose of this study, therefore, is to assess the perspective of the millennials towards digital payment systems. This study attempted to predict the likelihood of success of the Digital India campaign in Itanagar, Arunachal Pradesh.



# Religious Influences on Unrestrained Consumption

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*Punjabi University, Patiala*

**Gurbir Singh**

*Indian Institute of Management, Indore*

**Satinder Kumar**

*Punjabi University, Patiala*

## Abstract

Despite the fact that most religions have propagated against the accumulation of wealth the unrestrained consumption behaviours like compulsive buying exist in both developed and emerging markets (Horváth & Adıgüzel, 2018). This may suggest that consumers today are balancing their religious beliefs with the consumption-oriented lifestyle. For a thorough understanding of the influence of religion on marketing systems, the examination of its relationship with the marketing systems is crucial (Mittelstaedt, 2002). Religion is ubiquitous in nature and is a stable construct as it is not likely to change frequently in comparison to other dimensions of culture (Delener, 1990).

The present research used two studies to unearth the relationship between religiosity and impulsive and compulsive buying. Using the questionnaire method the researchers collected responses from students at a public university in Punjab. For the purpose of data collection, the convenience sampling method was utilized. For the purpose of data analysis, PLS-SEM was used.



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# Consumer Behavior and the Unconscious

**Rajesh N.V.C.**

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## **Abstract**

Human beings have been seen as a rational entity by the early studies of consumer behavior (like in the field of economics). Humans were seen to be capable of gathering all relevant information and have the ability to process the information to get to the most desired choice among the various brands available. However more contemporary studies of Consumer Behavior posit that the unconscious plays a very vital role in the behavior of the consumer. Some studies go on to argue that most consumer choices are unconscious. Consumer unconscious behavior can occur as behavior mimicry, activation of traits and stereotyping through priming and also the activation of non-conscious goals which are posited to be just as sophisticated as conscious goals. Further consumer behavior occurs in three states namely pilot, co-pilot and auto pilot depending on the level of conscious activity taking place.



# Study on the Impact of Irrationality on In-Game Purchases: An Online Gaming Industry Perspective

Abhishek DuttaGupta, Dr Moumita Poddar  
*JIS University*

## Abstract

The online gaming industry is going through a paradigm shift in terms of its revenue models. Nowadays, online games have become free to play as opposed to being bought before playing. Game developers have lately realised that the actual money maker is in selling in-game items and content to players. The players on the other hand have welcomed this like a fish takes to water. According to a research by Statista, it has been found that the market for in-game purchases globally was in excess of US\$ 36.2 Billion in 2016-17 while it would reach US\$ 72 Billion in 2019-20. Although there are few studies conducted on the motivational factors impacting these in-game purchases, none of them have actually focused on the more pressing concerns relating to purchases of in-game items stemming from irrational factors. Most studies are based on the fundamental belief that consumers generally behave in a rational manner. This has led to researchers generally applying value-based approach or base their studies on the theory of reasoned action. But it is not a secret anymore, that in today's world, purchase decisions are governed not only by rationality but it also is affected by irrational propensities like compulsive consumption, impulsive consumption as well as conspicuous consumption. Online gaming addiction is a well-known and well-researched subject and these players who exhibit these addictive behaviours also generally purchase in-game items in a large quantity. This paper studies irrational purchase factors as well as few rational purchase factors in an attempt to shed further light on how they impact in-game item purchases.

The relevant data for the study was gathered through online survey using a structured questionnaire. A total of 421 complete responses were collected from online gamers in India. This paper employed regression analysis to analyse the gathered data which confirmed that the purchase behaviour towards in-game items in online games were governed not only by rational factors like intention to purchase but by irrational factors such as impulse to buy, felt urge to buy, force of habit as well as conspicuousness.



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# **Future Trends of Social Media Marketing and Its Impact on Customers in the Era of Digital Age**

**Nisha Bychapur Shivaprasad, Omkar Rajan Chavan**  
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## **Abstract**

In the era of globalisation and competitive business world firms use digital networks to connect to customers and companies. These days customers connect themselves digitally with the product, brand, advertisement, information at any time and at any place. In the era of IOT, we can observe that all customers are connected worldwide digitally. In the era of digitalisation, the power of customers has drastically changed with respect to speed and conveniences of customer queries, issues, price of product, information related to product, customer service, etc. This has increased customer interactions to a particular brand and had created an opportunity for companies to build good customer-company relationship, good customer value and increase the impact of customer engagement. The impact of digital usage is steadily growing in India. According to current statistics (Translate media) approximately 462 million use internet out of 1.3 billion population in India. Around 46% of the world population have access to the internet. As there is an increase in demand for usage of internet, digital devices and technologies there is a dazzling influence and need for social media marketing to attract customers. Majority of population is active on social media platforms like Facebook, Google+, Instagram, Twitter and Youtube.



# Case Study on Netflix: The Changing Attitude of Customers in Television Industry

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**Nausheen**

*Indus Business Academy Bangalore, India*

## Abstract

The purpose of this study is to identify the changing attitude of customers in television industry by using Netflix. The study could provide appropriate and timely information about what is the salient feature of Netflix which is being bringing drastic changes in television industry. As the objectives of this study is to analyse that whether the customers attitude have changed by using the services provided by Netflix or not and this study also investigates the reasons for which the customers are subscribing to Netflix. Customer preference is influenced strongly by culture, social, personal and psychological factors. This research is intended to find out customers' perception on how the Netflix is changing the TV industry of certain age group. To conduct the study a sample of 100 customers was taken from Bangalore. We used stratified random sampling technique. A well-designed questionnaire was constructed, comprising 16 questions. Descriptive statistics analysis was used for analysis and interpretation of data through IBM SPSS software. Results shows that determinant such as ease of use quality of the video; content are the primary reasons for people subscribing into Netflix instead of subscribing to TV channels. Few respondents expressed, Netflix should reduce its subscription price in order to gain more subscribers and gain more popularity all over the world. Customer's attitude can be gagged that the Netflix is most preferred online streaming site and has huge followers as it is available in many languages as well.



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# **Ethics and Challenges of Block Chain in India**

**Rishan Sanjay, Avinash Ramchandaran, Abhinav Venkatraman,  
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*PES University, Bangalore*

## **Abstract**

The digital world is one that never stops evolving. Block chains are a fairly recent development in the digital marketplace and are rapidly changing the way business transactions occur. Crypto currencies are already widely established, but block chains are yet to chain on. There are quite a few roadblocks in implementing block chains in India. With crypto currencies not being regulated in our nation, lack of infrastructure and acceptance in the market place being the prime factors that can be attributed to crypto currencies and block chains not penetrating the market. We believe block chains are a disruptive technology that can change the landscape of the business world. To understand the market's perception of crypto currencies and block chain technologies, we have prepared a questionnaire which gives us insight into the beliefs of companies. On presenting it to 5 companies, we believe to have garnered an insight into the ethics and difficulties of implementing block chain and crypto currencies in India.

While companies applaud the transparency and efficiency of the block chain technology, one reason for prime concern is the public nature of the block chain ledger. There cause of concern being the possibility of discrimination based on caste, religion or various other factors such as income etc. An instance of this would be for a bank to deny a loan based on one of the aforementioned factors. Another viable instance would be to deny someone a job based on one of these factors, albeit unethical, it is a very real possibility. Another chief concern that companies attribute to non-utilization of the block chain technology would be the security risk.



# **Predicting a Way of Preventing Churn in Telecommunications: A Customer Churn Modelling using Probit Regression Analysis**

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*Khallikote University, Berhampur (Odisha), India, and  
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## **Abstract**

The study outlines a Probit model-based approach which is based on a qualitative market research technique, a mixed method approach, and developed churn prediction models that may be used as a part of a company's churn management and informed decision-making process. The study is focusing on the Indian customer segments and considering only mobile telephony business. The study further assumes that the key service promises are churn driver in case it fails to keep up to the expectations of the customers. The study is based on a systematic literature review, and the questions in the questionnaire are based on qualitative research and literature review. The study yields new insights on customer churn behavior in the Indian telecommunication industry and presents churn prediction models. The qualitative base of the research enriched the research outcomes. The study is the first attempt in telecommunication churn modeling research using a mixed method approach, Netnography based Probit Model and is done with an Indian context.



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# Can Hacking Achieve the “Greatest Good of the Greatest Number”?

**Manoj Kumar Kamila, Prof. Biswanath Swain**

*Indian Institute of Management, Indore*

## **Abstract**

The purpose of this study is to explore whether hacking can be ethically defended or not. To provide an ethical defense to hacking, the current study is making a two-fold attempt. First, the study is going to analyze hacking by taking the help of the Code of Ethics and Professional Conduct espoused by the Association for Computing Machinery (ACM); and secondly, the study is going to assess and strengthen the Code of Ethics and Professional Conduct advocated by ACM along with assessing the hacking as a practice with the help of Utilitarian Calculus.



# **Cultural Beliefs Antecedents to Reasoned Action of Cause Marketing Communications**

**K. Grace Mani**

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**Dr N. Bindu Madhavi**

*K L Business School, Vaddeswaram, Andhra Pradesh, India*

## **Abstract**

This article presents empirical data gathered from Hyderabad consumers hailing from the five South Indian states – Andhra Pradesh, Telangana, Karnataka, Kerala and Tamil Nadu – to identify their cultural beliefs. The results of beliefs are further tested using theory of reasoned action to explore the cultural orientations towards cause marketing communications.



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# **Cocreating with stakeholders: A case study on Lal10 - Indian crafts portal**

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## **Abstract**

The increasing pace of business world call for dynamic marketing to deliver customer values by using unique product offerings and engaging technology. In order to serve the interconnected world, marketing needs to closely work with business. Value creation is no more in isolation. Value co-creation is happening with different stakeholders including suppliers and customers. In rapidly changing markets firms needs to simultaneous work on the value proposition, co-creation and business model generation. This study illustrates the case of Lal10, an e-commerce cocreating with rural artisans and urban customers.



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# Exploring Brand Communities on Social Media

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## Abstract

The purpose of the study is to explore intentions for individuals to engage themselves in brand community groups. A conceptual model is proposed, and the anticipated methodology is suggested. Brand communities play a vital role in marketing literature. With, the growing importance of the concept of these communities, it is formation on social networking media can never be ignored. The present study attempts to examine the role of the formation of such closed groups on these social networking sites. The next part of the paper deals with the constructs used in the study followed by the conceptual model and anticipated implication areas.



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# Consumer Behaviour in Indian Tourism Sector: An Exploratory Study on Zoological Parks

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## Abstract

Tourism is all about 'experience'. Tourist consume experience created and marketed by tourist managers. Larsen (2007) explained tourist experience from the spectrum of psychology as expectations, events and memories. He proposed a definition of tourist experience as: 'A tourist experience is a past personal travel related event strong enough to have entered long term memory'. These experiences of tourists are considered to be a highly complex psychological process. Tourism industry ought to know about these experience if they want to stay in the market. Zoo as a tourist attraction have been found under-researched. The role of zoo could be amusement, education, scientific research and specific preservation (Mason, 2000). There is much scope of research on how zoos must market themselves. Although, zoos are significant visitor attraction, their popularity has declined due to the rise of other competing attractions (Mason, 2000). This study tries to fill this void by proposing and empirically testing a model that could help practitioners as well as consumer to make the most of zoos.

Experience is the core element of experiential marketing (Yuan & Wu, 2008). B. Schmitt (1999) suggested five strategic experiential modules which could be used to create holistic experience. They were sensory experience (sense), affective experience (feel), creative cognitive experience (think), physical experiences, behaviour and lifestyle(act) and social identity experience(related). Experiential marketing is considered to be a contemporary tactical tool through which experiences can be marketed. The concept of experiential marketing has been applied to many areas like retail, branding and event marketing but sufficiently not in hospitality and tourism sector (Yuan & Wu, 2008). One of the reason for this is that experiential marketing is a relatively new concept and therefore lack of empirical researches have left us with no sound design and foundation of the concept in this area.



# **Examine the Impact of Attendees' Event Image on their Purchase Intention: Using Attitude toward Event and Sponsor as a Mediator**

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**Surpreet Guglani**

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*Chandigarh Business School of Administration, Landran, Punjab, India*

## **Abstract**

In today's marketing environment, sponsorship has become one of the most important promotional considerations for organizations (Bibby, 2011) with worldwide spending of approximately \$62.8 billion (Statista, 2017). For instance, in 2007, the real estate developer DLF Ltd. spent \$50 million to get a five-year sponsorship deal as the title sponsor of Indian Premier League (IPL) (Rediff.com). In 2012, in the sixth season of the IPL, Pepsi replaced DLF as the title sponsor of the league. Pepsi won the title sponsorship over Airtel with a bid of INR3968 million for five years. In the ninth season of the IPL, the Chinese mobile manufacturer company, VIVO, got the sponsorship title of the IPL by paying INR1000 million per year. The title sponsorship amount was 27% more than that of the previous sponsor Pepsi. In 2017, VIVO again retained the title sponsorship title of the IPL for five years from 2018 to 2022 at the cost of INR21990 million, which was 554% higher than the previous contract (Hindustan Times, 2017). Hence, it is clear that sponsors see an incentive to invest in that kind of events. The study examined the impact of event identification, sports enthusiasm, and event involvement on attendees' event image, and influence of event image on their attitude toward event, attitude toward sponsor brand and their purchase intentions.



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# Online Marketing of Indigenous Handicrafts: An Ethical Assessment

**Abhisek Verma**

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## **Abstract**

Online retailing in India is growing in an astounding rate fuelled by the massive penetration of internet to nook and corner of the country. At the same time, there is a surge in the urban population primarily due to rural-urban migration (of job seekers) and also due to growth and expansion of urban conglomerations. These migrants wish to continue celebrate the festivals as they use to do in their native place and also influence the other city dwellers to do so. However, the indigenous items such as earthen lamps, terracotta idols, handmade sculptures, etc. required to celebrate the festivals may not be available in the vicinity of the city. Online retailers taking cognizance of this demand have made these products available through their online stores.

This qualitative study employs an explorative research design. The study makes use of both primary and secondary data. The primary data has been collected through a semi-structured interview schedule from the producers of indigenous products. Rau, an urban fringe near Indore city of India is selected as the area of study. The reasons for selecting this area are three folds. One, the area hosts several families of traditional producers of these products and they could be easily accessible. Second, interviewing them is feasible since they know the Hindi language that the interviewer is well versed with. Third, along with vending their own products in physical market place, they also supply their products to online retailers. The sample has been collected using the convenient sampling method. The qualitative content analysis is used to analyse the data.



# **Does Family Life Cycle Stage Matter? A Detailed Study on E-Shopping Perceived Value-Customer Loyalty Relationship among Indian Women using Means-End chain Theory: A Multidimensional Perspective**

**Amirtha Raman and Sivakumar Vj**

*National Institute of Technology, Trichy*

## **Abstract**

This study explores the influence of family life cycle (FLC) stages on perceived value-customer loyalty relationship in e-shopping. Customised Indian FLC classification system comprising of ten FLC stages was used in this study. Perceived value was measured as utilitarian value (UV) and hedonic value (HV), which acted as second-order constructs formed by utilitarian and hedonic benefits. Customer loyalty was measured as repurchase intention (RPI), positive word of mouth (WOM) and willingness to pay more (WTPM).

Based on FLC stages split, 827 married women e-shoppers in metros participated in the study. Both value-loyalty and benefits-loyalty relationship was measured using PLS-SEM and differences in group behaviour are observed using PLSMGA. Results showed that UV had a significant dominant effect on affecting all the value dimensions, while HV had a significant effect on only WOM dimension. Moreover, the values/benefits influencing dimensions of loyalty differed as women transcend from one FLC stage to the next. In effect, this study showed strong empirical evidence that FLC stage play a significant role in eshopping Value-Loyalty and Benefit-Loyalty relationship.



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# Towards an Understanding of the Consumer Acceptance of OTT Services in India

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**Sonam Mathur**  
*Shanti Business School.*

## Abstract

With the advent of technology, mode of entertainment also find the new parallel platform. Within only a decade, a massive shift from change in mode of consumption entertain can be seen. It all hinges on OTT videos and online content delivery. The OTT industry's worldwide revenue was approximately \$46.5 billion in 2017. That number is expected to rise to \$83.4 billion by 2022 (Wilbert, 2019).

India became the fastest growing market for video consumption because of affordable internet, increased broadband penetration, rising trend of Bring Your Own Device (BYOD) and affordable smartphone. A growth in OTT platforms and the also be given to multi-screen facility available, otherwise earlier they were restricted to single screen TV.

According to researcher, ease of use and availability of content (Exclusive and original) are helping to increase the demand for OTT videos. They further stated that availability of regional content is also propelling the demand for OTT videos among youth (www.financialexpress.com, 2019; www.techsciresearch.com, 2018; Saha, 2018; Balakrishnan, 2018). However, we can see inclination towards online media content due to multi-screen platforms along with mobility (watch-on-the-Go) are also acting as significant factors for increasing OTT Video market in India by 2023 (www.financialexpress.com, 2019). Incidentally, Consumption of OTT services is high in rural India almost close to 48% of India's internet users (650 million by 2023) because of increased mobile penetration (Laghate, 2018). The major companies operating in OTT market in India are namely YouTube, Hotstar, Amazon Prime, Sony LIV and Netflix (Balakrishnan, 2018). The Indian OTT video services market could see a growth rate of more than 30% (www.techsciresearch.com, 2018). Thus, it became necessary to understand the factors that are leading to Behavioral Intention of consumer to use OTT platforms.



# **Understanding the Importance of Time Lapse between the Purchase Action and Felt Dissonance in Online Impulse Buying**

**Jyoti Tandon, Dr S. K. Pandey**  
*Indian Institute of Management, Rohtak*

## **Abstract**

Extant research says impulse buying indicate feelings of guilt & remorse (D. Rook, 1987) or excitement and pleasure (Elizabeth Ferrell & Beatty, 1998); (Rook & Gardner, 1993). The major proportion of the pie of impulse buying has looked at impulse buying in an offline scenario where payment and consumption are synonymous. Presently, marketing researchers have ignored the study of change in feelings in the online context where the customer prepurchase the product and is waiting for the merchandise to arrive. There is a stark difference between online and offline buying. Consumer behavior online, is considered to be more well-grounded because of the advantages offered by this channel like pay cash on delivery, promotional offers like deals of the day, offer zone, cash back, conditional free shipping (free shipping for \$100 and above) and use of credit/debit cards furthermore the consumer can make price comparisons as well.



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# What Customers Look for While Using Chatbots?

**Abdul Wahid Khan**

*Indian Institute Of Management Indore*

**Amit Kumar**

*The University of Newcastle, Australia Newcastle, Callaghan*

## **Abstract**

Customers' use of chat is on the rise. Leveraging this behavior, brands are increasingly using artificial intelligence based chatbots as a tool for customer service and engagement, leaving behind apps and websites. The current study focuses on identifying key factors which are considered important by customers while using chatbot in an emerging economy context, India. This study involved exploratory technique by interviewing a convenience sample of 15 chatbot users, subject experts, and service providers to list out items considered important. Then, a questionnaire was prepared using data from pilot interviews as well as existing research. A factor analysis (EFA) was applied on thirty variables for identification of core factors which customers feel important while using chatbot. The paper provides insights into factors considered important by users while using chatbots. The analysis revealed grouping of variables into various key factors concerning chatbot. More precisely, the six factors considered as important by customers are labelled as: Solutioning capability, Availability, User Experience, Knowledge, Intelligence, and Technical Reliability. This paper has certain limitations in research approach as it uses non-probability sampling method. The paper informs chatbot developers and brands on the factors to focus while designing their chatbots. Further research study might compare these factors with consumers in developed economies. This empirical paper is the first to explore and analyze factors considered important by users while using chatbot in the emerging economy context.



# **Float boat as Future of Artificial intelligence In India: A case study of JPC technologies, Bhavnagar**

**Dr Saroj Vats**

*Swami Sahajanand School of Management,  
Bhavnagar, Gujarat*

## **Abstract**

Sofia, the first robot to take citizenship from Saudi Arabia, A drone designed by an Indian boy in UAE to sow seeds, auto phrasing feature in Gmail, An Auto driven car by Skoda, face recognition in mobile phones, voice recognition in key locks, pop ups, suggestion by face book, or a mechanical chef designed by an Indian engineer, all are differ by actions but simply united by artificial intelligence. From Apple Siri to conversion of documents immediately in to Pdf by Google phone is not only a smart action but artificial intelligence is spreading its wings rapidly. No sector is left untouched. High friction robots with human like characters are the future. From Google algorithms to autonomous weapons artificial intelligence is everywhere. it is different than hard core robots. It performs high volume tasks reliably and that too without fatigue. Infect Neeti Ayog joined hand with Google to promote artificial intelligence particularly to work with eco system and start-ups. This deal with google aims to improve health care, Banking, Armed forces and other sector where services are aligned. Digitalisation has given a significant boost to artificial intelligence. It is helping in completing the task that normally finished by labor in months. It has its implications in sports, retail, manufacturing, space, health and banking. It is providing customized services to every human on planet. Opportunities are infinite in various sectors.

This paper aims to find how artificial intelligence is changing our lives and where it going to be. How JPC technologies made his future in Omni channel of artificial intelligence world? How float boat get its rhythm.



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# **Market Basket Analysis Using a priori Algorithm on Departmental Store Point of Sales Data**

**Dr A. Mansurali, V. Harish**

*Department of Management Sciences PSG College of Technology Coimbatore  
Tamil Nadu*

## **Abstract**

Indian government has introduced many relaxations in FDI in the retail sector which has paved way for many foreign retail giants enter the country. This might have an adverse effect on the existing retailers. For them to keep in trend and stay alive in the race, it is high time they start playing their data driven decision making card. The main objective of this project is to help a small neighborhood departmental store understand the behavioral pattern of its customers, understand what products to place together to increase the basket size of the customers and to achieve these, design the store layout accordingly from its point of sale (POS) data. For this purpose, four months' transaction data was collected from the store. The objective is achieved through an algorithm called APRIORI or in other words, association rule mining that helps in affinity analysis of products. This algorithm was successfully put to use through the tools R-Studio, MS-Excel and XL-STAT (An Excel add-in). Tableau was used in the visualization area for better understanding of the data. Insights on what products to place together to increase sales, which segment of customers to concentrate on (retail or wholesale), which products should they improve their sales and what they can do in future for better decision making were given to them. Also, a store layout that maximizes overall lift was designed to increase their profit, revenue and sales.



# Future of Social Media, Online Streaming and Online Chat: An Overview

**Shahid Jibran**

*Jaipur National University*

**Azra Mufti, Sabeha Mufti**

*BGSBU, Rajouri*

## Abstract

The growth of social networking sites and its billions of users have heavily dominated the market. The buzzwords in the market today are Facebook, YouTube, twitter, Wikipedia, online streaming, video chat and much more. This paper tries to identify the future of social media, online streaming and online chat and what lies ahead. The Global Digital Report 2019 reported that at present the number of social media users around the globe is 3.484 billion which an astounding figures. The teenagers are affected most in this scenario, their ravenous appetite for gaming, streaming, online chatting is showing a growing trend and affecting their lives. The purpose of the research was to understand the importance of social media, live streaming and online chats in present times and its implications in future and to give recommendations making it safer for people. For research methodology, survey and factor analysis was done followed by behavioral interviews. The demographic variables consisted of age, gender and online activities like creating videos, watching videos, live streaming and online chat. The questions were aimed at determining the variety of activities over three weeks using a five-point ordinal Factor loadings were determined through principal component analysis and then rotated using the varimax procedure. When exploring the ages of live streamers, we saw similar rates of participants across age groups, with between 18% and 27% of respondents in each age group reporting that they live streamed. Younger participants aged 13-20 were slightly less likely to stream compared to participants' over age group 22. Note that we are not reporting the percentage of the general population who live stream, rather the percentage of those who responded to our survey which was placed on a popular blogging platform.



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# Discovering the Process Flow towards Integrated Branding Using Artificial Intelligence

**Dr Varsha Jain, Sayak Sarkar, Anupama Ambika**  
*MICA, India*

## Abstract

In today's competitive digital world, every company is in pursuit of differentiation and unique advantage. Branding is one of the most powerful strategies, which a brand can adopt in its journey toward competitive differentiation. The brand building is an ever-evolving process, which demands rich insights, cutting edge strategy, meticulous implementation and contact evaluation. Through branding is inevitable across sectors, the technology companies whom the customers perceive via human-less machines and interfaces ought to bring in tremendous and innovative focus on their branding strategies to connect with their customers. However, with the proliferation of interactive social media and disruptive technologies the true essence of branding has become diluted with the sharp increase in the number of customer touch points. While the core objective of branding to create new customers, generate trust within the marketplace and enhance the business value has remained static, the technological ecosphere have changed over time, the latest addition being Artificial Intelligence (AI). Even though a significant number of literature studies highlight the importance of discerning the core brand identity, targeting the optimum customer segments, communicating and delivering the brand promise towards developing a successful brand, there has not been sufficient focus on technology enablers such as Artificial Intelligence (AI) and Machine Learning (ML) algorithms towards an integrated branding process flow. Hence, this paper intends investigate the use of high technology enablers such as Artificial Intelligence (AI) and Machine Learning (ML) algorithms towards an integrated branding process flow especially with respect to the high technology companies. The resultant framework can be employed by academicians to further the research on technology enabled branding processes. Industry professionals can also benefit from the framework by applying it to real-time scenarios.



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# **Branding a State Tourism Destination: A Case Study of Madhya Pradesh in India**

**Gurpreet Kour**  
*NMIMS, Mumbai*

## **Abstract**

The central tenet of this study is the state tourism advertising campaigns with orientation of campaigns as a strategic tool rather than an operational marketing tool. This study has focused on disclosed literature gap which existed in the form of inadequate understanding of tourism campaign planning in context of the Indian state tourism ecosystem. The study employed exploratory research using a case study methodology. This study shows that destination product development; stakeholder involvement, strategic brand orientation, destination communication, agency-client strategy and destination leadership and governance are the unique components that can be considered as value enhancers for the campaign planning process and its success. A five-step campaign planning process has been suggested that captures the notion of a successful campaign comprehensively. This study had been an incremental approach to put forth the best practices that can be followed by tourism focused states/nations.



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# **Consequences of Relationship Quality, Maintenance of Relationship, Cross buying Consideration, Situational Construct to Boost the Relationship Expansion**

**Sapna Kumar, P. Shalini**

*VISTAS, Chennai*

## **Abstract**

The purpose of the paper is to examine the Predictors for Relationship Expansion especially in banking services in Chennai. The Proposed model was built up based on literature reviews and tested empirically among 700 bank customers from both private and public sector in Chennai. Regression analysis is used to test the model. The Results specify that the relationship expansion are dependent on relationship quality, Cross buying consideration, Situational construct and maintenance of relationship variables. The study is restricted to a state in India and towards Retail banking Industry. The findings are limited to this context only. The findings of the study will have more practical implications for academicians in understanding the cross buying behavior of the millennials and generation y as well as retail bank practitioners to design cross buying strategies.

The authors show that relationship quality, Cross buying consideration, Situational construct and maintenance of relationship directly influence relationship expansion. All the aspects are found to influence relationship expansion directly except the Image conflict which have less influence on relationship expansion.



# **Health Values and Attitude as antecedents of Millennial' Health Consciousness**

**Mansi A. Madan**

*Aligarh Muslim University and Asst. Prof. at Jagan Institute of Management Studies*

**Prof. Amit Mookerjee**

*Delhi Technology University*

**Prof. Bilal Mustafa Khan**

*Aligarh Muslim University*

## **Abstract**

Widespread awareness on health implications and global obesity rates has increasingly made our society more health conscious. It has been observed that the young generation today has understood the importance of aging healthily and have been constant in working towards good food and good body through gym subscriptions and healthy food choices. The Purpose of this study is to identify the variables that leads to the consciousness towards good health and their relationships amongst each other. To understand the orientation of a health-conscious Millennial, a sample of 77 subjects was selected on Simple random sample basis, using convenience sampling, from the population of Millennials. The research establishes an inverse relationship between Terminal health values and attitude and positive relationship between Instrumental health values and attitude. However, contrary to the literature, the effect of Health consciousness on attitude was found to be insignificant. Therefore, the increasing The study brings out an infrequently researched linkage of Values to Attitude to orientation and the discernment of the effect of instrumental and terminal values on Attitude was seldom found in literature.



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# **A Study on Customers' Satisfaction towards Ecommerce at Rural Areas of Kolkata, West Bengal**

**Udit Chawla, Madhurima Talukdar**

## **Future Institute of Engineering & Management Abstract**

Customers' concerns about conducting electronic business transactions and the risks involved have a vital impact on the transition of e-commerce. As of April 2019, 56.1% of the world's population has internet access, and 81% of the developed world as the internet users. Electronic Commerce is more than just buying and selling products online. It also includes the entire online process of developing, marketing, selling, delivering, servicing and paying for products and services. India has shown tremendous growth in the E-commerce segment. This paper focuses on customer satisfaction in terms of service quality provided by different e-commerce websites used by the customers especially in the rural locations of Kolkata, West Bengal. Our objective is to determine the factors of those qualities of service provided by the ecommerce websites, which would be responsible for customer satisfaction and thus to create a customer satisfaction model. In the study, 2 rural locations were identified in Kolkata, West Bengal. This study found that customers' satisfaction mainly depends on 3 broad dimensions on the service quality parameters, one is Reliable Services, second is Secured Services and the other is Basic Services. It has emerged from the study that the customers' are satisfied with the reliable and secured services provided by the websites and least dependent on the Basic services. Thus, Basic services provided by the websites needed to be upgraded such as quick access, information clearly given in the websites, customer friendly so that rural customers can smoothly purchase without any glitch.



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# Firms' Location Choices in Strategy Spaces: An Application to the US Technology Sector

Anusha Reddy Gondi, Sudhir Voleti  
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## Abstract

A central question in Management theory and research has been “What explains firm performance?” An important driver of firm performance is firm strategy, an intangible, pathdependent and often amorphous quantity. Measuring and incorporating firm strategy into formal analysis has presented particular challenges, in response to which two broad approaches have appeared in the Management literature. The first has been to focus on firms' realized strategy as observed in their revealed behaviour and glean metric measures of proxies for focal elements of Strategy. Internal R&D spend patent filing numbers (Schilling and Phelps, 2007), for example, are used as proxy for innovation. The second is to focus on the firm's own stated intent, priorities, policies and goals - or what Mintzberg (1978) calls intended strategy using primary data from managers' interviews, surveys etc. Both these approaches have their drawbacks. The first, by focusing exclusively on revealed behaviour (a) yields largely backward-looking metrics (in that the quantities have already been realized); (b) risks observational equivalence, i.e. may fail to identify the true motive(s) driving firm actions among multiple plausible explanations; and (c) risks side-lining the firm's intended strategy. The second approach's reliance on primary data and typically, small samples faces issues such as generalizability, scalability, cost and complexity. Therefore, there exists a need for an alternative, general and scalable approach to measure firm strategy; and model, interpret, and explain the effects of this firm strategy on firm outcomes of interest, within a statistical framework. In this research, we endeavor to propose a general approach to address these gaps. We empirically demonstrate our proposed approach on one rapidly evolving economic sector in the US and examine the link between the elements of firm strategy and firm value.



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# Adoption of AI-Chatbots by Telecom Customers – UTAUT2 Perspective

**Dr P. Ganesan, Sanjana John**

*VIT Business School, Vellore Institute of Technology, Vellore*

## Abstract

Value co-creation of services is a key to the success of service industry. The customer value co-creation may be participation or voluntary. Studies like Nambisan, S., & Baron, R. A. (2009), Lorenzo-Romero (2014), Osborne et al., (2016), Alves, H., & Wagner Mainardes, E. (2017), Campos et al., (2018) and others have emphasized the role of voluntary co-creation compared to that of participation due to the fact that the voluntary co-creation driven by the customer's benefit seeking behaviour from the service.

The marketing literature on customer engagement describes the value co-creation can be strengthened through the strong and robust customer engagement activities of service firm (Piyathananan et al., 2018; Shah, 2018; Tingting Zhang et al., 2018; Yu et al., 2018; ). The use of technology as a part of customer engagement is one of the key enabler in the process of value co-creation. The advancement of technologies and speedy adoption by the service organizations promote greater customer engagement (Wirtz et al., 2013). Digital technologies provide ample opportunities to share and exchange information and offer engagement between provider and customer (Kunz et al., 2017). In recent past, notable technologies used for customer engagement are discussion forum, weblogs, and wikis. Even though these technologies are customer centric, there is a lack of customization and personalisation in terms of solving individual customer service problem.



# **Changing Face of Audience Engagement: A study on Binge Watching using Twitter Sentiment Analysis**

**Devesh Lowe, Bhavna Galhotra, Yukti Ahuja**  
*IT Department JIMS Delhi*

## **Abstract**

Internet based Video on demand (VOD) lets users select and watch/listen to video or audio content such as movies and TV shows whenever they choose, rather than at a reserved broadcast time. After being enslaved by television for the longest time, on demand programming brought a tectonic shift in the entertainment industry. Binge-watching, meaning watching multiple episodes of the same TV series continuously constitutes this phenomenon. However, little is known about the transition in the Indian viewer's behaviour pertaining to the marathon consumption of entertainment. Several Social platforms have played a vital role in launching, promoting, reviewing and monitoring the performance of this trend. This research paper explores how Netflix, Amazon Mx player and the others in the upcoming industry are employing social platforms to entice the target segment and then to hook them on to the new format. The study unfolds the audience sentiments both positive and negative towards OVD programming. The methodology deployed for the study includes an analysis of articles, research papers, cases and data collated via Twitter to articulate the current scenario. The results of the study reflect upon the rising craze for web content. The qualitatively analysis explicitly shows growing fondness for web-based video programming.



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# Customer Satisfaction in e-Learning Mode in India

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**Jyoti Tandon**

*Indian Institute of Management, Rohtak, India*

## Abstract

Online learning is the way of utilising modern technologies to impart and provide learning access in the absence of traditional classrooms. As compared to developed countries, India is in nascent stage in terms of digital education but the growth rate is substantially high which makes it a remarkable area for research and for the analysis of future scope. In the rapidly shifting educational environment, the present paper intends to analyse the customer satisfaction in e-Learning mode in India.

In an attempt to measure the customer satisfaction in eLearning mode in India, the questionnaire containing parameters to analyse satisfaction with core service, satisfaction with contact person and overall satisfaction level through various sub parameters like systematization of service, accessibility, reliability, cost etc. was developed. The questionnaire was mailed to a group of 524 people all across India. Nonprobability sampling technique, convenience sampling was used, and respondents were required to fill questionnaires. The response rate came out to be 21.37% and 112 respondents submitted the form. The sample in the study comprised of students registered in different courses in different universities in India. A varied mix of the population of students from different cities was selected to fetch a cross-sectional pool of students. Structural Equation Modelling (SEM) was used for further analysis.



# Factors Influencing Social Media Marketing (SMM) Adoption: A Predictive Model

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**Nidhi M.B.**

*Faculty, Mechanical Engineering Dept, Mar Baselios College of Engineering and Technology, Nalanchira, Trivandrum, Kerala, India*

## Abstract

The paper attempts to study the factors that influence the adoption of Social Media Marketing (SMM) from the consumer's perspective. Various factors such as Brand Loyalty, Customer Relationship Management, Search Engine Optimization, Social Media Analytics, Target Advertisement, Agile Marketing, Online to Offline Sales and Virtual and Augmented Reality are studied. The purpose of this paper is to suggest a model to predict Marketers Attitude towards the SMM when the consumer itself become marketer. Marketing decisions from consumer's perspective allows marketers to align their marketing decisions with consumer interest

A survey was conducted among well-educated youth to study about the factors that can influence their decision to adopt Social Media Marketing. Here the consumers were asked to make marketing decisions by considering themselves as the Marketer. 101 responses were obtained based on the consumers experience and knowledge in SMM. The study proposed a model and according to that model Customer Relationship Management (CRM), Search Engine Optimization (SEO), Social Media Analytics (SA) and Virtual and Augmented Reality (VA) emerged as the major factors which can influence the marketing decisions of consumers.

The survey has focused more on educated youth from urban areas so there might be changes with change in age, education and area of living. Consumer's involvement in marketing decisions are important to align the marketing with the interests of consumers. Many marketers fail to make decisions from the consumer point of view. This research is immensely useful for marketers to predict the decision to adopt SMM from the consumer's point of view. Although many papers have studied from the marketer's point of view to adopt the Social Media Marketing (SMM) not many papers have considered the importance of including the consumer aspect in marketing decisions. This paper make marketing decision from the consumers view point. This helps to increase the influence of consumer's interests in marketing decisions. A predictive model suggested in this paper helps the marketer to know the attitude of customers towards the adoption of SMM with its various features.



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# **Smart Customers in the Digital Age: Exploring the Impact of and Need for Ad Disclosure Regulations for Social Media Influencers**

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*Indian Institute of Management Udaipur*

**Jayant Nasa**

*Indian School of Business*

**Prakash Satyavageeswaran**

*Indian Institute of Management Udaipur*

## **Abstract**

With the increasing popularity of influencer marketing, many governments around the world have come up with certain regulations and guidelines for social media influencers to follow. But making the celebrity influencers to comply with such regulations remains a challenge. In this context, the current research examines what impact, if any, does one such regulation (that recently came into effect in the United Kingdom) have on user engagement with brand-related posts of the social media influencers. The research also tests whether the explicit ad disclosure affects user engagement with the post, and if this effect is different before and after the regulation came out. Data was collected on 149 brand-related Twitter posts by fifteen UK-based celebrities; these posts were spread over a period of one year – six months before the regulation launch and six months after. The results show that the number of likes, comments, and retweets decreased post the regulation launch. Both before and after the regulation launch, the explicit disclosure of a post as an ad did not impact these user engagement variables, which suggests that customers in today's time are smart enough to figure out whether a post is an ad even when the post doesn't explicitly say so. This is not to say that government regulations don't have any role to play. The decrease in user engagement after the regulation came into force is indicative of its success in increasing general awareness about the paid nature of some of the content posted by celebrities.



# **Diffusion of Innovation: Barriers and Facilitators of Mobile Fitness Apps in India**

**Ankita Sahai**

*Indian Institute of Management, Indore*

## **Abstract**

The new product launch activity is related to market success of product, mainly because it aims to address the consumers' barriers to product adoption. Especially, in case of a highly innovative or a 'new to world' kind of product, the barriers to adoption are found to be high. The marketer aims to include such launch tactics and strategies that work as reducing the barriers as well as identifying and promoting the market facilitators of adoption. This study aims to identify the barriers and facilitators towards the adoption of mobile fitness apps used by Indians. Mobile fitness app refers to an application that runs on smart phone, giving health related advices and specific information about health of the phone user, thereby helping in designing his/her fitness regime. Despite the fact that mobile apps are in use since more than a decade and the usefulness of a health-related app in a user's life, the diffusion of mobile health apps in India is slow. Therefore, this study aims to identify major diffusion barriers and facilitators of mobile fitness apps in order to help marketers design successful launch strategies in the market.



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# **Investor Awareness in Mutual Funds in Rural Households**

**N.S. Deepti**

*Research Scholar  
Sastra Deemed to be University*

**Prof. S. Vaidhyasubramaniam**

*Vice Chancellor  
Sastra Deemed to be University*

## **Abstract**

Mutual Funds as an instrument of investment promises advantage of affordability and convenience of investment for good returns with risk diversification among its benefits. This research paper attempts to find out the awareness among the rural households in Tamil Nadu about the mutual fund investments and their offering institutions. Sources of mutual fund awareness have been analysed to identify the effective sources of awareness among them. This study has been conducted for the financial year of 2018-19. Mutual funds are known in the financial market for their affordability, risk diversification, investment convenience and higher expected returns than the risk-free rate of return. The mutual fund Industry started in the year 1963 in India. “The industry is in its fourth phase since the year 2003 with AUM over 23.62 lakh crore rupees as of quarter ending December 2018” (AMFI). The objective of this study is to know the awareness on mutual funds and offering institutions among the rural household investors of Tamil Nadu during financial year 2018-19. Sources of mutual fund (MF) awareness have also been analysed to identify the effective sources contributing to the awareness in rural households. Descriptive research methodology is identified for the purpose of this research. Qualitative analysis has been performed on the primary data of household demographics, household mutual fund investments, mutual fund awareness and sources of awareness in rural villages of Tamil Nadu.



# **Empirical Research on Effect OF Video Game PUBG on Millennial**

**Dr Madhu Arora**

*Rukmini Devi Institute of Advanced Studies, Affiliated to GGSIP University, Delhi*

## **Abstract**

Present study is based on responses millennial through primary data on Google forms. Three Variables are studied in this research, Addiction to PUBG, impact on study, and Change in behavior becoming violent. Whether there is relationship among these variables to addiction of PUBG for millennial or not is considered in this study. Analysis is performed using SPSSAMOS graphics for Confirmatory factor analysis is performed using measurement model. A negative relationship is found in addiction of video game PUBG and performance in study also a positive relationship is observed in addiction of PUBG game and violent behavior.



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# **Study on Effectiveness of Digital and Viral Marketing for Promoting Bollywood Movies**

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**Aarathi S.R. Amrita Ranjit**

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## **Abstract**

Digital marketing is the form of marketing with the help of the internet medium, viral marketing is a new paradigm in marketing which originated from digital marketing. Viral marketing is a method of marketing whereby consumers are encouraged to share information about a company's goods or services by the use of Internet. It uses pre-existing social networking services and other technologies to produce increases in brand awareness or to achieve other marketing objectives through self-replicating viral processes. Digital media marketing has been embraced by a number of industries which also includes the film industry. Movies have a short life time, mostly run for 3 to 4 weeks or so on the big screens, production houses start promoting the movies a couple of weeks before the movie hits the screen. The intent is to create maximum awareness before the movie releases, Digital marketing also helps the film makers to cash on the social capital (Fan base on social media) of the actors who are part of the film, digital marketing of films can happen even without spending on it like Fans create interesting and viral content related to movies such as MEMEs, Mashup videos, Parody videos and many more, Bollywood industry produces the largest number of films every year so it is very important for them to opt for digital and viral marketing techniques to create maximum revenue for these films.



# eWOM: Effect of Audience Characteristics on Product Categories

**Neha Singh**

*Research Scholar*

*University Business School*

*Panjab University, Chandigarh*

## **Abstract**

The purpose of this research is to examine the effect of audience characteristics (i.e., tie-strength and audience size) on the type of product category that people talk about while sharing information through electronic word-of-mouth (eWOM).

Consumers are increasingly sharing content with various people via different media (Chen, 2017). People converse about movies they like, restaurants they prefer, or vacation destinations they recently visited or would like to go to (Berger, 2014). Several studies have indicated that the new age word of mouth (WOM), more commonly known as electronic word of mouth (eWOM) or more aptly termed as “word of mouse” by Berger (2014) has a major effect on the purchasing behaviour of consumers. Defined as “any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet” by Thureau, Gwinner, Walsch & Gremmler (2004) eWOM is considered as a very significant development of contemporary consumption behaviour (Babic, 2015). Therefore, given its importance tremendous research efforts have been mounted into investigating about the information people share with each other (Angelis, Bonezzi & Peluso, 2012).

Giving insights about the effect of tie strength on eWOM, Steffes & Burgee (2009) concluded that weak-tie referral sources are more influential than strong-tie referral sources in sharing of information via eWOM. Furthermore, recent studies based on survey methodology and preliminary experimental work also identify that, high (low) level of tie strength tend to increase negativity (positivity) of eWOM shared (Dubois, Bonezzi & Angelis, 2016; Chen, 2017) and that consumers are more inclined towards avoiding sharing of information that might make them look bad when they are conversing with one person (narrowcasting), as compared to a situation when they are addressing more than one person (broadcasting) (Barasch & Berger, 2014)



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# **Study on Influential role of Celebrity Credibility on Risk Perceptions of Indian Consumers**

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**Dr Bijuna C Mohan**

*Assistant Professor, School of Management*

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## **Abstract**

Celebrity endorsement is considered to be one of the most important credible sources to persuade the consumers. In India, it is seen that many of the celebrities endorsing different brands of different product categories. Naturally, it is really alluring to explore the area of celebrity credibility and risk perceptions of Indian consumers. The main objective of the present study is to determine the influence of celebrity credibility (celebrity trustworthiness, celebrity attractiveness and celebrity expertise) on risk perception of consumers. The study aimed to conduct the survey mainly on the Indian consumers knowing the fact that Indian consumers have a huge impact of celebrities while choosing brands, especially products related to looks and attractiveness such as hair care, personal care, skin care etc.,. The study revealed that celebrity trustworthiness has no influence on risk perception of Indian consumers, whereas celebrity attractiveness and celebrity expertise has lot of influence on risk perception of Indian consumers.



# Ranking of barriers for purchase of Green Products in India: A Study

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## Abstract

The environmental concern has emerged as one of the prominent issues the world is facing today, and people, companies and governmental organizations are making efforts in minimizing their carbon footprints. The people are becoming pro-environmental and demanding products which can satisfy their core needs as well as have less detrimental effects on the environment. The present study focusses on consumer purchase behaviour towards selected green product categories, i.e. organic food products, organic personal-care products, and energy efficient products and examines the role of barriers that inhibit consumers from buying these products. The category of green product is selected based on the level of consumption by consumers and its availability at retail outlets.

Hughner et al. (2007) aimed to understand the rationales used by consumers while purchasing organic food products. The study identified high price premium, lack of organic food availability, skepticism of certification board, insufficient marketing, satisfaction with the current food source and sensory defects as barriers of purchasing organic food products. Mudgal et al. (2010) examined the barriers of green supply chain management practices in India and they have found lack of commitment from top management, inadequate adoption of reverse logistic practices, lack of eco-literacy amongst supply chain partners, lack of corporate social responsibility, lack of market demand, lack of preparedness on part of suppliers, inadequate strategic planning, lack of integrated information system, lack of appropriate environmental performance metrics, lack of support and guidance from regulatory authorities, non-adoption of cleaner technology, low level of supply chain integration, resistance to change and adopt innovation, financial constraints, restrictive company policies towards product/process stewardship as key barriers.



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# **Mediating Effect of Satisfaction and Loyalty between Retail Service Quality and Repurchase Intention at Hypermarkets in Central India**

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## **Abstract**

Shopping for products has witnessed a revolution in the Indian retail market due to changes in consumer buying behavior. Led by strong income growth, changing lifestyles and favourable demographic patterns; shifting trends in purchasing have been observed.

For those who do not prefer patronizing a number of different single retail stores to fulfill their need/want patterns, a hypermarket store is the closest one stop shop solution for a modern shopper since it has a large array of goods/items/products that can help satisfy the unmet demand conveniently.

Since convenience is the key and buzzword for consumers, it is imperative that retail store managements' have a keen eye in observing consumer characteristics and in-store behaviours to adapt to the needs of the modern buyer.

Ultimately, it will be about putting the customer first, and creating a more personal in-store experience. But one thing is clear: if retailers want to thrive in the coming years, staying stagnant is not an option and they will have to understand how consumers behave after being serviced at their store according to Vend's Retail Trends and Predictions for 2018 and beyond (<https://www.vendhq.com/2018-retail-trends-predictions>).



# **A Study on Consumer Attitude towards Web-Store and Offline In-Store Shopping in India With Special Reference to the Ujjain and Indore City**

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## **Abstract**

The aim of this paper is to elaborate the link of the attitude of respondents between web-store and offline in-store shopping. selling framework itself has been analysed and connected with the common views on completely different online selling aspects. In 21st century youth become pathfinder of the ultimate market but even after this, market trends still not succumb on any extravagant door way and it cover both manner of shopping market.

In this scenario, it becomes essential that we tend to both forms of market and its pros and cons,paper provide information about the concept that nothing is ideal that's why preferences of selection of shopping mode depends on need as per the demand, shopper target the approach of buying of the merchandise and online services and reveal in it as essential. The study have completed with the help of survey on consumers of Indore and Ujjain city with the 191 respondents, it found that so many facilities provided by the online web store,people still have inclination to offline in store shopping.

Online shopping is ingenious form of aisle of infest any commodity without any intermediate, through the shopping search engine, infest best available option of product and services at our threshold. This paper shows that offline store shopping is much popular because people have high degree of faith to the direct retailer rather than online. Offline in-store buying is the process of traditional decision-making Google Wikipedia, defines, online trading have started in the 1960s and first time it was developed by IBM in the form of the OLTP (on-line transaction processing ).First time online ticket reservation system launched by American Airlines in the form of (SABRE) semi-automatic business research environment.



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# Streamers' and Spectators' Perspective Towards Live Gaming

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## Abstract

To not stream or to stream which is the issue tormenting the minds of individuals everywhere throughout the globe. As far back as humankind found the marvels of social media life, individuals have likewise turned out to be mindful to communicate their lives to the world.

Over the most recent couple of years, another kind of social networking service has risen which is social live streaming services (SLSSs). Here, each user has the chance to deliver and to communicate his/her program continuously. Rather than other online networking, social live streaming services are synchronous, which implies that all user events happen in the similar time.

As per Scheibe, Fietkiewicz, & Stock (2016), social live streaming services are social networking services which enable users to communicate their very own program progressively by utilizing either cell phones and webcams (Scheibe, Fietkiewicz, & Stock, 2016). The gathering of people can communicate with the streamer as the individual is streaming. Social live streaming services are synchronous web-based platform. On certain stages, the audience may remunerate the entertainers with for example points, cash and badges.

There is an immense measure of literature on social live streaming services in 2015 and particularly in 2016. Here, we just need to make reference to certain examples. Social live streaming services discover application in private settings (Alohari, Kunze, & Earle, 2016; Scheibe, Fietkiewicz, & Stock, 2016) yet in addition in genuine environments, for example in showing neurosurgery (Maugery, Giammalva, & Iacopino, 2016; Kalakoti, Maiti, Sharma, Sun, & Na, 2016) or economics (financial matters) (Dowell & Duncan, 2016).



# **Humanistic Intelligence: The Symbiotic Artificial Intelligence for enriching Customer-Brand Engagement: Abstract**

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## **Abstract**

In the digital era, the marketing discipline is undergoing transformations led by the rapid technological innovations ranging from Siri and Alexa to the self-driving cars of the world. The research and development in the field of technologies like Artificial Intelligence (AI) are challenging traditional marketing approaches (Kumar et al., 2016). The doctrines of marketing theory and practice are adopting AI to enhance engagement with customers. Active customer engagement has been found to have significant impacts on the profitability of a firm (Voyles, 2007). Hence, the AI budgets for the Marketing discipline, estimated at \$6.46 billion in 2018 is likely to cross \$40 billion by the year 2025. (Reportbuyer, 2018). Despite the universal application of AI in all avenues of businesses, there is a substantial gap in academic research around the customer engagement frameworks. Thus, this paper aims to contribute to the marketing literature by developing a desirable framework for AI empowered customer engagement, capturing the viewpoints of brands and customers. Even though the marketing discipline has ample studies around customer engagement and the influence of technology in marketing, there is a need for specific focus on AI empowered customer engagement strategies.

This study derives its theoretical base from the conceptualization of customer engagement as a multilevel construct involving the cognitive, emotional, behavioral, and social knowledge and skills components as defined by Hollebeek et al. (2016). As with any other technology-enabled environments, the crucial step towards success in AI enabled customer engagement scenarios to involve technology adoption by brands as well as customers.



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# Students' Readiness for Digital Learning in Indian Universities

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## Abstract

The study explores intending factors that motivate undergraduate, postgraduate, and doctoral level students of engineering/technology, sciences, and management in Indian universities to use digital learning. It also investigates the differences in the readiness of students for digital learning with respect to their level of current enrollment, course enrollment, type of institutes, and the issues faced by them in adopting digital learning.

Educational institutes are exploring the way to meet the increased demand for higher education in developing countries. Accordingly, these institutions have accepted the learning with ease approach i.e. digital learning and invested for the same to reach and teach with full potential by using information and communication technology (ICT) (Birch and Irvine, 2009). Digital learning is the way to knowledge enhancement that typifies for the 21st century. But some standard manoeuvres are required to engage users with this spatial platform. Downturn phase of traditional learning can be revived by linking education with new and more efficient (one to many) emerging fate of.com,.org or the digital age (Sharma et al., 2017; Tarhini et al., 2016; Zhang et al., 2012).

Despite the high potential of digital learning, institutions and students are failed to use it up to its full potential. Therefore, key dimensions were identified by researchers to investigate the intention to use digital learning in educational institutions (Balakrishnan, 2017; Lai et al., 2012; Teo and lee, 2010). Lam et al., (2008) stated that personality traits (PT) and technology traits (TT) are two different perspectives that drive the adoption of any new technology are important research priorities. Technology readiness (TR) is influenced by the PT and TT of the particular technology (Chiu et al., 2010). Therefore, educational institutions must study these driving traits to exploit the use of ICT to the full potential for students. Students are ready to use e-learning for their career enhancement but they also exhibit anxiety related to the operation of the pioneered technology that makes its use limited.



# **Conceptual Foundation of Emerging Phenomena of Branded App: A Review, Reassessment, Strategies and Future Research Directions**

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**Dr Somnath Chakrabarti**

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## **Abstract**

In 1983 Steve Jobs made an iconic statement on mobile app innovation-“It would be like a record store, where software would be downloaded over phone lines”. 25 years later, in July 2008, Apple launched first mobile application (app) and play store from Google followed suit within 3 months. Ever since then the growth of mobile apps both in terms of count of customer download and size of the economy are growing exponentially. According to Statista (2018), the app download count from app store of Apple has reached to 180 billion on March 2017 and expected to touch 258 billion app by 2022. Consumers use the mobile app for a variety of purposes including searching for information, consuming content, shopping and communicating with sellers (Bellman et al, 2011; Yang, 2013; Wang, Malthouse, and Krishnamurthi, 2015; Pascucci and Bartoloni, 2015). Responding to this phenomena, marketers too have started developing and distributing their own apps by attaching their brand names to it and calling it branded application (branded app, hereafter). A typical branded app defined as “software downloadable to a mobile device which prominently displays a brand identity, often via the name of the app and the appearance of a brand logo or icon, throughout the user experience” (Bellman et al, 2011). Branded apps enable companies to provide a unique brand experience and to do business directly with the consumers.



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# Experiential Marketing: Road to Customer Satisfaction and Loyalty

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## Abstract

Experience is a new and exciting concept marketing and academia practice (Schmitt, 1999). It is the next big evolution in marketing. Over several decades, marketing has shifted its focus from product, to customer to relationship focus. The relationship focus in marketing started from customer relationship management and has now moved to customer experience management. The major difference between approaching the customer through traditional ways of marketing (advertising, events, promotions etc.) and experiential marketing is the involvement of customers in the marketing process. As times have changed, there is a genuine need of two-way dialogue (Jackson, 2009) between the customers and marketers to have a positive and stronger impact on customers' behavior. Experience makes a strong base for attaining satisfaction and loyalty among customers (J. Josko, et al., 2009). When experiences are cocreated with customers (Pralhad & Venkat, 2004) the value generated is a lot stronger. It has been witnessed that by creating enhanced experience customer loyalty can be positively influenced (Wikstrom, 2008), (Madeleine & Michale, 2003). Attaining loyalty from customers is largely governed by patronage decisions made by customer themselves, but firms could exercise better control over influencing brand loyalty decision by using tools of experiential marketing (Sharon & Emily, 2006).



# Acceptance of Digital Payments by Rural Retailers in India

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## Abstract

The digitization of money is an ongoing phenomenon with most of the economies of this world operating with a mix of using both cash and digital (O'Neill, Dhareshwar and Muralidhar, 2017). However, in the recent times India has seen the popularity of digital payments from both retailer end and customer end. Digital payment is “an electronic payment system consists of a set of protocols involving three interacting parties: a bank, a customer (the payer), and a shop (the payee)” (Camenisch, 1997). Digital payments in the mode of mobile shopping, mobile travel service, online to offline (O2O) consumption, etc. has picked up pace to a great extent. The established traditional retail environment has been already digitally disrupted and is transforming the Indian Society and economy by providing a platform of innovations (Ramachandran, Sebastian and Pillai, 2018). Going cashless is the latest fad in the Indian consumption market and the best way to go cashless is to adopt to digital platforms. The increased usage of payment cards clearly reflects upon the changing nature of shopping styles on Indian customers and also the way a merchant used to sell goods and services (Bolt and Chakravorti, 2012).

According to Dhanorkar, (2018), the major challenge which India is facing in terms of going digital is adaptation of technology by rural consumers and also providing them with proper platform and knowledge to access to various digital services. However, there are many other factors that are impacting the acceptance of digital payments by retailers in rural India. Understanding the current scenario, the papers that talk about TAM in the context of digital payments in rural India are very scanty. So, the current paper aims at exploring the TAM as a theoretical platform to explore the acceptance of digital platforms by rural retailers in India.



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# **A Study and Application of Predictive Analytics and Data Visualization Techniques for Effective Decision Making of Marketing Products**

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## **Abstract**

Today, the Information Technology has a big role to play in all domains and business intelligence. Data mining, also known as Knowledge Discovery in Databases (KDD) is the

science and technique used to analyse the data and discover the in-built knowledge or pattern(s) that is/are previously unknown. The discovered knowledge has to be a new knowledge and an unknown knowledge is extracted from huge amount of data. In data mining, the historical data is primarily used by organizations with a strong consumer focus — retail, financial, communication, and marketing organizations to determine pricing, customer preferences and product placing, effect on sales, customer contentment and corporate profits. With data mining, a retailer can use point-of-sale records of customer purchases to forecast customer behaviour, their purchasing patterns and to identify trends in sales activities. Contemporary marketing has now advanced to be a synthesis of art and science. The art feature aids to discover the creative content and the science aspect consists of figures and evidence. The data visualization tools enable decision makers to visualize voluminous amount of complex data in a pictorial format that is easy to understand. The data visualizations are in the form of worksheets, customized dashboards and real time graphs and charts. This paper predicts the effective order method used for each product line in order to generate maximum revenue using decision tree technique. It also forecasts which order method is most preferred for selling a given product type under a product line for generating high revenue.



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# **Impact of Advertising Value as an Intermediary in Formation of Attitude towards Influencer Advertising on Instagram**

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## **Abstract**

More and more people, especially millennials have started using contemporary media sources for news and entertainment. The cost of delivering to masses of consumers has become prohibitive, so the advertisers have started showing interest in substitute media, like as social network sites (SNSs), to reach their targeted audiences. Brands are trying to reach more people on social media and engage with them in a relevant way to avoid clutter. The companies are considering its low-cost model which enables them to reap results in minimum time possible for the present 'Facebook generation' (Saxena & Khanna, 2013).

One way to promote products is to pay users with high followers on social media to post about the product or brand. The promotion can range from a full blog to a single post on popular social networking sites like Instagram and Twitter. These users with high follower base are called 'influencers'. Influencers often have niche audiences with particular interests and liking. This makes influencers ideal for advertising to reach the required target audience. Instagram is becoming popular in terms of 'Influencer Marketing' because of its growing user base. Influencer marketing is a paid brand endorsement on SNS (Social Networking Sites).

Factors determining advertising effectiveness on the web have been studied for a considerable amount of time (Berthon, et al., 1996; Brown, et al., 2007; Ducoffe, 1995); however, these studies are more focused on traditional websites rather than Social Networking Sites (Saxena & Khanna, 2013). This study aims to focus on the variables like informativeness, entertainment and irritation, which play a vital role in forming the overall advertising value perception of influencer marketing. Advertising value can be considered as a measure of effectiveness in influencer advertising and can be used as an indicator of consumer satisfaction pertaining to organization's communication products (Ducoffe, 1996).



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# **Customer Perceived Value of Social Media Interface: An Exploration of its Factors and Model Testing Using CFA**

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## **Abstract**

Customer perceived value is one the most extensively studied concept in modern marketing literature. This study is an attempt to develop a conceptual model measuring customer perceived value of social media interfaces (e.g. Facebook pages, Twitter handles, etc.) of brands. Various variables that could impact customer perceived value are explored, factors are extracted using factor analysis and conceptual model is tested using confirmatory factor analysis. A detailed questionnaire was developed to measure the constructs and data was collected from 240 respondents. The data was later analyzed using CFA technique. The study identifies five factors namely trustworthiness of social media interface (Online Trust), company personnel handling social media interface, developing relationships, being heard or staying connected and seeking information as factors that contribute to perceived customer value while considering social media interface of brands. The results provided in the study support for the proposed theoretical model. In particular, the study identified dimensions of customer perceived value for social media interface of the brands. This paper proposed model for Customer Perceived Value using of online brand interface and confirmed the same using Confirmative factor Analysis. The advent digital technologies and internal have revolutionized the complete business landscape. Irrespective of the sector in which companies are operating, various newer and newer technologies are generating opportunities as well as challenges simultaneously (Tongur & Engwall, 2014). Digital technologies have altered everything starting from inbound logistics to operations to final delivery of product and service.



# **Determinants of Smart Speaker Adoption Intention: Extending the Theory of Planned Behavior**

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**Abhishek Behl**

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## **Abstract**

Smart speakers have recently started to emerge as a form of artificial intelligence-driven assistants. Integrated with virtual assistants, these products enable its users to play music, access online information, and shop for products as well as manage other home automation devices using voice command. Smart speakers have been forecasted to be one of the fastest growing technologies. The increasing popularity of these devices points towards a potential avenue for research to understand the customer's digital experience and the determinants of smart speakers' adoption.

Smart speakers include characteristics of similar technologies such as smart home technology (Shin et al., 2018), intelligent personal assistants (Han and Yang, 2018; Liao et al., 2019) and smart wearables (Adapa et al., 2018) that have been studied in information system (IS) acceptance research. However, research exploring the underlying factors that motivates the consumers' usage of smart speakers is still scant. To address this gap, the current study extends the theory of planned behavior, while integrating perceived risk and trust along with perceived ease of use and perceived playfulness in the context of smart speaker' adoption. A theoretical model is proposed that can explain the potential users' intentions to adopt smart speakers. The theory of planned behavior (TPB) states that the prediction of intention depends on attitude, subjective norms and perceived behavioral control; intention to perform a specific task further determines the likelihood of actual execution of that behavior. Attitude reflects the degree to which a person makes a favorable or unfavorable assessment regarding the behavior in question.



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# **Determinants of Investment Decision in Residential Property in Kolkata: An Empirical Analysis**

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**Dr Biswajit Roy**

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**Sajjil Islam**

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## **Abstract**

The aim of this present research paper is to identify the important determinants for the investment in the residential real estate in Kolkata, West Bengal. The growth of real industry is very remarkable in three mega cities (including Kolkata) in India during the last year. Thus, the study tried to find out the various dimensions that are important in the investment decision onto the residential property in Kolkata. The study also focuses the relations between the investment decision and satisfaction of the investors towards their decision. Initially, 170 residential investors are considered for this study, but 6 respondents are excluded due to irrelevant responses. Therefore, 164 residential investors are taking into account and a structured undisguised questionnaire is used to plot the responses from the respondents of the study. The researchers used SPSS-22 and AMOS-22 to analysis and represent the results of the study. The analysis represents that four factors namely, quality, healthiness, Property value and safety& Security are considered by the investors while investing in residential property in Kolkata. The result also claims that the investors are satisfied with their investment decision at residential real estate industry in Kolkata.

The growth of real estate industry in India is very remarkable. The investment in the real sector especially, in the residential segment in on the rise in the last two-three years. The seven cities in India namely, Mumbai, Delhi-NCR, Chennai, Hyderabad, Pune, Bengaluru and Kolkata, the real sector companies flourishing their business rapidly. The behavior of the investors in the real estate is random in nature and scholar, professionals and real industry focuses on the behavioural research as a vibrant and significant aspect to analysis real estate market.



# **Customer Loyalty in case of Patanjali Ayurveda Limited: A Grounded Theory Approach**

**Vinita Sahay**  
*IIM Bodhgaya*

**Shagun Chib, Dr Hari Govind Mishra**  
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## **Abstract**

FMCG Industry has shown a tremendous growth in the recent years and it is evident as FMCG industry is the 4th largest sector contributing in the Indian Economy and the retail sector in India is likely to rise at 20-25% per annum and is expected to make to US\$ 1.1 Trillion by 2020 which will definitely boost the revenues of FMCG Industries. Patanjali Industry is one of the largest growing FMCG industries and Patanjali started its business as a pharmacy store in 2006 and the company has grown into a powerful enterprise of Rs 20 billion in FY 2015. According to the report of IIFL the growing appeal of natural products and Ayurveda will help Patanjali to achieve the sales of Rs 200 billion by FY 2020. According to a report by Kotak Institutional Equities Patanjali reached to 4.5% market share in the segment of toothpastes while the major player in India in the same segment Colgate faced a share drop by 0.6% to reach to 57.3% which makes a very young company like Patanjali Ayurveda Ltd raise a head and provide a stiff competition to the existing FMCG companies. The Ayurveda section is the key performing section of the Patanjali brand. In provision of the market contact the patanjali ayurvedic limited still needs to grow a lot in terms of other companies such as Zandu, Dabur, P&G and Hindustan Unilever Limited as per the year 2015 (Yadav, 2017). Customer Loyalty is a company's most important and powerful asset and by establishing customer loyalty a company creates lasting and ongoing relationship with the consumers.



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# Adoption Intention of Artificial Intelligence-Based Chatbot in Public Transport Customer Services

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## Abstract

Public transport plays an important role in every citizen's day-to-day life. Even though public transport provides cost effective and environment friendly option, share of self-owned vehicle transport is still much larger than public transport. Lack of easy access to public transport information and services is identified as key barrier to low usage and commuter dissatisfaction. Artificial Intelligence based Chatbot technology offers automated, anytime-anywhere and natural language interaction option for citizens to get real-time information of various public transport services such as finding transport schedule, routes and fares along with additional services such as buying tickets and registering requests, complaints and feedback. This research study uniquely explored the Chatbot adoption intention for public transport by extending the traditional UTAUT model with context specific factors such as anthropomorphism, trust and technology readiness.

A commuter friendly and comprehensive public transport information system (PTIS) is considered vital for local citizens as well as visiting travelers. Such system assists commuters in their daily travel decisions and can further potentially reduce use of own vehicles that impacts surrounding environment (Pun-cheng, 2012). Lack of easy access to updated information and uncertainty in waiting time keeps many commuters away from using public transport. The share of public transport is not very encouraging in India. As per government 2011 census data, only 18.1% of working population use public transport. An intelligent and commuter friendly PTIS is a necessary attribute of smart cities. Several studies also emphasize need of easy access, accurate and updated information for commuters to shift from self-owned to public transport mode (Singh, 2016).



# Online Privacy Concerns Among Consumers in India

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## Abstract

Although the concerns for privacy are not new but the advent of the innovative technologies which have astounding capabilities to monitor and predict a person's behaviours and actions have created genuine apprehensions among consumers around the world (Graeff & Harmon, 2002). Past few years have seen a surge in the data privacy concerns among the consumers. Consumers have become more cognisant and more inquisitive about the information they share while transacting with businesses. According to a report based on a sample of about 7000 respondents from 24 countries by KPMG International (2017), 82% were not comfortable in trading off their data to third parties in exchange for convenience, speed, home delivery etc. offered by online shopping. 55% said that they had abstained from buying something online due to privacy concerns. The recent Cambridge Analytica data breach scandal has brought to the realisation of common public the unprecedented possibilities in data analytics and sent shock waves among the consumers. The data security concerns heighten the customers' vulnerability worries, which in turn may have negative effects on firm performance (Martin et al., 2017). As the government regulations about online privacy vary across nations, the consumer concerns about online privacy also vary accordingly (Bellman et al., 2004). In India the concerns about the online privacy among consumers are relatively recent. The country is yet to have an express legislation to address the privacy and data protection issues. However, data privacy is likely to be an important and contentious issue in near future in India. The growing penetration of internet, the widespread proliferation of e-commerce websites and the governmental initiatives towards digital governance in India are resulting into a colossal amount of data being generated voluntarily or involuntarily.



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# Examining Motivation, Engagement and Loyalty Relationships in Trade shows: An Exhibitors' Perspective

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## Abstract

Trade shows are an essential component of the industrial marketing practices (Sridhar et al., 2015). These experiential marketing platforms signify persistent business events that expedite numerous modes of commercial and social exchanges among key stakeholders of a specific industry (Tafesse and Skallerud, 2015). Stakeholders (e.g., buyers, manufacturers, policy makers, distributors, suppliers, associations) of an industry participate in a trade show with different objectives and motivation in their mind (Rosson and Seringhaus, 1995). The role of motivation, exhibitor's engagement, and event loyalty in the context of trade show events has not been explored in the academia. The purpose of the current research is to identify the relationship among exhibitor's motivation, engagement, and loyalty in the trade shows. Exhibitor's engagement in the present research has been examined through reflective and experiential approaches as proposed in previous research (Ballantyne et al., 2011). Trade show events are interactive experiential marketing platforms focused on providing optimal experience. Experiential engagement is defined as optimal, meaningful and unique (Ballantyne et al., 2011) and reflective engagement is the cognitive response to the optimal experiences. Therefore, to evaluate the exhibitor's engagement at the trade shows the authors have chosen this model proposed by Ballantyne et al. (2011). Exhibitors' motivation has been examined through four elements self-development, knowledge, relaxation and prestige (Li and Cai, 2012). The motivation model offered by Li and Cai (2012) offers a complete coverage of motivation including hedonic (subjective pleasure) and eudaimonic (meaningful goals to achieve) goals that are pursued by the exhibitors at the trade shows (Rai and Nayak, 2018). This study has tried to evaluate the experiential engagement and reflective engagement theory to check the effect of optimal experiences on exhibitors i.e. experiential engagement and exhibitors' cognitive responses to their experiences in the event i.e. reflective engagement.



# **Influence of Personality in Sales Performance: A Study on Sales and Marketing Personnel from FMCG Sector (Both Retail and Industry), India**

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*Birla Global University, Bhubaneswar*

**Prof. Bala Subramanian**  
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## **Abstract**

According to Sir Winston Churchill, personality characteristics are psychological characteristics that enhance a person's ability to perform. Wiley and Carolyn (1997) relate personality as one's ability to perform the task that he or she has the right personal characteristics, the right mental capabilities for selling. Personality affects all the aspects of a person's life even his Performance and reaction to situations on a job. Paring the right employee with the right personality trait is very important for a firm to achieve its objective. Pairing the right personality with the right job will lead to increases productivity, job satisfaction, profitability i.e. increased Sales performance. Talking about Sales and Marketing personnel, the most important aspect is Behaviour. A person's behaviour is defined by their personality. Marketing theorists and philosophers have studied the effect personality on the sales performance. Personality of an individual can include physical appearance (height, weight, age etc.), behaviour, thoughts, emotion, mental abilities (i.e. verbal intelligence etc.). Personality of an individual is a combination of heredity and experience. The personality possessed by sales and marketing people should include good behaviour, charisma, empathy etc. Nowadays, retail industry has experienced rapid growth which has undoubtedly led to top level competition. This puts a major hurdle in front of firm owners on how to differentiate ourselves from our competitors while serving and catering to need of our customers as they expect out of the firm. But in today's technological revolution, a more conscious consumer has more information about all products that are available in the market along with more buying power compared to before which has automatically led to the customer expecting a higher service quality.



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# Omni-Channel and Multi-Channel Marketing: From Retail Store Patronage Perspective

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## Abstract

This study makes an attempt to examine and fill a certain gap in omnichannel and multichannel concept, several gaps were identified in the past literature. This study selected shopping value, utilitarian and hedonic benefits and retail store patronage. The study examined the characteristics and relationship between multi and omni channel use by online and offline retail stores, they are considered as independent constructs. It also observed that both channels deliver shopping value to customers. Shopping value to customers is influenced by utilitarian and hedonic benefits which are considered as moderating variables. Both utilitarian and hedonic benefits have interrelationship with shopping value and they significantly affect it. Retail store patronage is treated as dependent variable. Ultimately this study aims to bring to light why customers show patronage for a retail store, is it the effect of omni/multichannel and shopping value.

Since the rapid development of electronic, digital and internet technologies retailers had adopted channels which gave opportunity to communicate, connect, transact and build relationship seamlessly with customers (Hure et al., 2017). For long retailers worked with a single channel obviously it was retail store itself. Since last few decades rise of disruptive technologies have led retailers to adopt multi-channel and omnichannel practice, Karine et al.,(2016) in their study viewed that rise of digital devices and plethora of touch points lead to omni channel concept. Further in their study they investigated how e-retailers address challenges and adopt omni channel, also view that omni channel has higher fit with e-retailers, alternately Alexander et al.,(2016) say that this argument does not have enough evidence.



# **Assessing the Impact of the Sentiment Expressed in the Online Reviews on the Purchase Behaviour of the Buyer**

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## **Abstract**

In this era of consumer-centric marketing, companies like Amazon, Dell, Staples, Google and Yelp continuously aggregate and display customer reviews for every product or service offered by them. These reviews are continuously monitored. Any bad review is taken seriously and has the potential to impact the purchase decisions of the consumers. Sellers are conscious about the ratings they get or the comments that the customers post about them online. Looking from the perspective of the consumers, there is a growing number of users who monitor and seek reviews before buying a product. These consumers trust the reviews given by the other consumers more than the product reviews provided by the seller or the brand (Blazevic et al., 2013). Thus, online reviews have become the cornerstone of the online market. Brands and the seller websites focus a significant amount of energies in assessing and reviewing the online reviews. The previous research in this field was limited to assessing the impact of the characteristics of the product reviews on the consumer's awareness and intent. There was no conclusive research to assess the impact of the sentiment expressed by the reviewer in the online reviews on the purchase behaviour of the consumer. This research aims to find the impact of the sentiment expressed by the reviewer in his review on the purchase behaviour of a consumer.



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# Is Marketing Getting Greener? A State-of-the-Art Review and Meta-Analysis of Green Consumerism

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## **Abstract**

The study is based on green marketing practice<sup>1</sup>. This paper aims to provide a comprehensive understanding of how marketing research and practices are incorporating green aspects in response to changing consumer preferences. The study reviewed the extant literatures available in the area of green marketing which may serve as a springboard for the future research. The study discusses the historic developments of green marketing field and how the green consumerism culture evolved to inform future research agendas with a particular call for theoretical and managerial reflections i.e. the evolution of marketing management research in the realm of green consciousness.

The study is based on a detailed and systematic literature review on the existing work related to green marketing and provides a critical assessment of the green marketing literature, from the period 1985–2019. A bibliometric meta-analysis technique was used to identify the relevant extant literatures, aiming to reveal theoretical foundations of green marketing research and identify their structure and analyze specific aspects of publishing trends.



# **Study on Impact of Consumer Attitude on Purchase Intentions with Special Reference to Consumer Durables**

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## **Abstract**

Consumer attitude can be defined as a feeling of favourability or unfavourability of an individual. Attitudes express internal feelings that reflect whether a person is predisposed to a given object favourably or unfavourably. They are a result of the psychological process, and therefore cannot be observed, but what people say is what they do is to be learned. Attitude was one of the most important subjects in consumer behaviour. Attitude research provides a basis for the development of new products that reposition existing products, create advertising campaigns, predict brand preferences and purchase behavior in general. Consumer attitude consists essentially of beliefs, feelings and behavioural intentions towards certain objects. Attitude is the consumer's likes/dislikes towards an object. There are several attitudes that influence the purchase intentions like knowledge and creativity, credibility, recallability and likeability. A customer's willingness to buy a certain product or service is known as purchase intention. The intention to purchase is a dependent variable dependent on several external and internal factors. Purchasing decisions by customers is a complex process. The intention to purchase is usually related to consumer behavior, perception and attitudes. Purchasing behavior is a critical point to access and evaluate the specific product for consumers. Purchase intentions arouse in the minds of the consumers through the brand image, product features, celebrities and advertisement appeal. It should persuade the customers to purchase the products immediately. The study focuses on the impact of consumers' attitude on purchase intentions of selected consumer durable brands.



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# **Techno-Marketing: A Study Of Understanding the Impact of Techno Marketing Tools for Creating Customer Value in Banking Sector in Pune City**

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## **Abstract**

Money throughout the ages has taken many different forms and continues to evolve even today. The financial institute like Bank plays a vital role in providing services related to the money. Banking Sector is the backbone of the Indian economy. So, the importance of Banks cannot be underestimated. By observing our vicinity one can quickly get an idea about the neck-throat competition in the banking sector. In Indian market along with the government bank there are Private as well as Foreign banks also present. All of these banks are trying to grab high market share from one another. Banks need some strategy to attract more prospects customer and also to cultivate a stronger, long-term relationship with the existing customers.

The banking sector adopted Marketing and advertisement comparatively very late. Previously, banks used to focus only on operations and its basic functions. Later they realized the importance of marketing and now it is a necessity for banking sector to do marketing. Rather it's a high time banks need to update their marketing tools and shift towards technomarketing tools.

We have observed nowadays, that very less people walk up to the bank than before. They prefer mobile banking or go to an ATM for things like cash withdrawal or deposits. This means banks get lesser chance for face-to-face interactions. Banks need to find out a way to connect with them on a personal level or they will lose them to competition. This research paper is focused to understand the implications of techno-marketing tools for creating high end customer value in banking sector in Pune city. Also tried to learn the responses of the customers towards different tools and mobile applications that they are encountering for banking services.



# **Role of E-Commerce and Social Media and its Influence on User Value**

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## **Abstract**

E-commerce has been adopted by organizations worldwide in their operations. With the dawn of the Internet, began the revolution in the field of communication. Industries like travel and tourism, banking, media, advertising as well as retail houses have utilized the benefits of e-commerce platform. This has been considered as another channel for enhancing sales and raising the satisfaction level of customers. It can be best described as “the use of the Internet and other networking technologies for conducting business transactions” (Turban, E., King, D., Lee, J., and Viehland, D. 2006) Over the years, it has been observed that the surge of E-Commerce and Social Media are the most popularly used platforms in the world of business which also includes the Indian market. Numerous e-commerce enterprises are adopting the initiatives and creativities of social media to trade variety of assortments to take customer satisfaction to a new height. With the entry of multinational giants in the ecommerce category such as Alibaba, Amazon, Groupon and many more, remarkable growth has been recorded in India by the homegrown companies. Examples are Flipkart, Jabong or even Snap Deal.

The Indian economy is growing at a rapid pace, and with the increased penetration of internet and social media usage, E-Commerce is showing a rapid increasing trend. The IT and IT Enabled Services industries have been one of the powerful forces stimulating India’s economic growth, contributing approximately 8% to India’s GDP in 2017.



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# Digital Disruption in the Indian Passenger Vehicle Sector

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## Abstract

Despite the continued focus of several recent researchers on how digital technologies are disrupting the global automotive industry, little is known about how the top Indian automotive OEMs are responding to the same. Few studies examine the role played by incumbents in market

category emergence as digital technologies inevitably bring about. This research chooses the passenger vehicle sector of India's automobile industry to study the impact of these technologies

on the business model of lead firms. Primary data from actual observations at over hundred automobile dealerships in India and secondary archival data were employed to develop case studies on the digital technology supported initiatives of five top car manufacturing companies in India. Porter's value chain framework and the business model analysis frame work were used to arrive at industry level insights on the overall extent of deployment of digital technologies in the auto OEM industry in India. Digital disruptive forces evident globally, are as yet weak in India. All the top Indian Passenger vehicle (PV) OEMs have made incremental changes to their business model. The extent of changes made, however, varies and shows a strong association with their current market standing in India. However, all Indian OEMs lag behind their global counterparts in their transformation journey. Adoption of digital technology initiatives at firm-level in the Indian PV sector has not been comprehensively studied earlier and the few existing studies are either anecdotal or do not explore firm level responses. Our paper addresses this gap.



# **Salesperson's Influence on Buying Behaviour in High and Low Involvement Products**

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**Sakshi Agarwal, Utkarsh Kumar**

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## **Abstract**

The study was conducted to find out the influence and effectiveness of Salesperson in enhancing retail sale in India in case of high and low involvement products and examined the impact of five factors, namely, salesperson's personal characteristics, salesperson's competence, salesperson's-initiated promotion, salesperson's involvement and salesperson's ethical behaviour on buying behaviour of consumers. The descriptive research was done using structured questionnaire having established and reliable scale of measurement. The research analysis of 166 respondents was done by applying stepwise regression analysis. Sales is the most important part of any business. The sole role of sales is to bridge the gap between the needs of potential customer and the organizational offerings to fulfil the desires of customers. Sales force deals with the already advertised and marketed concepts to give a better understanding of any product or service and add a personal touch to the marketing initiative with an objective to sell the product.

Today, when the world is moving towards e-commerce, one cannot neglect the retail segment of the market which is still very important as it gives a live experience of products before buying and through retail sales, an organization can provide a personal touch to their customers which can give a competitive edge to a company in value delivery system. This practice is only successful through efficient salesperson because he is the one who is facing the customers face to face, dealing with them and retail sales is chiefly conceivable due to his efforts.



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# Instant Customerisation: A Way Ahead for Marketers

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## **Abstract**

Technology embraced in-time communication enabled marketers to offer great value to their stakeholders. In the past few years, use of WhatsApp for business purpose has been increased exponentially due to its ability to confirm that a message has been read, easy blocking of spam apart from being cheaper means of communication (Economic Times, 2019). WhatsApp is being used so immensely in connecting with customers and clients so as to offer them customized treatment. Customerisation is a concept of customising by customers (Wind and Mahajan, 2000). Therefore, this research paper attempts to explore on intimate understanding of symbolic meaning and concomitant of customerisation through technology embedded application, i.e. WhatsApp. This study is based on fundamentals of domestication theory which facilitate the understanding complexity of Information Communication Technologies (ICT) in life experiences and social relationships. This is a first kind of attempt to identify how WhatsApp is facilitating customerisation and improving business and service of today's business environment. To date, customerisation has been studied from perspective of customers so far in broader manner; a fine marketer's oriented perspective has been ignored. The methodology to explore on the issue is qualitative in nature. Interviews of 10 respondents based on interview protocols and respondents' validation revealed some customerisation elements such as creativity, convenience, customer support, co-ordination, co-innovation which facilitates instant customerisation through WhatsApp. At last, this study present discussion and future scope of research.



# Is “Unisex” Really “Unisex”? : A Study on the Influence of CVPA and Fashion Involvement on Purchase Intentions of Unisex Products

**Abirami A., Dr Deepak S. Kumar, Dr Shyam A.V.**  
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## **Abstract**

Humans have been fascinated by beauty since time immemorial and the plethora of architectural marvels and artefacts discovered through centuries are proof of this. The first judgement of something or someone is most often instinctively done by looking at the appearance. This is basic human nature, and hence the visual appeal of a product is very relevant in the field of marketing, e.g. (Silayoi & Speece., 2007) emphasises the importance of packaging designs and how they are acting as a medium for consumer communication, (Tilburg et al., 2015) product aesthetics is analysed as a source of product masculinity and femininity and the impact of a product’s gender created by aesthetics on consumer behaviour, (Reimann et al., 2010) talks about how aesthetics in packaging increases the consumers’ choice responses, i.e., their preference is lower towards brands having standardised packaging, therefore it is understandable how studies on aesthetic have gained more significance. Out of many studies in Marketing that focused on aesthetics, one of the prominent studies are by Bloch et al., (2003) which coined the term CVPA (Centrality of Visual Product Aesthetics) which is defined as “ the overall level of significance that visual aesthetics hold for a particular consumer in his/her relationships with the products.” Aesthetics plays a dominant role in attracting the customers towards a product or service, and hence this is a relevant area of study to understand their buying behaviour. Fashion is an ever-evolving industry, and unisex products are emerging in many countries, so whether people who are open to newer fashion trends also view unisex products from that perspective is another exciting dimension.



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# # Hashtag Missions: Marketing to Generation Z and Communicating with Short-Lived Content on Social Media

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## **Abstract**

As the millennial generation is getting mature, and generation Z is rapidly entering in to the market. They dominate the thought process, purchase decisions and overall marketing strategies of all the industries. Marketing experts started to understand the behavior of the generation Z as they are more paradoxical group and entering in to the global marketplace. Generation Z with their unique characteristics and ever-emerging power as a consumer becoming the focal point for many organizations. For this reason, the core objectives of this paper was to understand the uniqueness of generation Z and provide effective solutions for creating a successful communication strategy using short lived content on social media in order to engage the youngest generation of consumers. The paper is based on the broad theoretical framework that covered two of the most crucial aspects of the given research: understanding Generation Z and communication strategies with short-lived message on social media marketing. The theoretical part of this research was developed with the use of scientific literature review as well as digital sources pertinent to the key concepts of the study. To meet the objectives of the research paper qualitative research method was used by the researcher. A survey of Generation Z representatives was conducted and interviews with them were carried out by the researcher. Therefore, the primary and secondary data were gathered and examined for the purpose of gaining a broad knowledge and understanding of the key ideas of this study. Finally, the obtained data was evaluated, examined and based on the findings, detailed conclusions were drawn. In this way the initial objectives were reached and consequently, stated research questions were answered as well.



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# Is old, really gold: Are Product Preferences of Typical and Novel Products Influenced by Nostalgia?

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## **Abstract**

Aesthetic preferences play a significant part in influencing many everyday decisions of consumers. Marketers have invested heavily on product designs to influence customer buying decisions. Product design has been more strategically employed to gain competitive advantage in the global marketplace since the 1930s (Berkowitz 1987; Nussbaum 1988). Good product designs can be an important factor in attracting consumers in today's world. Companies like Apple, Philips, Target, etc. use product designs or product design elements as differentiating factors. A better understanding of how differences in perception towards typical and atypical product designs are necessary in this setting.

Studies using different product categories confirm that typicality and novelty (atypical) are separate factors that both positively influence aesthetic appraisal (Blijlevens, Gemser, & Mugge, 2012). Most Advanced Yet Acceptable (MAYA) theory shows that people prefer a balance of both typicality and novelty in product designs (Hekkert et al., 2003), and the study found out that the aesthetic preference for consumer products is the result of a process in which typicality and novelty are jointly taken into account and determine the consumers' aesthetic preference for a product. But both suppresses each other's positive effect (Hekkert et al., 2003). Consumers generally tend to prefer typical products over novel products because of the familiarity that is induced by the product design over a long period of time. But aesthetic preference could come from nostalgia for one's early experiences, which positions itself as a determinant of consumer preferences (Schindler & Holbrook, 2003). Muehling et al. (2004) has experimentally verified that advertisements with nostalgic cues resulted in significantly more favourable advertisement attitudes than advertisements without nostalgic cues, with gender and age playing no role in these effects.



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# Understanding the Consumer Behaviour towards Online-Retailing in Tier-III Cities of Maharashtra

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## Abstract

Michael Aldrich in 1979 invented the electronic platform for selling goods and services in UK and it was popularly known as electronic retailing or e-tailing and quickly it started gaining popularity. Unlimited information, convenience of doing shopping anything at anytime from anywhere, user friendly as well as cost effectiveness not only made it beneficial for consumers but also for marketers. Low administrative cost and cycle time, more streamline business with better relationship with both customers and business partners made it advantageous for retailers over traditional retailing methods. Since then predicting and analysing consumer behaviour towards retailing is developed as area of interest for many researchers and till now various models have been developed. Review of various article and research papers indicated that most of the theories have been drawn from classical consumer behaviour model. In literature e-commerce, online retailing and e-tailing has been used synonymously. Most of the literatures define e-commerce as an activity of selling goods and services using internet. According to Kolesar and Galbraith (2000) "Eretailing is the sale of products and services to the consumer market, over the Internet." While according to Turban et al. (2002) internet retailing is a transaction process of goods, services and information using computer facilitated networks. Pavlou and Fogelson (2006) defines e-commerce as an information gaining and purchasing activity using internet. Many benefits over traditional retailing such as convenient, quick, easy, cost effective and vivid varieties making online retailing popular across the globe (Cuneyt and Gautam, 2004) including India.



# **Marketing your Business School on Social Media: Analyzing Social Media Content for Adopting the Right Strategies**

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## **Abstract**

Many Indian Business Schools and higher educational institutions have realized the importance of social media and the interactions in the social media platforms for branding their institution. Higher education institutions, specifically Indian Business Schools (B Schools) have been using the social media as a platform to connect to the prospective students, employers and alumni. With growing competition, it has become imperative for Indian B Schools to use social media and communicate with all stake holders. For many Indian B Schools, updating and maintaining the social media channels has become one of the most important digital marketing activities. Statista Research reveals the India takes the first place with 300 million users on Facebook, and in the second position with 210 million Facebook users is the United States of America (Statista, 2019). Hence Indian B schools use Facebook as one of their important social media platforms to build their identity and also to connect and communicate with prospective aspirants. In this paper the authors have taken posts from Facebook of renowned Indian B Schools. The format used and the topic of the posts have been taken from the Facebook pages of top 100 Indian B Schools. The B school were selected by considering National Institutional Ranking Framework (NIRF) developed by Ministry of Human Resource Development Government of India - India Rankings 2018 under Management category (NIRF Ranking 2018). The total posts that have been taken for the study is 19612.



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# What Drives Consumers to Digital Content Marketing and Does it Affect Purchase Intention?

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**Dr Johney Johnson**

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## **Abstract**

Digital Content Marketing (DCM) may be described as a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience—and, ultimately, to drive profitable customer action. DCM is heralded as a very important relationship marketing tool that helps in developing consumer connection and attachment towards the brand. Though DCM has been attracting a great deal of attention among practitioners, academic research in this area is lagging behind. This study aims to understand what drives consumers to DCM interaction and how DCM affects consumer purchase intention. Questionnaire based survey technique was used for the study. Responses were collected from 150 consumers of Decathlon, a leading sports apparel and accessories brand, that uses DCM communication through their website, blogs and social networking sites. The validated and purified scale items were analysed using exploratory factor analysis, correlation analysis and multiple regression analysis. It was found that both Functional motive and Hedonic motives has a significant positive effect on consumers' interaction with DCM communication of the firm. DCM communication interaction has a significant positive effect on consumer purchase intention. However, influence of Hedonic motives on purchase intention could not be proved. Digital Marketing Communication Interaction was found to have a significant positive influence on brand attitude and attitude towards brand was found to significantly influence purchase intention.



# Measuring Sentiments of Netizens towards Kumbh Mela 2019

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**Meghna Verma**

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## Abstract

As the digital landscape continues to grow in complexity, it also provides three key advantages over traditional marketing programs: Swiftsness, Significance, and Suitability. The consumer behavior analysis through social media has been accepted rapidly among the marketing professionals and researchers due to these 3-S features. The concept of customer behavior has wider applicability in the context of event marketing and with digitalization, the behaviors of the customers which are the event participants can be easily captured through their social media posts. Such interaction of customers on various digital and non-digital platform exhibits their behavior and a better understanding of the customers can help the organizations to develop a sustainable competitive advantage on the era of extreme competition.

These opinions are the reflection of their behaviors and that is required to be closely analyzed as they can potentially exhibit the extent of success and failure of the event. The findings of analysis can aid the organizers to explore the important dimensions of the event marketing and promotion of the services offered in the event. The insights developed from better understanding can guide the event organizers to optimize the input of efforts to generate maximum positive experience of the participants which will, in turn, build the customer loyalty and success of the event.

Therefore, in the present study sentiment analysis was used which can offer a quick method of exploring the perception of the customers to understand and review the status of the event to aid the decision makers to take required measures to promote or organize the event effectively.



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# **Towards Understanding the Indian Consumers' Intention to Share Brand Experience on Social Media Network**

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**Pooja Jain**

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## **Abstract**

The purpose of this paper is to understand consumer's intention to share online brand experience on social media network. In recent times, social media has emerged as a communication platform that offers unique advantages to both customers and companies to get associated with brands as well as other users. Hence it is useful to understand the motivational factors of customers' intention to share brand experience on social media network.

With the rise of internet, interactivity of customers and companies on social media networks has increased. Data shows that worldwide there are approximately 4.4 billion active internet users out of which 3.5 billion are social media users as on Jan 2019. India is ahead of most other countries in social media use (I). In recent times, social media has emerged as a communication platform that offers unique advantages to both customers and companies to get associated with brands as well as other users. Increasing use of social media has changed the way companies engage with customers with regard to their brands. More importantly, companies have been investing time and efforts to understand customers' perceptions, attitudes and views, in order to engage them regarding the brand through provision of better customer value through brand hosted media (Groeger et al., 2016; Hamilton et al., 2016). Consumers engage with brands across different social media and platforms for various purposes, for instance, gaining knowledge or buying branded products (Eigenraam et al., 2018). They communicate all positive and negative brand experiences through electronic word of mouth or by writing reviews (Dixit et al., 2019).



# **Impact of Social Media Marketing on Symbolic Consumption: A Case Study of the Generation-Z Consumers Living in Visakhapatnam, Andhra Pradesh**

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## **Abstract**

Modern marketing has to be holistic and adaptive to be a perfect blend of strategy, creativity, technology and to reach target markets. Marketers always have a task on hand in making the customer delightful or return the product, if not satisfied. But what keeps them perplexed is the dynamism of the millennial generation, Gen Z, which are the present young customers. They do not believe in sticking on to a product or a service but rather go along with what most impresses them at the time of buying.

There is a need for the Indian marketers to gear up to meet expectations and keep pace with the dynamism of the markets and understand shopping behaviour and choices of the Gen Z. But the major area where they can bring about a major change is how they reach the consumer and how well they can impress them to motivate the volatile consumers and make them adhere to the purchase decisions made. Marketers can also work on improving the positioning of their products and creating a symbolic value to their products and services so that they can become their first choice when a decision has to be made. This paper aims at examining the impact that social media marketing has on creating a symbolic value to the products and services and how marketers can adopt it to better reach and target the consumers of Generation Z.



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# **Ethical Issues in Online Retailing and their Effect on Customer Satisfaction and Repurchase Intention**

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## **Abstract**

The Internet is being increasingly used for retail with a concomitant rise in associated ethical issues. This has led to concern for consumers and challenges for practitioners to ensure that these issues do not limit future online retail growth (Roman and Cuestas, 2008). Online retailing for consumers has added new complexities to the retailer's ethical behaviour (Limbu, et al., 2011).

According to Miyazaki and Fernandez (2000) Internet users find privacy and security as the most valid issues. It has been also been found that Internet users who have made online purchases, as well as those who have not, mainly worry about the privacy of their information shared online.

Theoretical understanding of e-commerce and online shopping behaviour have received a lot of attention but relatively less focus has been given to the examination of ethical issues that surround the interaction of online shoppers with e-retailers. The objective of this paper is to develop and empirically test a framework that examines the factors contributing to online retailing ethics and their impact on Customer Satisfaction and Repurchase Intention.

In online retailing, Security refers to the consumers' perceptions about the security of the online transactions as well as the protection of financial information from unauthorized access (Roman, 2007). When customers decide to purchase goods or service online one of the main concerns is web security (Elbeltagi & Agag, 2016).



# Consumer Preference of Low Cost Carriers: An Empirical Study

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## **Abstract**

Invention of airplane is one such invention that has altered the way people travel. Airline industry has definitely made headways with the passage of time. Low Cost Carriers (LCCs) have added to this fast growing industry. These low cost carriers have captured a major market share of Indian airline industry. IndiGo, SpiceJet, GoAir and AirAsia are the major Low Cost Carriers that have become prevalent in the Indian aviation sector. According to data released by the Directorate General of Civil Aviation (DGCA) and published by Economic Times Bureau in Jan 2019; the low cost carriers, in total, account for 69.6% of the domestic market. The growth in market share of low cost carriers is mainly because air travel pattern in India has taken a 180 degree turn with the advent of these budget airlines. In the Indian aviation segment, there has been a growth of 18.28% in 2018 in the domestic passenger traffic (making it reach 243 million), owing to the preference of low cost carriers. The 'no-frills' airlines offer cost advantage to the consumers as they are run by the operational costs which are almost 50% less than the operational costs of full service airlines. These budget airlines have transformed air travel, which was once considered as reserved for elite class, into a cheaper means of transport. These low cost carriers have rightly positioned themselves as the mode of travel which is now faster, remotely accessible and cheaper at times than any other means of transportation. The other benefits provided by these low cost carriers are minimum halt time, timely arrival and departure, one class of seat, point to point booking etc. These features not just help the airlines to reduce costs but also attracts more and more passengers. This gives clear indication that the consumer preference has shifted to low cost carriers over the period of time.



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# **An (Un) Ethical Issue in Digital Space: A Study of Consumer Motivations for Piracy**

**Parul Ahuja, Swati Jain and Meenakshi Handa**

*USMS, GGSIP University*

## **Abstract**

The media and entertainment industry is undergoing significant changes in recent years due to the shift from the physical to the digital mode. Although this transformation has many benefits for consumers and other stakeholders, it also poses certain challenges. Digital piracy is one of the challenges which pose a major problem for the rightful stakeholders of creative content. When consumers, duplicate, copy or share digital work without the consent of the copyright holder it is a violation of copyright laws (Copyright Office of the United States, 2008). Music piracy, video piracy including movies and television shows and software piracy have received considerable attention (Ingram, 2014). Despite a plethora of licensed music and movie content being available, copyright infringement remains a major issue, with stream ripping being an important challenge. Irrespective of platforms such as Spotify, Apple Music, etc more than one-third of consumers pirate music from channels like You Tube (The Guardian, 2018). Empirical studies indicate that consumer ethics may have a role to play with regard to behaviours such as music and software piracy (Cockrill & Goode, 2012; Cronan & Al-Rafee, 2008). Moral equity, relativism and attitude are likely to affected digital piracy behaviour (Arli et al, 2015). There may be a relationship between consumer demographics, attitudinal factors and piracy intention and behaviour (Bhattacharjee et al. 2003, Hinduja 2003). The consumption of pirated material also depends on information and understanding of laws and threat of punishment (Cox & Collins, 2014). Freestone & Mitchell (2004) found Generation Y consumers to be quite tolerant of illegal downloading of music and movies.



# Effect of Customization, Trust and Perceived Risk on Price-Sensitive Customers in Context of Online Shopping

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*IIM Trichy*

## Abstract

Internet is playing a major role in current market condition because of its greater penetration in our day to day life. Other than information sharing, internet has also become a place of product and service provider. The knowledge of the behavioral responses and psychological make-up of the consumers help in designing and promoting products and services (Andreasen, 2002). Attitude to purchase is the psychological mark-up of consumers and trust along with perceived risk are two major factors which influence the attitude to purchase online. Attitude can be considered as moderator in online shopping set-up. When there is an attitude to purchase amongst the customers, they tend to buy the products or utilize the services provided online (Hasan, 2010). The trust (McKnight et al., 2002) and reduced perceived risks (Pavlou 2003) positively affect attitude towards purchasing online. Along with these two factors customization also affects the attitude to purchase online. The customized product and service are tailored according to the need of customers. This results in increased sale of the products and services. The firm providing customization has to undergo several operational changes to meet the customer expectations. These operational changes often associated with the additional activities which add to its cost of manufacturing and sometimes in its distribution also. This overall process changes would result in price increase. Thus, customized products and services are often offered with high price than conventional products and services with basic features. The high priced customized products and services affect price sensitive customers. The customer often ended up buying economical product or service with less features than expected or buy the assumed high priced product or service. The firm follows several conventional pricing policies to overcome this situation. We try to hypothesises some of the concepts which would help us to understand the way a price sensitive customer purchase products and services online.



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# Customer-Centric Marketing Strategies for Enhancing Digital Payments Adoption

**Neelam Dhall, Deepika Saxena**

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## **Abstract**

According to IBEF report (2018), the digital payment industry in India is gaining momentum and is anticipated to grow at an exponential rate. This rapid growth of the digital payment sector is driven by multiple factors including convenience to pay, the ever-growing smart phone penetration, rise of non-banking payment institutions (payments bank, digital wallets, etc.), progressive regulatory policies and increasing consumer readiness to the digital payment platform. According to Ministry of Finance Report (2016) on digital payment, financial inclusion is one of the foremost challenges facing India. Total of 53% of Indian population had access to formal financial services. In this context, digital payment can act as accelerator to financial inclusion. RBI's Report 'Vision 2018' has emphasized four pronged strategy focusing on regulation, robust infrastructure, effective supervisory mechanism and customer centricity has been adopted to push adoption of digital payment in India. Keeping in mind, the fourth strategy of RBI Report i.e. 'customer centricity', this paper aims to achieve the following objectives: (i) To identify reasons behind low adoption of digital payments among customers, (ii) To identify various categories of customers in order to design strategies for adoption of digital payment platform, and (iii) To develop framework for approaching different categories of customers for digital payments adoption.



# **Study of Emerging Trends of Green Consumers of Generation ‘Y’ and their Awareness and Attitude level focusing FMCG Products With Special Reference to NCR Region**

**Ekta Rastogi Singh, Prof. M.S Khan**

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## **Abstract**

Customer's attitudes are changing towards the environment to encourage innovation for conservation and the benefits from this source of innovation are certain to outlive our current generation. This research work investigates consumer beliefs and attitude on environment protection and their purchasing behavior of eco-friendly products of generation Y and also focuses on the success of efforts put by marketers in bringing green brands awareness in consumer's mind. It further reviews consumer behavior and impact of marketing communication to identify how consumers are persuaded to opt for greener products. This paper identifies that consumers are not exposed enough to green product marketing communication and suggests the greater use of marketing and brands to promote and sell products that are environmentally friendly and function effectively. It suggests that the Indian market for greener products could be exploited more within consumer groups that have pro environmental values. The importance of Green Marketing products are beneficial for the environment as well as human beings to survive. The outcome of the paper suggests that green marketing is safer than the conventional form of marketing. The result of the paper further suggests that the adoption of green marketing will be a major boost not only to the manufactures but simultaneously help the society. The main aim of this paper is to study awareness and attitude level of generation Y and the awareness about the concept of green marketing. The sample will be obtained from Generation Y of NCR region which has the largest population of green consumer among the users in NCR region. Respondents of the age 18-25 will be selected being the largest green consumers in NCR region.



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# Store Brand's Equity and Consumer's Perceived Risk Factors on Private Label Brand Attitude

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## Abstract

The Indian retail market is unique Compared to the western developed nations. In India, one can find small shops in every corner of the street stocking all type of goods required for a family. In contrast to the developed western countries where people travel certain distance to buy even the very basic items like medicine, the Indian retail market has stores close to residential locations making India the leading country with highest number of outlets (13448) per million. The total numbers of retail outlets in India are roughly around 13 million and almost 95% of these were less than 500 square feet size. One of the strategies the Indian organised retailers embrace from the western countries for profitable operation is the use of private labels in their category mix. Private labels are preferred by all major retailers as it provides more margins compared to the national brand and hence, they are stocked close to national brands. American Marketing Association defines Private Label Brand (PLB) as “A brand that is owned by the product's reseller rather than by its manufacturer”. Kumar and Steenkamp (2007) reports that private label accounts for one of every five items sold every day in US supermarkets and drug stores. PLB offers higher gross margin in the range of 25-50 per cent compared to manufactured brands (Keller, 1993). Even though huge number of researches were conducted on private label brands, not much study were conducted on the influence of retailer equity and perceived risk factors on PLB. The researchers are interested to the likely influence of these two factors on the PLB Retailer equity is defined as the difference in the result of marketing activities focused on the brand compared to the result in the absence of the same brand (Aaker, 1991). Using the consumer based brand equity approach, Yoo and Donthu (2001) classified four dimensions to study the retailer equity. The variables studied by them are (1) retailer awareness, (2) retailer association, (3) retailer perceived quality and (4) retailer loyalty.



# **Effect of Social Media Communication on Purchase Intention: An Examination across Generations Y and Z**

**Vivek Aggarwal**

*Swami Vivekanand Subharti University, Meerut*

**Prashant Dev Yadav**

*Symbiosis Centre for Management Studies (Constituent of SIU, Pune), Noida (U.P.)*

**Vinod Singh**

*Gurukula Kangri Vishwavidyalaya, Haridwar*

## **Abstract**

With easy availability of data connectivity at affordable price and the growing importance of internet in day to day urban life, social media has gained rapid acceptance in the minds of young consumers. Most of the companies ensure to have their presence felt on social media websites to attract large number of Millennials and Centennials. The basic objective of paper is to understand the usage pattern of social media among these generations in the cities of Delhi NCR. It also aims at assessing the influence of social media on the consumer buying behaviour and simultaneously, analyze if such influence differs across those generations. The results of the empirical studies showed that user generated social media communication had a positive influence on both brand awareness and brand preference, whereas firm-created social media communication affect only brand preference.



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# Empirical Study on Role of Smart Marketing Indian Fast Food Chain

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*Dr D.Y. Patil Global Business School and Research Center Pune*

## Abstract

Indian fast food industry grown up rapidly, It was found that due to the increase in food variety and Many new food app produce like Swiggy, Zomato, Foodpanda in India increases the easy availability of food to the customer at any time. If customer wants to eat something at night 1 o'clock, he can order the food and enjoy it. Customer gets attracted towards this app by advertisement and social media promotion and it automatically get increases the sale of fast food in India. The objectives of research paper is to study the increase of fast food sale in India due to online app. To study the psychology of Indian customer towards fast food. To study impact of Indian fast food Industry on India's GDP.

Due to the less time and busy life of Indians most of the Indians prefer fast food for satisfying stomach. India is now converting developing to develop phase, 80% working people life are become so tough to survive in competition. In cities, most of the couple means male and female both are working so it's difficult to get time to go home and cook the food for family and therefore they take the advantage of the food app.

Indian fast food market is expected to grow at a compound annual growth rate of 18% by 2020. About 10% of the fast food market in India is organized. Organized market expected to grow about 27% by 2020. It was found that non casual dining restaurants or fast food gained tremendous market share from last 10 to 15 years. In India, millions of people eat ethnic food Pani Puri to vadapav to Dosa due to this reason, leverage of this sector automatically increases. Swiggy, Zomato, Foodpanda these are the companies who continuously trying to catch up this market and increase the presence in Indian food market.



# **Worry-Free Returns: Does it Matters to E-Tailing firms?: A Netnographic Content Analysis Approach to Study E-Tailer's Return Service Attributes and Customer Outcomes**

**Shilpi Saxena, Vaibhav Chawla**  
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## **Abstract**

Increased momentum for E-tailing has reduced the worry of consumers to a great extent for shopping anything and anytime(Criteo.com,2017).Easy accessibility, discounted price and easy returns provided by E-tailing firms are attracting consumers who love convenience and one click shopping (Burke, 2002; Mukhopadhyay & Setaputra, 2007). Although easy and worry-free return is one of the management strategy adopted by most of the E-tailing firms to insure good service recovery and win loyalty among consumers (Mattila, 2004:Mollenkopf et al., 2007), but the recent research shows that buying and returning has become a new trend (ETRetail, 2017) in context of online shopping. An instant, worry-free return experience, combined with consistent and accurate communication is among the top most expectations among the consumers while shopping online(ETRetail, 2017).Thus it has become important for E-tailing firms to understand what consumers expect from return service and also how they evaluate the return service when they approach the E-tailer for returning the product. E-tailers imposed conditions for return like restocking fees, returning in the original packaging, printing the return level, self- returning etc. are creating more worries and making consumer anxious and frustrated (Comscore online customer experience survey, 2012; Narvar report, June 2018) are evaluated by the consumer and thus it impact how consumer will respond and behave in future. The research contributes theoretically to the online product return service literature by identifying the key return service attributes of the E-tailing firms which will affect the customer evaluation of the service. The study also contributes to the E-tailing firms and practice by providing customer segment matrix on the basis of attributes and outcomes that can be used as the marker for improving their E-Return service and delivering the worry-free return experience to the consumers.



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# **Digital World: A Review on Modern Customer of Pune City**

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**Dr Vishal Raut**

*Trinity Institute of Management & Research*

## **Abstract**

The present study is an attempt to reveal the relationship between social media (Facebook, WhatsApp, Twitter, Instagram) and modern decision-making segments. Social media channels has difference influence on various modern segment who are the current decision makers of a family. Moreover, it also analysis advertisement impact on mobile media, and also compares different social medias and its impact on customer.

Primary and secondary sources were used to collect the data. Variables were finalized after considering the pilot study on 30 numbers of respondents; youth, women and netizens, 10 from each. Finally, raw data was generated from 150 respondents with the help of structured questionnaire and structured interview. Purposive sampling technique was used to identify the respondents. Secondary source was through internets journal, magazines and digital library. The data was compiled and then analyzed with graphical method, cross tabulation, chi-square test and ANOVA test. Finally, conclusions were drawn based on the findings. The paper shed light on the media usage by modern decision-making segments people and also comparative analysis of the different media that influence customer. The finding will assist marketers and manager to build an effective marketing strategy in digital influenced world. It also assists them to understand the modern customer and their likings. Marketers will to rework and reframe marketing strategies in order to increase their revenue with the help of this study.

Modern customer values and their changing behaviour were not analysed in the earlier studies. Moreover, the change in decision makers were not focused earlier, was reveal in the present study.



# **Techno-Business Strategies for Enhancing Customer Experience in Luxury Hotels: A Managerial Perspective**

**Dr Sonia Bharwani**

*ISME - School of Management and Entrepreneurship*

**David Mathews**

*Trident Bandra Kurla*

## **Abstract**

This research aims at exploring the delicate balance between the inevitable adoption of high technology (and its possible reduction of interpersonal interactions) and the inveterate need for high-touch customised service experience which are the hallmark of luxury hospitality. It looks at the various broad verticals in which technology can interface with, and be interwoven into, the fabric of dynamically customisable guest experiences from the consumer perspective.

An exploratory study will be carried out by collecting primary data from approximately 15 General Managers of Luxury Hotels and through qualitative, semi-structured, personal, in-depth interviews. The primary data collected will then be triangulated with secondary data gathered through literature review of academic papers, industry reports and studies on the use of technology for enhancing and co-creating customer experience in luxury hotels. The research brings in to focus the importance of technology and high-tech, state-of-the-art tools in facilitating the co-creation and delivery of experiences in the context of luxury hospitality. However, it also emphasises that the high-touch dimension is the core of hospitality in luxury and premium hotels and should remain the primary driver of this segment. Luxury hotels will have to fine-tune and tailor their services and provide the right mix of high-tech and high-touch depending on the micro-niche segments to which they cater. Practitioners, researchers and educationists in the hospitality industry would find the implications of this study useful in context of the evolving technology imperative and the present customer-centric business environment where hotels are constantly striving to meet the exponentially rising bar of guest expectations.



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# **Antecedents of Online Shopping Behavior: Exploring the Way Forward towards Inclusive Digital Growth**

**Dr Shilpa Kankonkar, Dr Nandini Desai**

*Dr D. Y. Patil Institute of Management studies*

## **Abstract**

E-shopping is growing exponentially in the current times, whereby identifying the antecedents involved in online shopping behaviour will go a long way in making the marketing of e-commerce sites more attractive and marketable. More to it there are perceptions associated with the subject, there are still certain consumers who are apprehensive of buying online and this behavior of the customer turns to become a multifaceted incidental experience with different aspects involved thereof. This Research paper is an attempt to understand the precursors created due to perception while buying online. The researchers have identified antecedents that the influence of different variables towards online shopping. The finding of this research offers an inclusive understanding of the online consumer activities by identifying the effects of external behavioral patterns, thinking, intentions and perceived risks. The findings have also tried to derive antecedents of online consumers, their implications on understanding the consumers and e-commerce vendors.



# Bits and Digits: Factors Influencing the Adoption of Digital Currency in India

Deepak Gupta, Ronit Nair, Vinayak Chandran

*Amrita School of Business*

## Abstract

This research analyzes the driving factors which influence the adoption of digital currencies (Bitcoin, Litecoin etc) in India. Using an augmented framework based on the Unified Theory of Acceptance and Use of Technology (UTAUT2) model, we analysed the potential role played by twelve factors on the likelihood of adoption of crypto currency in India. Those were performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, price value, education, structural assurance, risk propensity, gender and age. The empirical data for the analysis was collected via questionnaire using a pan-India cross sectional survey with 210 respondents. Our regression analysis revealed that performance expectancy, effort expectancy, social influence, hedonic motivation and risk on the adoption of digital currency all had a significant influence on the likelihood of adoption of digital currency in India. Interestingly, our analysis revealed a negative influence of effort expectancy, hedonic motivation, habit and price-value on the adoption of digital currencies in India. In other words, the intention to adopt digital currencies is not being driven by conventional expectations and has nuances that are worthy of a further exploration. This is one of the earliest explorations on the adoption of digital currencies in India and we plan to build upon these initial insights using a structural modeling approach.



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# Consequences of Situational Construct Variables to Boost the Relationship Expansion

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## Abstract

The purpose of the paper is to analyze a causal effect between situational Construct and Relationship Expansion especially for banking services in Chennai. The purposed model was built up based on literature reviews and experienced among 711 bank customers from both private and public sector in Chennai. Structural equation modelling was used to structure the relationship and croanbach's alpha to be analysis to test the model.

Result specifies that the relationship expansion are mostly related to situational construct variables therefore it shows that there is a significance effects on relationship expansion. In short under situational construct there is two predictors one personality traits and the other brand involvement the second predictors state that the highest consequences effect on relationship expansion to bring a new change for financial services and improve the quality growth for banking Industry.

The study is restricted to a particular state towards relationship expansion for banking Industry; the research may can be expand more in different country for the further researcher to work on this area to bring a new change in our banking system it can be an innovative to bring a different financial epoch. This is new empirical studies which has been practiced ever it gives a high quality services for the bank customers for today's generation the authors have bring a new different two aspects are personality traits and brand involvement towards relationship expansion known as (cross buying intention) in banking sector till now there is no research have implicated for such study and these aspect plays a new role in cross buying intention as well as for the retail bankers managers, to help them to frame more effective quality service and specially understand the consumer behavior, their emotions and attitude towards banking and their systems towards the development of our financial growth.



# Community and Commerce: Buying and Selling on Social Media

Sreevyshnav Nair, Revati Prasad, Deepak Gupta

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## Abstract

Social media has active communities on various topics and most of the users are members of these communities. There is much prior research on consumer behaviour in social media communities, but little research has been done integrating social media marketplace and community. In our study we explore the relationship between these communities and the purchase intention as well as the selling intention of social media users. We are especially interested in how the twin instincts of community and commerce influence the decisions to purchase and sell online on social media. While there have been a lot of studies on marketing on social media platforms, very few have ventured into usage of social media as a market place. Our conceptual model – built on our survey of existing literature on social media as sites for community and commerce - looked at variables such as trust, community, prior online shopping behaviour etc. and how they impact purchase and selling intention on social media. It was empirically tested using a pan-India cross-sectional survey. The results showed significant positive relation between community and purchase intention and also community and selling intention, and a similarly consistent negative relationship with risk aversion and buying/ selling on social media. Interestingly, online shopping behavior has significant positive impact on selling intention but it does not significantly influence purchase intention. Similarly the impact of age too is asymmetric - those younger than 30 are much more likely to be selling on social media. However, this relationship does not hold for purchasing on social media. In sum, our results suggest significant influences of the need for community and risk perceptions on the intention to buy and sell on social media in India. It also suggests salient asymmetries in the factors that drive buying and selling on social media in India.



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# **Can David's Efforts Pay-Off? Gleanings about Social Media Adoption and its Consequences among Tiny Businesses**

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## **Abstract**

The rationale of this research was to unearth the aspects influencing the adoption of social media by tiny businesses and its resultant impact on the firm's economic and non-economic outcomes. How was it done? A hypothesized framework was developed with a view to determine the impact of constructs such as: innovation-fit, outlay efficiency, user-friendliness and credibility, on the adoption of social media and its consequences on economic and non-economic outcomes of tiny businesses. Data was gathered from 250 tiny businesses operating in India, and the same was subjected to statistical analysis to test hypothesis using partial least squares method.

What were the outcomes? The outcome of the research indicated the affirmative impact of social media adoption on economic and non-economic outcomes of tiny businesses. Augmented Reputation, Prolonged Reciprocal Relations with Customers, Easy Access to Vital Customer Information were the significant non-economic outcomes derived by the tiny selling firms. Increased Sales Enquiries, Increased Sales Volume, Increased Customer Base were significant economic outcomes derived by the tiny firms. Whereas, the factors such as - Innovation-Fit, Outlay Efficiency, User Friendliness, Credibility had assenting influence on wider adoption of social media among tiny businesses.



# **Impact of Cognitive Trust, Previous Experience and E-WOM on Intention to Supply in a C2C Sharing Economy Platform**

**Sukanya Santosh Kumar, Deepak Gupta**  
*Amrita School of Business*

## **Abstract**

Sharing economy concepts have bloomed for over the last few years opening new avenues for sharing goods and services in a sustainable way. Extant research points to the importance of electronic “word of mouth” and trust in the willingness of people to participate in the sharing economy as consumers. However, there are very few studies which focus on the flip side of the sharing economy – the motivation to share and be a supplier. This study focuses on understanding the impact of trust on behavioural intention in the sharing economy from a seller’s point. Electronic word of mouth and cognitive trust is used as a factor that explains how trust is formed. The model was tested by circulating an online questionnaire and 206 valid responses are used for the analysis. The analysis was done in STATA and ordered logistic regression was used as a tool for analysis. The results show that trust in the platform and buyer, while important, do not have a significant influence on the intention to supply on a sharing economy platform. In contrast, e-WOM information adoption, previous experience as a customer and perceived privacy and security have a positive significant impact on the intention to supply in a sharing economy platform.



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# Smart Tourism and Smart Tourism Ecosystem: Towards Sustainable Value Co-creation

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**Israt Jahan**  
*Bangabandhu Sheikh Mujibur Rahman Science & Technology University*

## Abstract

The concept of smart Tourism is on under construction. As there is little research related to smart tourism, the purpose of this paper is to find out the smart tourism, the integration of different activities of tourism service provider and their interactions with visitors/ tourists. It also identify the smart tourism tools, how they are used by different actors and how the network and the tourist perceived and interact them for making up smart tourism ecosystem and finally how the create the value co created services.

Methodology---This piece of work is qualitative in nature which comprises the primary and secondary data. Secondary data were collected from different sources whereas the primary data collected through interview of twenty service provider comprising tour operator and hotel; and fifty service receivers mainly tourist from the study area, Bangladesh.

Study shows that there are three phases by which actors are communicating each other comprising Pre service delivery, during service delivery and post service delivery. Smart tourism tools are being used throughout the phases which eventually create value co created services though there are huge gap among the actors in terms of smart communication. Thus, this research will enhance the use of smart tourism tools and signify the value co creation.

This paper examined the smart tourism and smart tourism tools which are used by different actors and this make a smart tourism ecosystem. Thus, this ecosystem creates the sustainable value co created tourism services. As very few research had been performed in smart tourism, smart tourism ecosystem and the value co-creation respectively and no research performed through the amalgamation of three concepts, this will fill the gap.



# **Determinants of Mobile Banking Adoption in Greater Visakhapatnam City: An Extension of Utaut Model**

**Dr Merugu Pratima**

*GITAM Institute of Management, GITAM university, Visakhapatnam*

**Dr Krishna Mohan Vaddadi**

*Department of Commerce and Management Studies, Andhra University*

## **Abstract**

The paper explores the factors affecting intention to adopt mobile banking services among generation Z consumers using the extended Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study examines the effect of variables, namely performance expectancy, efforts expectancy, social influence trust and reliability, security and facilitating conditions on customers' intentions to use mobile banking services and the effect of these intentions on actual usage behavior using structural equation model.

Results of a structural equation model suggest that factors Performance Expectancy, Social Influence, Trust & Reliability, Security and Facilitating Conditions have a significant effect on shaping consumers' Attitude and Intention to use leading to Adoption and usage behavior. Limitations were found in the selected sample, the study was limited to respondents from a single selected city, and respondents from other cities were not included. In addition, results from this study may not be generalized to the whole population of Generation Z.

This research identifies the factors that affect the intention to adopt mobile banking among the Generation Z users in Visakhapatnam city. Banking institutions can use the findings to develop competitive marketing strategies and services not only to attract potential customer and but to retain existing users customer value. The outcome of this study will provide a better insight into the factors influencing intention and adoption of mobile banking service among users in a developing country in India, where the concept of mobile banking quickly gaining momentum.



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# Post Crisis: Factors Affecting Corporate Reputation and the Role of Social Media

Vidhiya Lakshmi, Deepak Gupta

*Amrita School of Business*

## Abstract

Crises are experienced by almost every company, small, medium or big, at some point in their lifecycle. Given that social media is the new medium for public relations activities, the complexity of communication has increased since the public now multiple channels for expressing their opinions. This has meant that the burden has increased for PR professionals, as they have to now put out more intense fires as a result of secondary crisis communication, or the communication put out by the public on the crisis. Given the duplexity of social media communication that can both initiate a crisis and intensify a crisis, PR professionals face a daunting challenge. Research has examined how this corporate response during a crisis impacts the customers and public opinion, however the impact on the company itself remains relatively unexplored. This study aims to address this gap and understand the impacts of the four categories of crisis responses - denial, involuntary product recall, voluntary product recall, and super-effort (Bi et al. 2014; Siomkos 1994; Vassilikopoulou et al. 2009) and the secondary crisis communication on the corporate reputation of a company post a product-harm crisis. The study also tries to identify other factors that could affect or impact the corporate reputation post-crisis, including trust, forgiveness, and positive messaging. Using a pan India cross-sectional survey, the responses of 185 customers were collected about their thoughts, perceptions and post crisis actions on one of the given six real-time crisis scenarios they are very aware of. The results of analysis show that the crisis response during crisis has a significant impact on the corporate reputation and it also influences the impact of SCC on corporate reputation. The implications of the study for both academicians and corporates have been discussed in detail.



# Digitalizing the Sambalpuri Handloom: A Study on Undivided Sambalpur District of Odisha

**Shruti Sudha Mishra, A. K. Das Mohapatra**  
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## Abstract

The state of Odisha is always a pioneer in Textile Sector mainly in Handloom and also in Handicraft. It always remained prominent in producing World famous products like “Katki saree”, “Sambalpuri Saree”, various silk sarees, Tassar Saree, Tie-dye, Bomkai Cotton, glossy khanduas, “Gamchas”, furnishing and Handicrafts. Sambalpuri sarees are major tribute to the traditional handlooms of Orissa. The handloom products of Western Odisha can attract and cater to a large number of consumers if it gets a digital platform to showcase its products. We are in an age of online shopping and it is not limited to the urban population. So the present study briefs about creating a digital roadmap for handloom products of Western Odisha and its benefits to the weavers. The rural population of Undivided Sambalpur district should be technology literate and they should be provided with the e-business, so as to empower them through the digitalisation facility and catering the requirements of the weavers.



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# **Customer's Attitude towards Social Media Advertising and their Behavioural Response: the Moderating Role of Brand Trust**

**Ajitabh Dash**

*Birla Global University*

**Khagendra Nath Gangai**

*BULMIM*

## **Abstract**

The purpose of our study is to examine the connection between customers' attitude towards social media advertising and their behavioural response. This study also attempts to provide some empirical evidence with respect to the moderating effect of brand trust in this relationship between customers' attitude toward social media advertising and their behavioural responses. Primary data was collected through a predesigned self-administered questionnaire from a sample of 463 respondents across Delhi using judgmental sampling method. Appropriate statistical tests like exploratory factor analysis, confirmatory factor analysis and hierarchical regression analysis were used to derive a meaning full conclusion from the study. The results of this study implied that firms that aim to practice social media advertising must instil trust and confidence among their customers. Again, firms that plan to use social media advertising must build a memorable and lasting impression on the mind of their customers in every interaction.



# **Sentiment Classification: 2-Step Sequence Labelling for Adverb-Adjective Extraction for Predicting Product Failures**

**Shreyas Srivastav, Chandrasekhar Subramanyam, Siddharth Misra, Abhishek Himanshu**  
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## **Abstract**

Identifying the sentiments associated with the reviews of products has been thoroughly studied in recent years. However, the existing research primarily focused on the individual aspects of the review elaborating upon noun, verb and adverb expressions. This research focuses on the opinion classification capabilities of the collated adverb-adjective expressions. The findings implicate that the expressions can significantly identify the crux of the sentiments and eradicate the redundancies from the review titles. These expressions enable both organizations and customers to gain a summarized insight of the sentiment shared by the stakeholders of the product or service in context. The users can utilize the summary for their decision-making process and the organization can make advancements in the quality improvement initiatives for their products and services. In this research, we propose a two-step sequence labelling process to extract the adverb-adjective expressions from the titles of reviews and then apply supervised learning methodologies to the extracted corpus for the purpose of sentiment classification. The study employs probabilistic and discriminative classifiers and also gives a comparative analysis of the performance of the two. Given the underpinnings of the data corpus, the framework can be applied to any domain of products and services.



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# **Consumer Experience Delivery: Role of Technology in Promotions, Advertisements and Marketing Communications**

**Sanjive Saxena**

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## **Abstract**

Advancements in technology has significantly transformed the mechanisms of marketing operations. Marketers today are focussed on delivering value added consumer experience. Technology has the potential to integrate marketing functions of promotion, advertisements and communications. This integration is used to deliver memorable and value added consumer experience. This paper thus addresses the research question: Why technology is needed for integrating marketing functions of promotion, advertisement and communications for delivering consumer experience? To address this, three hypothesis were developed. The sample size chosen for this study was 119. The sampling was purposive and the respondents were from varied domain from NCR. The techniques applied included descriptive statistics, cross tabulation and chi square test. The findings indicate that there is a positive impact and role of technology in delivering consumer experience when marketing functions of promotion, advertisements and communications are integrated. The future scope includes the application of multivariate statistical techniques to determine the degree of impact and contribution of other marketing functions which can lead to the development of strategies for enhanced delivery of consumer experience.



# **Impact of Promotional Strategies in Social Media towards Consumers' Perception, Preferences and Purchasing Patterns**

**Suraj Kushe Shekhar**

*Vellore Institute of Technology, Vellore, Tamilnadu*

**Rehin K.R.**

*MG College, Kannur, Kerala*

## **Abstract**

This study examines the impact of promotional strategies in social media towards consumers' perception, preferences and purchasing patterns. Social media has become a tool for companies to implement new promotional strategies they have come up with, in order to reach out to consumers better. This study classifies the promotional strategies that are in existence and analyses the impact of these promotional strategies from consumers' perspective. A multi cross sectional research with a snowball sampling technique has been implemented in this study. Data collected from 84 online users by recording their responses through a questionnaire revealed that a majority of the respondents are neutral or positive to purchasing a product based on the information received on social media. The responses indicated that women lost greater interest in the product than men due to the repetition of the same advertisement at different intervals on social media. Brand pages seemed to have a positive impact on the consumer and content in the form of videos had greater influence over text or image. Providing offer codes indicated to be the most effective strategy as it not only made consumers be willing to try out new products but also adopt them, thereby increasing brand loyalty. In conclusion, the promotional strategy of using offer codes seemed to be the most successful one in impacting consumers' perception, preferences and purchasing patterns.



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# **A Study on Role of E-Commerce and its Benefits to Initiatives to Build Future Growth**

**Harshali Gomase**

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## **Abstract**

Many economists and experts believe that in recent years, a revolution has occurred similar to the industrial revolution which the world has entered the information age. It makes large changes in the economic, social and cultural aspects. One aspect of this transformation is changes in economic relations between individuals, corporations and governments. Commercial exchange between people who had been based on paper documents to transactions of by us the systems based on electronic information. The advancement of Information and Communication technology has brought a lot of changes in all spheres of daily life of human being. E-commerce has a lot of benefits which add value to customer's satisfaction in terms of customer convenience in any place and enables the company to gain more competitive advantage over the other competitors. This study predicts on the role of E-Commerce and its benefits to Initiatives to build future growth.



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# **Food Marketing Applications on Smart Phones: A Comparative Study of Zomato, Food Panda and Swiggy and their Impact upon the Buying behavior of Indian Youths and Adults**

**Sunita Chowdhury**

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## **Abstract**

Smart Phones and mobile applications are becoming a very important part of the modern day to day life. As per January 2014, a survey says that from around 82% adults owing cellphones in the country, around 50% of the users have hand on experience on the food apps. Studies have examined app use in the context of everyday choices about not only for health and weight loss, day to day requirements, but also for purchasing and consuming food. Business and health professionals who seek to influence consumers' food purchasing decisions through digital marketing would benefit from additional insight about the characteristics of users and non-users of food-related mobile applications. The current study addressed this gap within the literature by conducting a web survey with an outsized, diverse sample of adult mobile device owners. As apps become highly diverse, with consumer attitudes towards and use of certain categories of apps, including food-related apps, becomes important to business, marketing and health professionals trying to engage new and existing consumers. The internet and mobile technology support shoppers in meeting the daily demands of feeding themselves and their families. Research is required that describes consumers' attitudes towards and use of food-related mobile technology and apps, such as apps that support users in planning, purchasing and socially sharing meals and snacks. Assessed the various ways of Food Marketing via Zomato, Food Panda and Swiggy and their impact upon the buying behavior in the Indian Youths and Adults with the identification of discrete segments of mobile device users based on their self-reported attitudes and behaviors related to technology in general, food and nutrition topics, and internet, mobile device and app use in food-related apps, and attitudes towards functionality and mobile digital marketing.



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# **Co-creation with Collaboration: A New Paradigm of Customer Relationship Management - - CRM 3.0**

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*National Institute of Industrial Engineering (NITIE)*

**Preeti Sharma**

*Institute of Management Technology, Hyderabad*

**Purnima Sangle**

*National Institute of Industrial Engineering (NITIE)*

## **Abstract**

Advancement of internet technologies have revolutionised collaborative platforms unravelling novel opportunities and for both the individuals and the business activities of organisations, generating attention from researchers and practitioners. Organizations have been struggling to develop a relationship with their customer to sustain the competitive advantage and implementing Customer Relationship Management (CRM). Despite widespread acknowledgement that CRM is a continually evolving domain because of technological advancements, literature has scantily addressed the way organisations are leveraging technology to deliver a new paradigm of relationship management. Against this backdrop, this study analyses the role of collaborative technologies in co-creation using case study for a leading bank in India. Our findings revealed that though initial CRM started with solving automation needs, newer and mature CRM would strive for co-creation based upon pillars of DART (Dialogue, Access, Risk Assessment and Transparency) leveraging collaborative technologies and analytical tools transforming the CRM landscape. Organizations need to comprehend the needs of customers through collaborative platforms based on principles of transparency, access and dialogue. The new paradigm will foster dialogue which entails continuous, on-going and candid engagement, and disposition to actively participate. It creates an ecosystem and offers an opportunity for co-creation which means mutual value through customised, co-produced offerings. The co-creation of value is a needed objective which will be facilitated by improved understanding the customers' perspective, and superior the front-end platform backed by the process to identify customers' expectations, needs and wants.



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# **Augmented Marketing and Locus of Control: A Study on Behavioural Psychology and Perception**

**Sudip Banik**

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## **Abstract**

The ability to regulate the emotional response to perception is critical to healthy emotional function. However, the response varies considerably from person-to-person. This variability may be partially explained by differences in emotional processes, which vary across individuals. Although the basic neural circuitry that mediates the response to perception has been described, the impact individual differences on that response is not well characterized. Understanding how these factors influence the neural response would provide new insight into processes that mediate emotional function. Shown to play a key role in the processing of emotions, the amygdala forms part of the limbic system. It is an almond-shape set of neurons located deep in the brain's medial temporal lobe and is responsible for igniting the neural response to perceptions. In humans and other animals, this subcortical brain structure is linked to both fear responses and pleasure. Perception leads to behaviour, and behaviour to choices. What is more intriguing is the fact that perception behavioural choices is a part of emotional intelligence which again is a type of social intelligence that involves the ability to monitor one's own and others' emotions, to discriminate among them, and to use the information to guide one's thinking and actions (Salovey & Mayer, 1990). The scope of emotional intelligence includes the verbal and nonverbal appraisal and expression of emotion, the regulation of emotion in the self and others, and the utilization of emotional content in problem solving. The core capacity at work here is access to one's own feeling, one's range of affects or emotions: the capacity instantly to effect discriminations among these feelings and, eventually, to label them, to enmesh them in symbolic codes, to draw upon them as a means of understanding and guiding one's behaviour.



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# **Study of Factor Affecting the Adoption, Participation and Usage of Social Networking Websites in Politics**

**Goldi Puri**

*Maharshi Dayanand University*

## **Abstract**

Social networking websites are rising in status and practice in Asia. Through the growing accessible of computers and electronic items, citizens are competent to use the mobile Internet and connect via mobile social network. This planned learning discovers how social networking websites is utilized by people of Asia with their political participation. Social media like Facebook and other new media programmes broadly used by people have been seen as a potential medium to participate and engage people in political contest. The probable utility of such applications for building connections for people and organizing political action was highlighted in recent times during the elections in India, Vietnam, Philippines and Kazakhstan. The concept of e-democracy has elevated and features the prospective of the Internet to develop the movement and political action. It becomes necessary to learn the importance and need of social media in today politics.



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# Green Power Marketing: Mission ‘I’m’ possible

**Akhila Veldandi**

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## **Abstract**

Marketing is essentially the promoting and selling of products or services, and also includes advertising and market research. Green Marketing has been identified as the area of marketing that is related to green products which are those that happen to be less detrimental to environment. It also signals the firms turning green in their day-to-day activities and marketing themselves to be environment friendly. Marketing these products has been a challenge since 1970s, the time of inception of this concept, because of various reasons like high cost nature, low awareness and low Willingness to pay among consumers. Considering that the awareness of customers is growing with time, there is a persistent resistance to accept and adapt to green products. This paper analyses the challenges faced by firms in renewable energy sectors in marketing of green energy products and services such as solar panel roof-top installations.



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# **Role of Advertising Content and Online Motivations in Shaping Attitude of Indian Millennials towards Social Media Advertising**

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**Dr Bhawna Agarwal**

*Professor, Amity College of Commerce and Finance  
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## **Abstract**

The paper intends to propose a conceptual model based on social media advertising, which examines the impact of the some identified antecedents such as Entertainment, Informativeness, Credibility, Incentives, Pre- Purchase Search Motivation and Social Escapism Motivation on Attitudes and further see the impact on Purchase Intention. A quantitative approach of research was adopted, where data was collected using a self-administered questionnaire from 472 Indian Social Media Users. The scales adapted from the previous studies were validated using Exploratory factor analysis (EFA) and then two step Structural Equation Modelling (SEM) was applied which included Confirmatory factor analysis (CFA) followed by hypothesis testing in AMOS 22.0. The results indicated significant role of Informativeness, Entertainment, Credibility, Incentives, Pre-Purchase Search Motivation and Social Escapism Motivation in predicting Attitudes towards Social Media Advertising, further Purchase Intention was significantly predicted by Attitudes towards Social Media Advertising. The study is subject to certain limitations such as a particular age group that is the Millennials (Generation Y) has been considered as its sample, only certain identified variables have been considered for predicting consumer attitudes and the study has not taken a particular social media site for evaluating its effectiveness, future studies can work on this research gap. The proposed model proves to be a robust tool in understanding the attitudes and purchase intention of Indian Millennials towards social media advertisements. The study can be useful to the marketers, advertisers and brand managers in designing advertisements on social media sites by embedding certain essential features which positively shape up the attitudes and further develop an intention to purchase. This has been one of the few studies which have proposed a model by combing the advertising content factors and online motivations of social media usage for understanding the effectiveness of advertisements on social media sites. Also, the adoption of social media platforms by the companies for advertising their products is on a rise, thereby it becomes important to assess its worth which can be useful to the brand managers for the long-term benefit of their companies.



# Investigating Occasion Driven Online Purchase Intention

**Amrita Kulshreshtha, Madhvendra Misra**

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## Abstract

This paper attempts to establish the role of occasion behind underlying mechanism of purchase decision in online shopping. A comprehensive literature review indicates that seasonality along with some other factors such as price, trust, brand consciousness, convenience and referral have impact on willingness to purchase online. Research Question of the study is to investigate the occasion driven purchase willingness. The study has been concluded by collection of data from a sample of 100 Indian respondents using online google form based questionnaire. The data was analyzed to study the role of seasonality, occasions, factors like price, trust, brand consciousness, convenience and referral in consumer's willingness to purchase online during occasion based sales by e-commerce websites. Future scope of research includes more variables that contribute to better understanding of occasion based marketing on purchase intentions among consumers of all age groups. From managerial perspective, marketers can develop better strategies for targeting different types of customers on different occasions. This study has been conducted to understand the occasion based sales from consumer perspective.



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# **Generational Cohorts: An Empirical Investigation into the Indian Millennial's Shopping Characteristics**

**Smitha Siji**

*Rajagiri College of Social Sciences (Autonomous)*

**Tiju Sam Thomas**

*John Crane*

## **Abstract**

India is one among the fastest growing economies in the world, has a growing luxury market and it houses the largest youth population called the 'millennial'. Looking at all these factors plus the tendency for millennial consumers to be motivated by status, this study was conducted with a purpose to examine the millennial consumer's relationship between "Status Consumption and Consumer Styles Inventory." A descriptive research was designed for the study. 240 millennial consumers were selected through convenience sampling technique. The research instrument was a questionnaire consisting of 24 statements measuring Consumer Styles Inventory using Sproles and Kendall (1986) scale and Status Consumption by Eastman et al. (1999) scale. All the facets in the Consumer Style Inventory had a significant influence on Status Consumption. Brand Consciousness and Novelty consciousness has the biggest influence on Status consumption. But an inverse relationship existed between status consumption and recreational shopping. This study found that the millennial either prefers to stick to good brands or they continually seek something new. Thus this is a significant insight to manufacturers and retailers about the millennial. It will help them in designing their marketing strategies for the millennial as they happen to be a significant entity in today's market. There are not much studies on the shopping styles of the Indian Millennial and hence the findings of this study is very much valuable to the marketers operating in the Indian luxury market.



# Understanding the Influence of Egenerational Cohort in Social Media Adoption

Divya Tyagi, Aarushi Jain

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## Abstract

The objective of this study is to examine the social media usage behavior of generation Y's members. While scholars agree that generation Y users indulge in social media activities at a high intensity, there is limited understanding of the different types of activities that they engage in. While some scholars (Pempek, Yermolayeva, and Calvert, 2009) suggest that generation Y users primarily consume data, others argue that they contribute content on social media and actively participate (Dye, 2007). Thus, Bolton et al. (2013) emphasize that there is a need to gain more in-depth insights regarding the nature of the activities that generation Y users perform on social media. They also urge scholars to understand how the use of one social media (e.g., Facebook) influence the use of others (such as LinkedIn), both in terms of intensity as well as nature. Therefore, this study seeks to answer these questions raised by Bolton et al. (2013).



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# **Comparison of Investment and Return on Investment (Roi) On Social Media Strategies Adopted by ICICI Bank and SBI Bank**

**Meena Sharma**

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## **Abstract**

In this digital era different strategies are adopted by the companies to market their products through different digital marketing channels like social media, Video marketing, Social messaging apps, etc. As per their product requirement and population they choose one or more multimedia platforms for marketing their products. These digital marketing trends are very popular among the people and their number is increasing day-by-day. Looking at these popular means of marketing techniques banks are also no way behind from their counterparts in using social media to reach out to their customers and conduct business.

This paper is an attempt to know about the use of social media techniques by two biggest banks of the country SBI and ICICI to reach out to their customers for their products and services. The paper will also try to find out the Investment made by these banks on social media and ROI of these two banks.



# Future Proofing Higher Education: Career Competencies of Generation Z Students

**Ramar Veluchamy, Dr A.R. Krishnan**

*SRM Institute of Science and Technology*

## Abstract

Each student has a dream career choice that gives immense happiness, self-actualization, social recognition, and inner satisfaction. It is a fact that many of us felt that there was no support and encouragement to explore our dream career choices. The need for an ecosystem and support groups are essential while chasing the dreams. Be it academic or non-academic dream, existence of certain competencies is common to actualize all the career choices or dreams. The objective is to examine the relationship between Calling, Decision Making Profile, Problem Solving Inventory, Resilience, and Career Adaptability and Career Competencies. This study was the first effort to apply talent management practices for the dreams of students. Generally talent management of employees is used to meet the organizational objectives. If we are sure about supporting our students to achieve their dream career choices, they can dream more confidently which improve the quality of the dream itself. In order to be successfully making the career choices certain career competencies are mandatory such as Self Profiling, Professional Networking, Career Exploration, Reflection on Qualities, Reflection on Motivation, and Career Control. Factor analysis, Regression analysis, and Structural equation modeling were used to check the objectives of the study using SPSS, and AMOS.



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# **Bollywood Consumer: A study on the Consumption of Bollywood Movies**

**Anshuman Mohanty, Prof. Shirshendu Ganguli, Prof. Gururaj Kidiyoor**

*T.A. Pai Management Institute*

## **Abstract**

Despite being the largest producers of movies in the world, the gross realization of the Indian film industry stands at \$2.1 billion versus \$11 billion in the US and Canada which produces a significantly lower number of films (MPAA, 2016). Of the leading 50 Bollywood movies in the last five years, the movies which recorded profits reduced from 30 in 2012 to 14 in 2017 (EY-FICCI, 2018). As rightly observed by Craig et al. (2005) “Each movie is unique and represents a new product offering”, but for many years’ movie producers are dependent on a “rule of thumb” to attract consumers and it is evident from the high percentage of unsuccessful movies that their logic is doomed. Many researchers have explored this field and have come up with various factors that might impact the success of a movie such as the star power, critic reviews, awards received and so on. But the most influential factor that has come across many research is “Genre” (Gazley et al. 2010, Wuhr et al. 2017). Although previous studies have hinted the importance of genre, there is inadequate insight on the movie going behaviour of consumers based on genre. This study primarily focuses on this gap and intends to throw light on the movie-going behaviour of consumers based on genre.

Thus, the challenges faced by the Indian motion picture industry and the gap in the literature has motivated us to explore the prospective consumers of a motion picture with three questions:

- I. How movie lovers and non-movie lovers are different on the basis of genre?
- II. How is the preference of movie genre impacting the frequency of movie going behaviour?
- III. How different are multiplex audiences when compared to single screen audiences based on genre?



# Antecedents Impacting Mobile Shopping in India

**Alok Kumar, Shilpi Jain**

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## Abstract

In this era of globalization, shopping through digital device such as mobile device and other related device is becoming popular. Moreover, now-a-days mobile shopping through online mode is a thought-provoking field of study. Usually, mobile shopping is defined as the process to acquire goods, services and information regarding goods and services through mobile device. In the emerging market important implications can be drawn from the study of shopping through mobile device via online mode. Therefore, for the developing economy such kind of study is extremely important. This paper studies the mobile shopping behavior through different constructs such as Performance Expectancy (PE), Effort Expectancy (EE), Hedonic Motivation (HM), Facilitating Condition (FC), Social Influence (SI), Behavioural Intention (BI) and Trust. The role of these constructs have been well captured in the form of either of independent, dependent, mediating or moderating variables. Some inferences have also been drawn using the analysis of common activities and common product categories through mobile device.

All constructs contains several variables. All these variables used 5-point Likert scale with endpoints ranging from 1 (strongly disagree) to 5 (strongly agree). A total of 360 respondents filled up the questionnaire. The respondents were the students of post graduate diploma in management in the age range of 20 to 32. The students participated completely voluntarily using the method of paper-and pencil surveys. Here, we have used purposive sampling to collect the sample data. Reliability analysis was executed to assess the consistency of the scales. Besides employing Chi-square and Factor Analysis the data were also analyzed and relevant information were extracted using Mediation model with path estimate with the help of SPSS-AMOS 23 software package. The model was again analyzed for control variables such as Age and Gender.



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# **Investors' Behavior towards Mutual Fund Investment on Mobile App**

**Shruti Sharma**

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**Dr Adya Sharma**

*SCMS*

## **Abstract**

This paper attempts to provide a view on subject of Mutual fund investment behavior of retail investors on mobile app through a systematic review to analyze the advances of the literature on the topic and to see its strength and connectedness as interdisciplinary topic also. The systematic literature review has been performed using SCOPUS spanning over years 1997-2019. The paper shows that despite numerous numbers of papers on the one part of subject, other part is still being unexplored. In particular, the paper highlights two literature gaps concerning the redemption behavior and how the mobile app investment influences or is influenced by investors. These two gaps and five research questions have been identified. These research questions represent possible emerging areas of investigation on the topic. Bibliometric analysis has shown that separately the parts of title have been explored especially the first part but in our best of knowledge this is the first attempt to combine these two, Also, even after being a systematic literature review, its Turnitin report shows 83% originality.



# **Predictors Influencing Online Consumer Behavior on Customer Retention using Neural Network: A study among Gen Z**

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*Presidency University, Bangalore*

**Dr S. Senith, Praising Linijah**  
*Karunya Institute of Technology and Sciences, Coimbatore.*

**Dr Siamala Devi**  
*Sri Krishna College of Technology, Coimbatore*  
*Karunya Institute of Technology and Sciences*

## **Abstract**

Online purchase of products has become a unique way of sales channel. There is an intense competition among the e-commerce companies to attract customers to buy online. Many factors have contributed for the significant growth of online sales. It is therefore very much indispensable to find the online shopping behavior and the predictors that influence online consumers on e-customer retention. A questionnaire based on a structured type was developed in order to validate the conceptual model proposed for the study. A convenient sample of undergraduate and post graduate who were Gen Z i.e. who were born after the year 1995 were chosen. Neural network model is a significant predictive tool for analyzing non-compensatory decision making of the online customers. The findings from this study were analyzed using Artificial Neural Networks to spot the foremost inevitable factors that end up in on-line shopper behavior towards customer retention. The outcome of the study proves that dimension loyalty has the significant bearing on customer retention. The result of the research contributes immensely to the online retailers to comprehend the customer needs and formulate appropriate strategies for target marketing and positioning among the digital natives.



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# **Examining the Role of Technology Adoption and Privacy Concerns in Virtual Assistants Usage Intention**

**Deepika Dabke, Priyanka Mathur Dhingra**  
*ICFAI Business School, Mumbai*

## **Abstract**

Technology and Artificial Intelligence (AI) have changed the ways in which consumers engage with product and services. Personalization of advertisements for consumers based on their browsing history, predicting consumer buying behavior through big data analytics are all a part of the new age strategies of influencing consumers. AI is emerging as one of the all-pervasive phenomena of this new era. Virtual assistants (VAs), also known as digital assistants or personal digital devices, is one such wave from the world of Internet of Things (IoT) that offers consumers numerable possibilities of smart living. While use of VAs in India is a relatively a new phenomenon, this study attempts to examine Technology Adoption Model and privacy concerns in relation to VA usage intention. 211 respondents were approached through a 26-item online a survey form that examined the Perceived ease of use, Perceived usefulness, Attitude towards VA technology, Privacy concerns and Usage Intention of users and non-users. A confirmatory Factor Analysis led to the emergence of Hedonic motive as a positive predictor of VA Usage intention. Other factors failed to emerge as predictors. Results are discussed in the light of Use and Gratification theory and Innovation Diffusion Model.



# Barriers to Sustainable E-Waste Disposal Behavior: An ISM Analysis

**Divesh Kumar, Payal Phulwani**

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## Abstract

The study aims to identify and rank the various barriers to adoption of sustainable e-waste disposal behavior by consumers of personal electronic products. Further, this paper also studies interaction of different barriers with each other so as to model them. This study employed Interpretive Structural Modeling (ISM) in conjunction with MICMAC to reveal the intricate relationship among inhibitors to sustainable disposal behavior of electronic waste. In the present study, 10 barriers were identified through extensive literature review followed by the experts' opinions. The barriers identified were ranked and after the modeling of these barriers, it was observed that 'consumers' awareness of disposal pathways, government policies and harmful consequences of inappropriate disposal of WEEE', and 'lack of effective implementation of government rules and regulations' were the key barriers in sustainable disposal. The perilous consequences of improper disposal of WEEE has been gaining attention since past 2 decades. The study identifies two key barriers to sustainable disposal behavior and their relationship with the other barriers. The application of this knowledge is imperative to achieving desired goals of motivating the consumer to behave in a responsible way while handling their end-of-use electronic gadgets. The present study is helpful to both academicians and practitioners. This study provides a model of barriers to sustainable disposal of e-waste and its importance in the context of the India which is a developing economy.



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# Impact of Salespersons Information Overload on Relationship Selling Behavior

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**Balasudarsun R.N.**  
*PSG Institute of Management*

**Harisundar G. Ram**  
*Chinmaya Vishwavidyapeeth*

## Abstract

Traditionally, personal selling has been interpreted as a sub-function of marketing, covering the tasks of pursuing exchange processes and order-taking in the exchange process. As the market becomes more and more competitive due to rising customer expectations and declining product differentiations, salespeople remain the bridge between customers and organizations (Baldauf et.al, 2005). The information from salespersons had a greater impact on confidence on the brand which is resulted in a positive relationship. This relationship had a significant impact on their performance because of the networking benefits of the customers (Anderson et.al, 1991). This study focuses on to identify the salesperson information overload towards relationship selling behaviour, To analyze the salesperson information overload towards sales performance and to identify whether Relationship Selling Behaviour has any impact on Sales Performance. The primary objective of the study has been to establish the link within different relationship selling behaviors, and their relationship with salesperson's performance while controlling for the effect of Salesperson's Information Overload. The extant literature of personal selling and sales management is very limited to the topic of the relationships between different relationship selling behaviors. In this study, an attempt has been made to contribute to this research need. Within this study, the relationship selling behaviors was further broken down into its three underlying dimensions: interaction intensity, self-disclosure, and customer disclosure. In addition, the relationships between these dimensions with both behavior and outcome performance of salespeople were also investigated. It was also suspected that the relationships mentioned above may be influenced by the role played by SIO. Therefore, the moderating effects of SIO on the relationship selling behaviour and sales performance, as well as its effect on the relationship between various types of selling behaviors and sales performance of salespeople, were hypothesized in this study.



# Role of Relational Intent in a Channel Relationship of B2B Industry

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**Prof. Amit Mookerjee**

*Delhi Technical University*

## Abstract

B2B relations have always had issues with relationship benefits and sacrifice issues since last many decades. Intending to address the issue, this study intends to find a relationship lifetime value in line of CRM studies with the help of a conceptual construct called “relational intent” defined as a partner’s will to go for one next transaction based on its evaluation of partnership from previous transactions. A model is proposed in this study where “relational intent” is a first order construct and channel sentiments, autonomy and activities in a channel are second order antecedents forming a “relationship value”. Latent constructs are chosen from literature and scales are taken from literature. Some items are developed after a pilot study on B2B industry of steel. The PLS SEM tool is used to test the model and results are discussed. The results open up “relational intent “ for further study and gives a readymade theoretical as well as practical tool for the managers to evaluate their existing relations before deciding for new relations. However to check the robustness of the model there remain future possibilities for extending the concept in other area including industrial psychology and marketing.



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# Impact of eWOM and VeWOM on Purchase Intention

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## Abstract

With the rapid consumption of huge volumes of data, chances are that a large portion of the intended message gets lost in the rush. With the beginning of social media, several networking websites have cropped up. This has given rise to an alternate form of information broadcasting. Visual electronic word of mouth or VeWOM has seen a rebirth in the more tech savvy eWOM. It has been defined as any positive or mixed statement being made by a potential, actual, or former customer about a product or company, which is made available to a large section of people and institutions through the medium of Internet (Hennig-Thurau et al., 2004). There are multiple ways in which eWOM communication can take place on different platforms like web-based opinion platforms, discussion forums, social media websites, etc. It can be in the form of text, pictures, video, or mixed.

Typically, conventional WOM comprised physically spoken word amongst friends or relatives or strangers in a one to one interaction (Bickart and Schindler 2001). Compared to this, eWOM involves individual opinions and perceptions, either in written form or a visual format. The various websites allow people to post content in the form of text statuses, pictures, video clips, etc. All this make information processing very convenient for the ones consuming so much content.

Previous studies (Kings et al.) say that there are a couple of advantages that eWOM has over the conventional means of WOM. Firstly, it provides the advantage of enabling consumers to share information at a certain time and place as and when it is convenient to them (Sun, Youn, Wu, & Kuntaraporn, 2006). This effectively makes the customers feel more comfortable in sharing their experiences and opinions. Secondly, in contrast to WOM where one-to-one oral communication usually takes place, eWOM is written and broadcasted, one-to-many, to an individual's social network (Eisingerich et al., 2014).



# **Online Payment Decisions: Factors that Influence Millennial and Gen Z Consumers Migrate to Digital Payments**

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## **Abstract**

The technology friendly Generation Y or millennial's and Generation Z are the two groups who could boost the economy due to their behavior in spending. The online payment process supports these two generation of people in society to meet their instant demands for information and services over mobile phone and computer applications. Online payment decision is the acceptance of using technology for payment transactions. Most studies focus on one aspect of online payment. This paper validates the card, internet and mobile platforms as one platform for online payment research using the Technology Acceptance Model(TAM) and Rodgers diffusion of innovation communication theory. The study uses quantitative research methods, an exploratory study by engaging a statistical survey from the select sample size of about 204 respondents following a stratified sample design and simple random sample. The study revealed that there is no significant difference between the generation Y and Z in their awareness and preferences for online payments services tools. It also shows that Gen Y's usage pattern for various purchase needs more than Gen Z. The usefulness factor that support TAM project significance between the two generations to migrate to digital payments. The study has implications for the marketing strategists to be more prepared for meeting the opportunities in fintech in India from Gen Y and Z.



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# Exploring the Factors Affecting E-Purchase Intention of Net Generation

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## Abstract

In recent years, people are shifting from traditional media to digital media and with its advanced technology; With the development of the Internet, it has penetrated and become an indispensable element in our life. Especially the opportunities offered by web 2.0 technology have increased the time people spend on the Internet. With this advancement of the technology: e-commerce has changed the people how to buy and customers become accustomed to using the Internet instead of the store to make purchase. The Net-generation (Net-geners) is the first generation to grow up surrounded by digital media and the Internet. Compared with the traditional business model, online shopping has a wide range of selectivity and “one-stop” shopping; moreover there aren't the obstacles of time, space and circulation, etc. Youth is conceivably more complicated demographic group to communicate because not only they have short attention span; they are also subtle in media consumption, indecisive in brand preference. Companies and markets are spending millions in market research to predict the changing E- Purchasing intention of youth and seeking the new way to reach the youth. This quantitative paper seeks to map and explore the factors affecting the E – purchase intention of Net- Generation. The research proposes a research model to examine the relationships between the constructs of this research, namely perceived ease of use, trust, perceived usefulness which are borrow from technological acceptance model(TAM) and intention to E- purchase. To check the validity of research model Structural equation modeling (SEM) (SEM) is used. Result of this study shows that perceived usefulness has higher effect on intention to E-purchase as compare to other two factors. The results highlight the relevance of theory from information systems and marketing disciplines to E- commerce studies.



# Employer Branding and its Impact on Employee Perception: In the Digital World

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## Abstract

Attracting, recruiting and further retaining skilled employees helps organizations achieve a competitive advantage. This enriched talent pool helps organization's sail through challenging times. In order to attract talented employees, organizations implement branding principles from the field of Marketing to the recruitment function of Human Resource Management. This is termed as Employer Branding (EB). Organizations invest on employer branding activities, suggesting that it has a great impact on attracting talented work force. Therefore, the concept of employer branding is an important aspect in the function of HRM. This study attempts to identify the dimensions of employer branding and examine the perceived attributes that qualify to be the dream employer by the workforce. In order to respond to these aspects, a field study was conducted and data was collected from a convenience sample of 150 employees. The aim of this study was to investigate the employee perceptions as to what is it that qualifies to be the employer of choice. A detailed literature review and the academic contributions on the topic were studied and the key themes were identified. This enabled us to conclude that employer branding does have a clear impact on employee attraction and further retention. Scope for future research could include a sectoral study of the employee perception with respect to Employer Branding.



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# **Adaptation of E-Wallets: An Empirical Study of Consumer Behaviour**

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## **Abstract**

Over the past few years, the payment landscape in India has paralleled advancements, occurring in the global payments arena, albeit with a time lag. It has been observed that E-wallets has shown exponential growth in the immediate post demonetization period in India. With the rapid advancements in technology and increasing per capita income in India, smartphones have acquired an inevitable and imperative position in the lives of people. An influential tool provided by the technology through the smartphones is E-Wallet. E-wallets largely eliminate the need to carry a physical cash and thereby physical wallets, by storing all of a consumer's payment information smartly and securely are replacing the conventional methods of payments. Also, e-wallets are a potential boon to companies that collect consumer data. The more companies know about their respective customers' purchasing patterns and behavior, the more effective marketing strategy they can adopt. The downside for consumers can be a loss of privacy. E-wallet operators have gained significant adoption in recent times and have built a substantial consumer base in India. The key driving factors for the adoption of E-wallets in India are increasing smartphone penetration, rapidly growing E-commerce industry, easy availability of low-cost internet, increasing awareness about the uses of E-wallets, wide spreading computer knowledge and benefits of switching to E-wallets. E-Wallets started with basic services such as telecom recharge and bill payments but are now they have widened to a wide range of services including paying on online merchant sites as well as offline stores; booking tickets of railway, airlines, bus as well as movies; hotel bookings; money transfer and so on. The commonly used E-wallets in India are Paytm, MobiKwik, Freecharge, PhonePe, Jio Money, Airtel Money and State Bank Buddy to name a few. Wallets providers have simplified the transaction procedure and combined it with multiple promotional offers to gain traction.



# Dimensions of Customer-Based Brand Equity with Special Reference to the Premium Sports Shoe Segment

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## Abstract

A brand is a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers" (Source: American Marketing Association). Brand can be defined as an idea or the image the people have in mind about the specific products of a company both in a physical and emotional way. Thus it is not only the way people look at a company but also the way people feel about it that makes a brand, or rather a successful brand. Brand name, logo, visual identity or the message communicated are triggers that can cue the consumers. "Branding is endowing products and services with the power of a brand" (Kotler & Keller, 2015). Branding is often referred to as the process that shapes and creates a customer's mind by giving meaning to specific products. It is a strategy companies design in order to distinguish themselves from their competitors in the customer's minds and convey to them the message about what their brand is and what it isn't. However, Branding is not only about customers. It affects third parties, shareholders and employees as well. Besides distinguishing itself in the customer's minds, it also creates a reputation for the company and develops trust. Simply put, we can say a product is what you sell in the market, brand is it's perceived image and branding is the strategy you use to create that image.

Brand Equity is a phrase used in the marketing industry to try to describe the value of having a well-known brand, based on the notion that owner of the brand can generate higher profits from the products bearing its name as compared to products of lesser-known brands. It is based on the assumption that customers think these products are superior to other brands. When a brand's promise extends beyond a particular product, its owner may leverage it to enter new markets. For all these reasons, a brand can hold tremendous value, which is known as brand equity. "Customer-based brand equity has been defined as the differential effect of brand knowledge on consumer response to the marketing of the brand" (Kamakura and Russell, 1991). Thus, the concept of customer-based brand equity states that the customer is familiar with the brand and holds some favourable, strong and unique association with the brand in memory. There are 5 basic dimensions to Brand Equity such as Perceived quality, Brand Awareness, Brand Associations, Brand Loyalty, and Differentiation.



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# Marketing Landscape and Innovation Capability of Indian MSMEs

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## **Abstract**

The Micro, Small and Medium enterprises (MSMEs) today constitute a very important segment of the Indian economy. The growth of this sector came about largely due to the vision of Government policies framed right after Indian Independence. MSME sector has emerged as an energetic and vibrant sector of the economy. As per the fourth census of MSMEs report published in 2012, the total numbers of MSMEs in India are 36 million employing over 80 million people. It is the second largest employer after agriculture accounting for 72% services and 28% manufacturing jobs. It also accounts for 45% of total industrial production, 40% of total exports and contributes very significantly to the GDP. Manufacturing segment within the MSME contributes to 7.09% of GDP.

The benefits of MSMEs have created a special status and importance in the Five-Year Plans right from its inception. In recent years, the MSME sector has consistent higher growth rate compared to the overall industrial sector. Despite its commendable contribution to the country's economy, MSME Sector is not getting the required support and faces numerous dilemmas. This is a research paper which aims at developing a framework taking into account efficient demand marketing and innovation strategy performances. The paper also presents the results of the pilot study undertaken.

