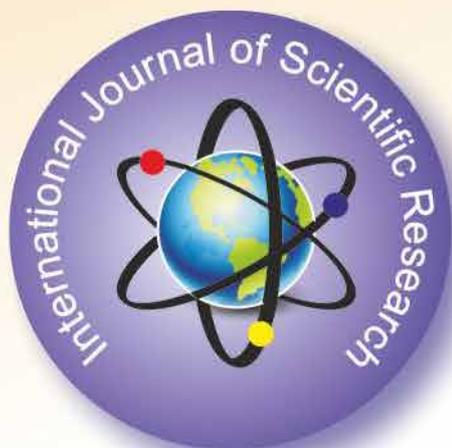


# International Journal of Scientific Research

Indexed with International ISSN Directory, Paris

Volume 1 | Issue 2 | July 2012



ISSN No. 2277 – 8179

A Multi-Subject Journal



ISSN No. 2277 – 8179

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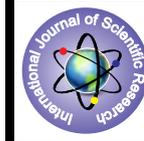
## INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Ionic composition of a freshwater lake and its implications on aquaculture	Dr. Shankar P. Hosmani	Biotechnology	1-2
2	Growth and Performance of Mutual Fund Industry in India	Dr. M. K. Maru	Commerce	3-4
3	Waste Management: A New Paradigm of Contemporary Business	Dr. Vipul Chalotra	Commerce	5-6
4	Rural Financial Services in J&K (A study in the field of financial services sector development)	Tarsem lal	Commerce	7-8
5	Banyan, the National Tree of India	Dr. J.K. Sehgal	Commerce	9-10
6	Impact of Online Marketing on Customers with Special Reference to Coimbatore City	Dr. R. Ganapathi	Commerce	11-15
7	Customers' Attitude towards Housing Loan With Reference to Commercial and Rural Banks	Dr. R. Ganapathi, Mrs. B. VIDYA	Commerce	16-23
8	Consumer Behaviour towards Broiler Chicken Retail Stores With Reference to Madurai City	P. Easwaran, J. Gnanadevan, Dr. R. Ganapathi	Commerce	24-30
9	Data Security and Protection in Cloud Computing	Shameena Begum, V. Ratna Vasuki, K.V.V.Srinivas	Computer Science	31-34
10	Foreign Direct Investment in India – An Explanatory Study	Dr. K.Madhu Babu	Economics	35-38
11	Growth - Saving Causality in India: A Cointegration Analysis	Dr. Shradha H. Budhedeo	Economics	39-42
12	Constitutional perspectives on Labour Wages in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	43-45
13	A Critical Study of Special Economic Zones in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	46-48
14	Industrial Relations - Settlement of Disputes in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	49-50
15	AMLA - ITS MEDICINAL USES	Manisha Gaur	Economics	51-52
16	The Role Of Total Quality Management In Higher Education	Ramesh B. Sakhiya	Education	53-55
17	Perceived Competencies Of Graduate Teacher Trainees In The Intensive Teaching Practice [I T P] Session	Dr M. Parimala Fathima, N.Sasikumar, M. Panimalar Roja	Education	56-58
18	Uchch Siksha Ki Rah Men Dushvariyan	Dr. Anup Chaturvedi	Education	59-60
19	Fault Diagnoses of Rotating Machinery with Advance Signal Processing Methods	Prof. Divyang H. Pandya, Prof. Ankit A. Darji	Engineering	61-63
20	A Hybrid Neural Network Approach for Wind Speed Prediction	S.N Deepa, K.gnana Sheela	Engineering	64-67
21	A Study on Phishing: Preventions and Anti-Phishing Solutions	V.Karamchand Gandhi, Prof R.Senthil Kumar	Engineering	68-69
22	The Killari 1993 Intracratonic Earthquake- a Comparative Study	S.S. Patil, K.L. Karkare, I.B. Ghorade	Environment	70-72
23	Cosmic Plants as Alternative Medicine	Dr. Sneh Harshendra Sharma	Environment	73-77

24	Green Initiatives for Reducing Carbon Footprint	Dr Mahalaxmi Krishnan	Environment Science	78-79
25	Prediction of Urban Sprawl in Hyderabad City using Spatial Model, Remote Sensing and GIS Techniques	S. Indhira Gandhi, Dr. V. Madha Suresh	Geography	80-81
26	Tectono-Provenance and Reservoir Rock Characteristics of the Tipam Sandstones in Parts of Upper Assam Basin	Dr. Pradip Borgohain	Geology	82-84
27	(Jansanchar Aur Bharatiya Samaj)	Dr Subodh Kumar	Journalism	85-86
28	An Overview of Industrial Disputes Settlement Authorities in India	Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Law	87-88
29	Innovative Method of Role Play for Developing English Language Teaching and Learning	K Rajkumar	Literature	89-91
30	Impact of Workers Participation in Management on Industrial Relations	Anuradha Averineni	Management	92-93
31	Consumers Preferences , Behaviour and Satisfaction with respect to banking services quality in Ghaziabad(NCR Region)	Prof(Dr.)H. P. Pandey, Mr. Ashish kumar Singh	Management	94-96
32	Factors Influencing Employee Branding in Higher Educational Institutions: A Special Reference to Management Institutions in Virudhunagar District in Tamilnadu	Jegadeeswari. Mani, Dr. S. Franklin John S.	Management	97-98
33	Evaluation of Service Quality in Internet Banking: An Empirical Study in Coimbatore	Ms. R. Gokilavani, Dr. R. Ganapathi	Management	99-101
34	To Study the Relationship Between Gender & Banking Preferences of Management Graduates at Ibmr, Ahmednagar	Rajendrasingh Pardeshi, Gadekar Vithal Laxman	Management	102-103
35	FCB model of Advertising Strategy	Prof. Arvind Rathod	Management	104-107
36	Assessing Beneficiary Satisfaction with Service Delivery of Non Governmental Organizations (NGOs)	Dr Papori Baruah, Bhaskar Jyoti Barthakur	Management	108-111
37	Current Trends in Human Resource Management	Dr. Kalyani Kenneth, Mrs.R.Aruna jayamani	Management	112-113
38	“Indian Banking – A Future Ahead”	Haresh B. Barot	Management	114-116
39	Financial Inclusion-Banking Services to the Common Man	Dr. M. Venkata Subba Reddy, Mr. M.s.udaya Banu	Management	117-118
40	A study of Service Marketing Mix w.r.to b-schools in Mumbai	Dr. Balaji S. Mudholkar	Management	119-120
41	A Study on the Customers Opinion on the Benefits of the Credit Cards Around Combatore District	Mrs. G. Murali Manokari	Management	121-123
42	A Study on the Job Satisfaction of the Employees at Sri Kannan Departmental Stores, Coimbatore	Mrs. G. Murali Manokari, Mrs.r.kanaka Rathinam, Mr. G. Lenin Kumar	Management	124-126
43	Foreign Direct Investment In Indian Retail Sector: A Critical Evaluation	Dr. Raghavendra Dwivedi, Ram Kumar	Management	127-128
44	Emerging Challenges to Cyber Security-Internet Monitoring with Specific reference to National Security	Triveni Singh	Management	129-131
45	An Empirical Study of Consumer Impulse Buying Behavior in domestic Markets (special reference to Ahmednagar, (M.S) India.)	Gadekar Vithal Laxman	Marketing	132-135
46	Insomnia and the performance of general population: Results from the Insomnia Survey	Miss Ketaki Sathe, Dr G S Shekhawat	Medical Science	136-137
47	Transition in Human Resource for Health: Challenges Ahead	Dr. Pawan Kumar, Dr. Abdul Majeed Khan	Medical Science	138-139

48	Kartageners Syndrome- A Case Report	Dr. Ramakrishna Ghubde, Dr. Archana Shekokar	Medical Science	140-141
49	Perceptual challenges in auditory neural processing in neurodegenerative conditions like Fredereich Ataxia	Mr. Ayas Muhammed, Ms. Archana, Dr. Rajashekhar	Medical Science	142-143
50	Transient Auditory Dysynchrony Due to Non-Maturational Causes Evidenced by ABR – A Case Report	HariPrakash. P, Sangeetha. G, Bhargavi P.G	Medical Science	144-146
51	Study on Sphenoid Sinsuses Variants in Magnetic Resonance Imaging of South Indian Population	Suresh Sukumar, Sushil Yadav	Medical Science	147-148
52	A Study to Find out the Prevalence and Effectiveness of Occupational Therapy Intervention for Pain and Activity Performance in Mobile Users with Risk of Repetitive Strain Injury	KR.Banumathe, V.Guruprasad, Leena Ann Lukose	Medical Science	149-151
53	Modified Falls Behavioral Scale for Indian Community Dwelling Older Adults	V.Guruprasad, Sebestina A D'Souza, KR.Banumathe	Medical Science	152-154
54	The Essence of Employees Training and its Impact on the Work Force in an Industry	Dr. Mohan Singhe	Organization Behavior	155-156
55	Scientific Behaviourism of Watson and Hull : A Philosophical Perspective	Dr. Jatinder Kumar Sharma	Philosophy	157-158
56	The growth of manganese oxide thin films by spray pyrolysis technique	M.Sudha, P.Duraisamy	Physics	159-161
57	Terrorism and Competitive Terrorism in India	S. Sreejith, P. Sakthivel	Political Science	162-164
58	Kuposhan Se Karahta Bachpan	Dr. Anup Chaturvedi	Social Science	165

## Impact of Online Marketing on Customers with Special Reference to Coimbatore City



### Commerce

KEYWORDS :

**Dr. R. Ganapathi**

Assistant Professor in Commerce, Directorate of Distance Education, Alagappa University, Karaikudi

### ABSTRACT

*A survey was conducted among the customers of online marketing to find out their perception / opinion on on-line purchase in and around Coimbatore. The survey showed that men below 30 years in the urban area appeared to have more inclination towards online purchase than women, old people or the ruralities. It was observed that both salaried and businessmen were equally interested in online purchase and low income group tended to favour e-purchase more than the upper class. Many of the respondents preferred payment through Credit / Debit card or Cheque / Draft. While majority of the respondents were satisfied with availability of online information, 24 x 7 service and saving of time and energy, they were dissatisfied with after-sales service, CRM, identification of the right seller, payment system and receiving the right products. Certain parameters of online purchase elicited only a luke-warm response.*

### INTRODUCTION

World Trade organization (WTO) defines on-line marketing as "Commercial process that includes production, distribution, marketing, sales or delivery of goods through electronic means". The online marketing, otherwise known as e-commerce, mainly deals with ordering and buying of goods and services through internet. Though internet had its birth in the sixties, it gained momentum only in the late nineties bringing in e-revolution. Increasingly a company's web presence is becoming one of its most prominent and important elements of business strategy. Due to the enormous potential and hassle-free transactions on-line marketing has become a buzzword in the business world. It is estimated that, by 2008, the total e-business in India would be around 5700 billion (B2B - \$4600 billion; B2C - \$900 billion and Advertisement Revenues - \$200 billion) (Suresh Reddy, 2001). This paper attempts to answer the extent of impact of e-commerce and the perception of the customers on-online marketing and the factors influencing their perception.

### STATEMENT OF THE PROBLEM

As most of the countries today gradually entering internet marketing environment, there are some issues remain elusive. One of the major problems is a gap of richness between developed, developing and under developed countries. Developed countries like U.S.A, Australia and Canada have significantly venture the world of internet marketing and their investments have yielded greater revenue. Further more research and development activities have taken place for several times that enable them to equip marketing activities through electronic channels with latest and the most advanced information communication technology (ICT). Meanwhile, the developing countries such as the nations in the Southeastern region like India have begun their information technology evolution in numerous areas including business transactions. Education systems have been upgraded by incorporating the studies of ICT, introducing incentives fro entrepreneurs to go online and improving facilities.

In the case of under developed countries the lack fund, expertise, technology and exposure on the importance of venturing internet marketing. This wide gap among the countries must vigorously be eradicated if the entire world would like to flourish and share the wealth generated from doing business through electronic channels such as internet. Internet marketing is trust and confidence, which are significantly attributed to security. Lack of security is the leading barrier to widespread commerce on the internet openness of the web. The threats and attacks to internet base enterprises have included such as yahoo, E-trade and Amazon.com. The threats and attacks deteriorated the three main aspects of security that are confidentiality, integrity and availability of data. The absence of these three elements causes lack of confidence for wider customer doing business electronically. Perceived barriers to sell over the internet are high cost of setting up of E-commerce enabling sales platform on internet and even higher cost to maintain it. Coimbatore is the Manchester of South India which has many leading industries with high export opportunities. Residents in Coimbatore city are casual users of internet because of many

internet café available in the city. The individual users of internet are also high in the Coimbatore city. Hence, it increases to access internet of online marketing. So, the customer may get benefits through online marketing while purchasing a product or service. So, the present study is carried on in the researcher's view to answer the following questions.

- \* Impact of online marketing on its customers.
- \* What is the extend of benefit derived by the customers on online marketing in Coimbatore city?
- \* What is the opinion of the customers of online marketing in Coimbatore city regarding various benefits of online marketing?

### OBJECTIVES OF THE STUDY

To study the impact of line marketing on its consumers with special reference to Coimbatore City by measuring the extent of benefits derived by them. The following are the specific objectives of the study.

1. To analyze the various factors influencing benefits to the consumers of goods and services through online marketing.
2. To study the opinion of the customers of online marketing.
3. To identify the problems of the customers of online marketing and
4. To provide recommendations for improving the same.

### SCOPE OF THE STUDY

The present study aims to measure the impact of online marketing on its consumers. Online marketing is a new and an innovative topic and much research has not been done on it. The researchers can study the acceptability of online marketing. Upcoming trends and the e-business strategies, opportunities made available by e-business in the field of marketing, CRM (Customer Relations Management).

### METHODOLOGY

To find out the impact and perception of on-line marketing information / data were collected from 200 individuals who engaged in on-line usage in and around Coimbatore during December 2011 to April 2012 through a questionnaire, which was validated by a pilot study. The data collected on a Likert-type 5-point scale were processed and interpreted. Chi-square analysis was used to find out the relationship, if any, between the personal factors and impact / perception of on-line marketing.

### RESULTS AND DISCUSSION

The composition of the sample of respondents who responded to on-line marketing is presented in table 1.

**TABLE 1**  
**COMPOSITION OF THE SAMPLE OF RESPONDENTS**

Sl. No.	Profile of the Respondents	Number of Respondents	Percentage
1.	<b>Gender</b>		
	Male	128	64
	Female	72	36

2.	<b>Age Group</b>		
	Less than 30 years	108	54
	31 - 50 years	66	33
	Above 50 years	26	13
3.	<b>Area of Residence</b>		
	Urban	98	49
	Sub-urban	54	27
	Rural	48	24
4.	<b>Occupation</b>		
	Business		
	Salaried (Both Government and Private)	48	24
	Profession (Doctors, Engineers, CA's etc.)	54	27
	Home Making (Housewives)	24	12
	Study (Students)	22	11
		52	26
5.	<b>Monthly Income (Rs.)</b>		
	Less than Rs.10,000	132	66
	Rs.10,001 - Rs.20,000	52	26
	Above Rs.20,000	16	8
6.	<b>Mode of Payment</b>		
	Credit Card / Debit Card	80	40
	VPP	16	8
	Cheque / DD	86	43
	Others	18	9
7.	<b>Number of Products Purchase</b>		
	Less than 2	138	69
	Above 2	62	31

Source: Primary Data

It appears that men below 30 years in the urban area had more inclination towards online purchase rather than women, old people or the ruralities. While there was almost equal preference both by the businessmen and the salaried the low income group seemed to favour e-purchase more than the upper class. Majority of the respondents purchased hardly two products and the preferred mode of payment was mostly either credit / debit card or cheque / demand draft.

The opinion of the respondents on various parameters of on-line marketing are indicated in table 2.

**TABLE 2  
RESPONDENTS' OPINION ON ON-LINE MARKETING**

Sl. No.	Parameters	Opinion		
		Agree	No Idea	Disagree
1.	Enormous information in online marketing	168 (54)	18 (9)	14 (7)
2.	Availability of 24 x 7 online marketing	166 (83)	20 (10)	14 (7)
3.	Global coverage	148 (74)	30 (15)	22 (11)
4.	Saving of time and energy	164 (82)	22 (11)	14 (7)
5.	Ensures privacy and security	130 (65)	34 (17)	36 (18)
6.	Availability of after-sales service	86 (43)	48 (24)	66 (33)
7.	Legal enforceability	124 (62)	48 (24)	28 (14)
8.	Easy comparison of products	140 (70)	34 (17)	26 (13)
9.	Benefit of CRM	114 (57)	46 (23)	20 (10)
10.	Improved relationship between company and customers	110 (55)	48 (24)	42 (21)
11.	Benefit of identification of right seller	120 (60)	34 (17)	46 (23)
12.	Immediate accessibility to new products	148 (74)	24 (12)	28 (14)

13.	Payment system is simple and easy	108 (54)	50 (25)	42 (21)
14.	Transaction is quick and economic	128 (64)	36 (18)	36 (18)
15.	Only the ordered products are delivered	96 (48)	28 (14)	76 (38)

Source: Primary Data

The survey reveals that the customers drawn into on-line marketing were satisfied to a greater extent (> 80% agreeableness) in respect of the availability of information, 24 x 7 service, and saving of time and energy. They were only moderately satisfied (60 - 80% agreeableness) with the parameters such as global coverage, provision of privacy and security, legal enforceability, easy comparisons of products, immediate accessibility to new products and the quick and economic transactions. The respondents appear to be dissatisfied with after-sales service, CRM, opportunity of improved relationship with the company, identification of the right seller, payment system and receiving the right products.

The below table 3 indicates that the percentage of less satisfied respondents is the lowest and percentage of highly satisfied respondents is the highest among the customers of online marketing with the gender of male. It indicates that the male respondents derive more satisfaction than the female respondents.

**TABLE 3  
GENDER OF THE RESPONDENTS AND IMPACT ON THE CUSTOMER BENEFITS**

Sl. No.	Gender	Benefits			Total
		Low	Medium	High	
1.	Male	3 (1.92)	25 (28.8)	36 (33.28)	64
2.	Female	0 (1.02)	20 (16.56)	16 (17.34)	36
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the gender of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (3.196) is less than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the gender of the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the gender of the respondents influences the customer benefit does not hold good.

The below table 4 refers to the age of the respondents and impact on the customer benefits in online marketing. The percentage of less satisfied is the lowest and percentage of highly satisfied respondents is the highest among the respondents who are the customers of online marketing with the age group of 21-30 years. It indicates that the male respondents who are the customers of online marketing in the age group of 21-30 years derive more benefits than the respondents who are the customers of online marketing in the age group of up to 20 years, 31-40 years, 41-50 years and 50 years.

**TABLE 4  
AGE GROUP OF THE RESPONDENTS AND IMPACT ON THE CUSTOMER BENEFITS**

Sl. No.	Age Group	Benefits			Total
		Low	Medium	High	
1.	Upto 20 years	0 (0.66)	11 (10.12)	11 (11.22)	22
2.	21 - 30 years	0 (0.96)	14 (14.72)	18 (16.32)	32
3.	31- 40 years	2 (0.57)	7 (8.74)	10 (9.69)	19
4.	41- 50 years	0 (0.42)	8 (6.44)	6 (7.14)	14

5.	Above years	50	1 (0.39)	5 (5.85)	7 (6.76)	13
	Total		3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the age group of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (7.92) is less than the table value (15.507) at 5% level of significance for 8 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the age of the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the age of the respondents influences the customer benefit does not hold good.

The below table 5 refers to the area of residence and impact on customer benefits in online marketing. The percentage of less satisfied respondents is the lowest and the percentage of highly satisfied respondents is the highest among the respondents living in the urban area. It indicates that the respondents who are the customers of online marketing residing in urban area derive more customer benefit than the respondents residing in rural and sub-urban area.

**TABLE 5  
AREA OF RESIDENCE AND IMPACT ON CUSTOMER BENEFITS**

Sl. No.	Area of Residence	Benefits			Total
		Low	Medium	High	
1.	Urban	1 (1.47)	21 (22.05)	27 (25.48)	49
2.	Sub-Urban	1 (0.81)	12 (12.15)	14 (14.04)	27
3.	Rural	1 (0.72)	12 (10.80)	11 (12.48)	24
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the area of residence of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (0.7548) is less than the table value (9.488) at 5% level of significance for 8 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the area of residence of the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the area of residence of the respondents influences the customer benefit does not hold good.

The below table 6 refers to the occupation of the respondents and impact on the customer benefit in online marketing. The percentage of less satisfied is the lowest and percentage of highly satisfied respondents is the highest among the respondents who are the customers of online marketing with business as their occupation. It indicates that the respondents who are the customers of online marketing with business as their occupation derive more benefits than the respondents who are Employed, House wife, Professional and Student.

**TABLE 6  
OCCUPATION OF THE RESPONDENTS AND IMPACT ON THE CUSTOMER BENEFITS**

Sl. No.	Occupation	Benefits			Total
		Low	Medium	High	
1.	Employed	1 (0.81)	15 (12.15)	11 (14.04)	27
2.	House wife	0 (0.38)	6 (3.96)	5 (5.72)	11
3.	Business	0 (0.72)	9 (8.64)	15 (12.48)	24
4.	Professional	2 (0.36)	5 (4.32)	5 (6.24)	12
5.	Student	0 (0.78)	10 (11.7)	16 (13.52)	26
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the occupation of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (14.394) is less than the table value (15.507) at 5% level of significance for 8 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the occupation of the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the occupation of the respondents influences the customer benefit does not hold good.

The below table 7 refers to the monthly family income of the respondents and impact on the customers benefits in online marketing. The percentage of less satisfied is the lowest and the percentage of highly satisfied respondents is the highest among the income group of up to Rs.5,000. It indicates that the respondents whose income group is up to Rs.5,000 derives more customer benefit than that of the other respondents whose income is Rs.5,001 - 10,000, Rs.10,001 - Rs.20,000 and above Rs.20,000.

**TABLE 7  
MONTHLY FAMILY INCOME OF THE RESPONDENTS AND IMPACT ON THE CUSTOMER BENEFITS**

Sl. No.	Monthly Income	Benefits			Total
		Low	Medium	High	
1.	Up to Rs.5000	1 (0.81)	10 (12.42)	16 (13.77)	27
2.	Rs.5,001 - Rs.10,000	0 (1.17)	18 (17.94)	21 (19.89)	39
3.	Rs.10,001 - Rs.20,000	1 (0.78)	12 (11.70)	13 (13.52)	26
4.	Above Rs.20,000	1 (0.24)	5 (3.68)	2 (4.08)	8
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the monthly income of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (6.14) is less than the table value (12.592) at 5% level of significance for 8 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the monthly income of the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the monthly income of the respondents influences the customer benefit does not hold good.

The below table 8 refers the type of family of the respondents and impact on the customers benefits in online marketing. The percentage of less satisfied is the lowest and the percentage of highly satisfied respondents is the highest among the nuclear

type of family of the respondents. Hence, it indicates that the nuclear type of family of the respondents derive more customer benefit than the joint family type of respondents.

**TABLE 8**  
**TYPE OF FAMILY OF THE RESPONDENTS AND IMPACT ON CUSTOMER BENEFITS**

Sl. No.	Type of Family	Benefits			Total
		Low	Medium	High	
1.	Joint Family	1 (0.57)	10 (8.74)	8 (1.69)	<b>19</b>
2.	Nuclear Family	2 (2.43)	35 (36.45)	44 (42.12)	<b>81</b>
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the type of family of the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (8.832) is greater than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the type of family of the respondents and their opinion towards benefits of online marketing is significant. Thus the hypothesis that the type of family of the respondents influences the customer benefit is hold good.

The below table 9 refers to the number of member in the family of the respondents and impact on the customers benefits in online marketing. The percentage of less satisfied is the lowest and the percentage of highly satisfied respondents is the highest among the respondents is highest among the respondents of 4 - 6 members in the family. It indicates that the respondents of 4 - 6 members in the family derive more benefits than upto 3 members and above 6 members in the family.

**TABLE 9**  
**NUMBER OF MEMBERS IN THE FAMILY OF THE RESPONDENTS AND IMPACT ON CUSTOMER BENEFITS**

Sl. No.	Number of Members in the Family	Benefits			Total
		Low	Medium	High	
1.	Upto 3 members	2 (0.75)	13 (12.25)	10 (12)	<b>25</b>
2.	4 - 6 members	0 (1.86)	27 (27.9)	35 (32.24)	<b>62</b>
3.	Above 6 members	1 (0.75)	5 (5.85)	7 (6.76)	<b>13</b>
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the number of members in the family and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (4.477) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the number of members in the family and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the number of members in the family influences the customer benefit does not hold good.

The below table 10 refers to the mode of payment of respondents and impact on customers benefits in online marketing. It indicates that the percentage of less satisfied respondents is the

lowest and the percentage of highly satisfied respondents is the highest among the respondents is highest through the Credit / Debit Card. It indicates that the respondents paying through the Credit / Debit Cards derive more customer benefit than the respondents paying through Value Payable Post (VPP), Cheque / Demand Draft and Other mode.

**TABLE 10**  
**MODE OF PAYMENT OF RESPONDENTS AND IMPACT ON CUSTOMER BENEFITS**

Sl. No.	Mode of Payments	Benefits			Total
		Low	Medium	High	
1.	Credit Card / Debit	1 (0.93)	12 (14.26)	18 (15.81)	<b>31</b>
2.	VPP	0 (0.33)	6 (5.06)	5 (5.61)	<b>11</b>
3.	Cheque / DD	1 (1.08)	18 (16.56)	17 (18.36)	<b>36</b>
4.	Others	1 (0.66)	9 (9.9)	12 (11.44)	<b>22</b>
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the mode of payment by the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (1.7538) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the mode of payments by the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the mode of payment by the respondents influences the customer benefit does not hold good.

The below table 11 refers to the number of products purchased by the respondents and impact on customers benefits in online marketing. It indicates that the percentage of less satisfied respondents is the lowest and the percentage of highly satisfied respondents is the highest among the respondents who have purchased two products. It indicates that the respondents who have purchased two products through online marketing derive more customer benefit than the respondents purchasing one product, three, four, five, six and seven products through online marketing.

**TABLE 11**  
**NUMBER OF PRODUCTS PURCHASED BY THE RESPONDENTS AND IMPACT ON CUSTOMER BENEFITS**

Sl. No.	Number of Products Purchased	Benefits			Total
		Low	Medium	High	
1.	One Product	1 (0.69)	12 (10.58)	10 (11.73)	<b>23</b>
2.	Two Products	2 (1.38)	18 (21.16)	26 (23.46)	<b>46</b>
3.	Three Products	0 (0.48)	7 (7.36)	9 (8.16)	<b>16</b>
4.	Four Products	0 (0.3)	7 (4.6)	3 (5.1)	<b>10</b>
5.	Five Products	0 (0.09)	2 (1.38)	1 (1.53)	<b>3</b>
6.	Six Products	0 (0.03)	0 (0.46)	1 (0.51)	<b>1</b>
7.	Seven Products	0 (0.03)	0 (0.46)	1 (0.51)	<b>1</b>
	Total	3	45	52	100

Source: Primary Data

(Figures given in the brackets represent the Expected Frequency)

Null hypothesis: The association between the number of products purchased by the respondents and their opinion towards benefits of online marketing is not significant.

As the calculated chi-square value (7.0972) is less than the table value (21.026) at 5% level of significance for 12 degrees of free-

dom, the null hypothesis is accepted and it could be concluded that the association between the number of products purchased by the respondents and their opinion towards benefits of online marketing is not significant. Thus the hypothesis that the number of products purchased by the respondents influences the customer benefit does not hold good.

#### PROBLEMS

The study reveals that the following are the common problems being faced by the customers of online marketing and some problems are caused due to the under development of online marketing.

1. Only 25% of the respondents feels that high dial-up charges charged by the ISP is one of the problem being faced by the customers of online marketing.
2. Around 12% are of the opinion that the systems which online buying and selling and still in their infancy and are often too costly and complicated for most people.
3. There are complaints that obtaining phone lines and sufficient bandwidth from Government telecom providers, VSNL is difficult.
4. India may need monitor internet usage to prevent the net crimes and other problems.
5. Lack of privacy and security issues. More than 50% of the internet users are reluctant in giving credit card information over the internet due to the misuse and lack of security and privacy problems. Regular theft of user names and passwords erodes confidence in the security standard of sites.
6. Customer do not trust an unknown faceless seller, paperless transaction and electronic money. So switching from physical to virtual stores may be difficult.
7. Lack of computer literacy among the rural people in India.

#### SUGGESTIONS

The following are the suggestions offered by the researcher to overcome the above said problems to improve the benefits derived by the customers through online marketing in Coimbatore City.

1. Dial-up charges should be reduced, dual tariff system for phone use in an internet or E-commerce environment should be introduced and special packages should be provided to attract the customer.

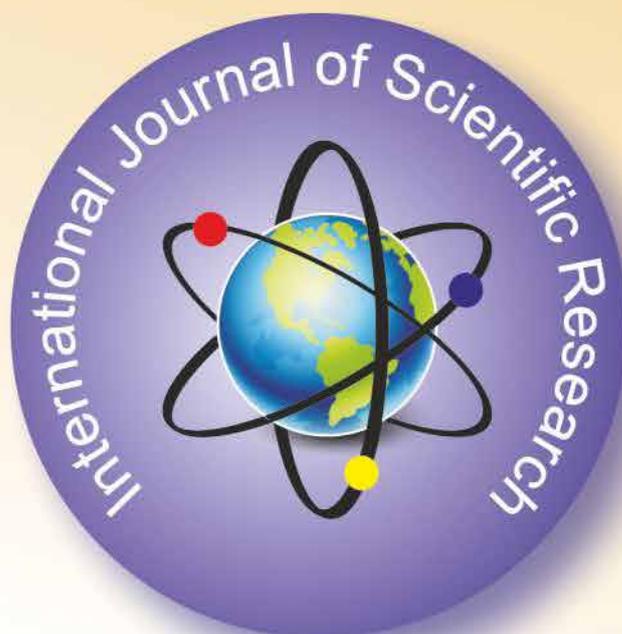
2. A good attempt should be made by the Government to provide subsidies to computers, telephone and internet.
3. A higher bandwidth for data communication should be obtained and regulatory frame work and grievance redressal mechanism should be made available for the easy availability of internet connection.
4. Comprehensive security guide lines and an institutional frame work to see that the safe guards are adhered to.
5. Severe action should be taken by the Government against those who are using and dissemination personal information. A specially trained cyber police force to tackle net crimes.
6. In order to reach higher level of acceptance business and Governments as to develop policies to create trust in electronic based transaction and consider it to be valid as traditional activity.
7. The Government should try to impart the compute literacy among the people especially the people living in rural area in order to raise the standard of living.

#### CONCLUSION

Online marketing is one of the modern concepts in the marketing field. As in the developing stage, online marketing should ensure the quality of service to the customer. Despite, the rosy predictions and increased corporate activity, the Indian internet marketing system is facing many hurdles. However, the companies are working towards addressing the problems of security. The security issues can be tackled by having the companies system technologically equipped to evade operational and security risk. Reputational risks can be prevented by testing of the system before implementation and by developing contingency plans and creating back-up facilities. Legal and cross border risks can be avoided through proper customer identification devices, information screening techniques, periodic reviews on compliance with various laws and by gaining knowledge about various national laws. This will help the customers in cross border dealings. The study impact of online marketing on its customers reveals that the majorities of the respondents agree with the benefits provided by online marketing and are willing to continue the purchase through online marketing. The study also specifies about the pros and cons of online marketing. The customers face some problems but if the recommendations are implemented properly, the online marketing would be successful and which may give major benefits to the customers of online marketing.

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