

# A REVIEW ON CONSUMER INCLINATION TOWARDS **IMITATION JEWELLERY**

## Dr. S. S. Ramya

Assistant Professor, Department of Commerce, PSG College of Arts & Science, Coimbatore-14. ORCID iD: https://orcid.org/0000-0002-9547-1272

#### Article DOI: https://doi.org/10.36713/epra15706 DOI No: 10.36713/epra15706

#### ABSTRACT

This study is undertaken analyse the inclination of imitation jewellery and their satisfaction level towards price, variety, quality and convenience therefore keeping now in mind, some objective were framed and also the study was carried, supported the objectives. The data is collected through questionnaire, as it's the most accessible way for the experimenter as well as the replier. The collected date was analysis by using chance system chance was calculated by taking the number of replier for a particular parameter against the total number of repliers. The Chi-square test is used in this study to find out whether there's any significant association between the particular factors and source of mindfulness and family income per month and quantum spent on imitation jewellery per time. The average ranking analysis is used to analyses the opinion given by the repliers for important factors, the weights has been given to each factors and total scoring are calculated, The average score analysis deals with consumer position of satisfaction towards price, variety, quality and vacuity of imitation jewellery. Hence the manufacturer has to introduce imitation jewellery to satisfy the need of consumers at all level of income. The manufacturers should keep an eye on quality and see that delivery schedules are kept. The beautiful designs and the equally beautiful materials with which they are made and most importantly the economical cost make imitation jewellery the most wanted item on anybody shopping list. All this keeps the fires burning in the imitation jewellery industry and helps in bringing out new and improved beautiful works of art in imitation jewellery.

**KEY WORDS:** Imitation jewellery, trends, inclination, variety, design, price and availability

#### **1. INTRODUCTION**

Jewellery has come a necessity for numerous women and they're always in hunt of some new jewellery. It isn't possible to buy real jewellery so frequently because it's getting too expensive day by day. Still women need jewellery for themselves. Also what's the result for this problem? The ultramodern technology has given a veritably good result for this problem and that's reproduction jewellery. Reproduction jewellery sounds veritably odd that if you wear reproduction jewellery than what will be its worth. The rearmost reproduction jewellery is designed in a way that it cannot be judged as artificial or real bone. The essence that's used in their medication is veritably cheap so artificial jewellery is so affordable. People who cannot go to buy new jewellery a lot can use artificial jewellery to fulfil their solicitations. Artificial jewellery has the same designs as like the original jewellery has.

The imitation jewellery industry is growing a lot because the number of people using artificial jewellery is further than the people who use real precious jewellery. People use it because they want to look trendy and also they suppose that by having the rearmost jewellery people will have good print on them. Imitation jewellery has also come popular because the designs of jewellery that are used by the notorious musicians and actors are veritably expensive and utmost of the people cannot go

them so they use the imitation jewellery in the same designs which look veritably original. This is a main cause for which the mock jewellery has turn out to be so wide. Teenagers are using the artificial jewellery a lot because they're veritably impressed by the notorious people and they spend a lot of plutocrat on buying different styles of jewellery.

#### **1.1. BUSINESS AND INDUSTRY**

Imitation jewellery is considered a separate order of reproduction accessory, and as similar it displays numerous of the characteristics of a tone- contained assiduity. Costume jewellery manufacturers are located throughout the world, with a particular attention in corridor of China and India, where entire megacity-wide and region-wide frugality are dominated by the trade of these goods. There has been considerable contestation in the United States and away about the lack of regulations in the manufacture of similar jewellery these range from mortal rights issues girding the treatment of labour, to the use of manufacturing processes in which small, but potentially dangerous, quantities of poisonous essence are added during product. In the United States a reproach broke when it was discovered during testing that cheap costume jewellery from China contained unsafe situations of the essence cadmium. The wider issues girding significances, exports, trade laws, and globalization, also apply to the costume jewellery trade. shopper satisfaction is a crucial issue for any quite product or



service. The needs of the buyer dissent from person to person the development of a product or service depends upon the need of the purchasers. In Asian nation the movement of imitation jewellery has compete an important role because of increase of gold worth.

Frequent hike in gold costs and concern of thieves' attacks girls carrying gold jewellery, customers area unit currently turning towards imitation jewellery. of late the stress for imitation jewelleries have up terribly apace because of the very fact that they're a cheap alternate to diamond and gold. Imitation jewellery has become a hot fashion trend with fashion trends, dynamical each day, gold and diamond little question have their own charms however largely unbroken as keep sakes. The most effective factor concerning the imitation jewellery is that the customers don't have to be compelled to arrange to get such a sort of jewellery. it's therefore cheap that the customers will truly ne'er have enough. This study is undertaken analyze the preference of imitation jewellery and their satisfaction level towards worth, variety, quality and convenience therefore keeping now in mind, some objective were framed and also the study was carried, supported the objectives.

#### **1.3. OBJECTIVES OF THE STUDY**

- To study the attentiveness among the consumer of imitation jewellery.
- ✓ To recognise the factors inducing the purchase of imitation jewellery.
- ✓ To study the consumer interpretation towards imitation jewellery.
- ✓ To analyse the consumer fulfilment towards imitation jewellery.

#### 2. LITERATURE REVIEW

Jamal, Ahmad (2001) from a exploration study, which was conducted to determine the nature and type of evaluative criteria used by an existent while copping a piece of precious jewellery. In doing so, the study looked into the significance of product order knowledge, brand familiarity and brand knowledge in product evaluation .Demidoff, Michael (2004) in their study explains the features the Indian request for imported costume jewellery. Reproduction jewellery is bought substantially for its artificer rather than the value of the accoutrements in it. Similar jewellery includes rings, irons, chokers, earrings, chains and tie clips. To be classified as reproduction jewellery for customs purposes, these papers may not contain further than only small quantities of precious essence. Shakul (2005) in his study explains that the Significances of reproduction jewellery into Indian requests have moved up to high situations in recent times. The need for creativity and novelty in styles of similar jewellery also offers possibilities for developing countries that can acclimatize their original, traditional designs to the requirements of this fleetly changing request. Although several developing countries are formerly well established in this trade, others could also conceivably get a base handed that quality and chronicity of inventories are maintained and the applicable marketing channels are used. Bryden (2007) in his composition observed that the International Gemological Institute (IGI) has launched a jewellery design course in Mumbai, Course work includes

elucidative methodology, design fashion, fundamentals of precious essence, manufacturing ways, jewellery retailing, and a jewellery- design. It also offers information about the installations, operations, and branches of IGI.

The review is directed subsequent to evaluating huge writing on different assorted aspects for example exchanging example of adornments and women buyer conduct and the review concentrates on the relationship between the women and their exchanging design. The writing survey has been focused on audits connected with the theme on various aspects specifically buyers inclination for gold jewellery to imitation jewellery. The changing patterns in gems is additionally detailed in The Economic Times (2014) expressing that with ffthe changing style gems utilization propensities are likewise changing and they are driving the design and impersonation gems market in India. The metropolitan attitude has radically changed from adornments as a speculation to an extra for quite some time. Consumers are embracing impersonation adornments for different outfits and furthermore security issues are thought about for the reception of style gems among Indian consumers. Indian design blog (2014) additionally asserts that reception pace of impersonation adornments has definitely expanded and the exchanging pace of gold trimmings is getting higher step by step and the explanation emerges to be are excessive costs of gold, precious stone, platinum in India. In 2012, it is assessed that the imitataion iewellery market developed around 85% contrasted with that of earlier year. The investigation of D'Souza P. Vanita (April 2016) uncovers in their review that as the costs of gold and precious stone are shooting through the rooftop, the main decision remains is impersonation or design adornments. What's more this kind of adornments is broadly acknowledged as it comes in wide reach and assortment and is reasonable to wear and furthermore it has became style proclamation now a days. This concentrate likewise revealed a finding of RNCOS, that the impersonation adornments market in India is relied upon to develop at a CAGR of around 20% during 2013-17 and further added that around 65% of counterfeit gems is brought into India from china. In the review "Impersonation gems the new fury as yellow metal costs hit the rooftop" by Dhawan Nikhila Pant (June 2013) expressed that because of rising costs of unique precious stone and gold adornments in the market the buyers are tending towards imitation jewellery. With this tendency towards an impersonation, pure gems has started to lose its sparkle

#### **3. RESEARCH METHODOLOGY**

The nature of data collected for the exploration work is primary data. The data has been collected directly from the sample repliers through by questionnaire. The accessible slice system is used to find out the preference from the repliers and detailed interpretation. The sample size is taken as 100 repliers. The data is collected through questionnaire, as it's the most accessible way for the experimenter as well as the replier. The collected date was analysis by using chance system chance was calculated by taking the number of replier for a particular parameter against the total number of repliers. The Chi-square test is used in this study to find out whether there's any significant association between the particular factors and source of mindfulness and family income per month and quantum



spent on imitation jewellery per time. The average ranking analysis is used to analyses the opinion given by the repliers for important factors, the weights has been given to each factors and total scoring are calculated, The average score analysis deals with consumer position of satisfaction towards price, variety, quality and vacuity of imitation jewellery.

#### 4. RESULT AND DISCUSSION

The personal factors have been identified for the purpose of analysing through descriptive statistics

4.1. 1 ersonal 1 forme of the Respondents								
Variables	Group	Frequency	Percentage					
	Rural	14	14					
Area of residence	Urban	56	56					
	Semi-Urban	30	30					
	$\leq 20$ years	21	21					
Age	21-40 years	52	52					
	41-60 years	27	27					
	Married	53	53					
Marital status	Unmarried	47	47					
	Up to School Level	6	6					
	UG	56	56					
Educational qualification	PG	23	23					
	Professional	14	14					
	Others	1	1					
	Government employee	10	10					
	Private employee	38	38					
Occupation	Student	13	13					
	Own business	25	25					
	Professional	14	14					
	Others	-	-					
	≤ Rs.20,000	34	34					
Monthly income	Rs.20,001- Rs.40,000	45	45					
Monthly income	Rs.40,001- Rs.60,000	18	18					
	$\geq$ Rs.60,000	3	3					

### 4.1. Personal Profile of the Respondents

The table reveals that majority (56%) of the respondent's area of residence is urban. Most (46%) of the respondents belonged to the age group of 21-40 years. Majority (53%) of the respondents selected for the study are married. Most (56%) of total respondents are qualified up to under graduation level. Most (38%) of the respondents occupational status is they are

private employee and most (54.5%) of the respondent's monthly family income is Rs.20,001- Rs.40,000.

The study factors have been identified for the purpose of study analysing through descriptive statistics

Variables	Group	Frequency	Percentage
	Friends	36	36
SOURCES OF	Relatives	19	19
AWARENESS	Advertisement	35	35
	Colleagues	10	10
	Newspaper& Magazine	6	17
ADVERTISING	Notice &Leaflets	10	28
MEDIA	Television	2	6
	Radio	4	11
	Internet . Reels/facebook page/Instagram page/You tube page	13	37
	Design	33	33
INFLUENCING	Price	35	35
FACTORS IN	Variety	30	30
ADVERTISEMENT	Brand Ambassador	2	2

#### 4.2 Awareness towards imitation jewellery



ISSN (Online): 2455-3662 EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal Volume: 10| Issue: 2| February 2024|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2024: 8.402 || ISI Value: 1.188

	Cine Actress	52	52
REFERENCE GROUP	Friends	20	20
REFERENCE GROUP	Relatives	20	20
	Colleagues	8	8
BRAND NAME	Yes	26	26
CONSIDERATION	No	74	74

It is inferred from the table that out of the total respondents taken for study, 36% of the respondents are aware of imitation jewellery through friends. 35% of the respondents are aware of advertising media through internet and 46% of the respondents are influenced by the price. It is clear that 74% of the respondents have not considered the brand name of the imitation jewellery. 52% of the respondents reference group to buy imitation jewellery are their cine actress.

#### 4.3. Usage period of Imitation Jewellery

	Less than 1 years	26	26
	1-2 years	36	36
USAGE PERIOD	2-3 years	23	23
	Above 3years	15	15
	Frequently	38	38
TIME OF USAGE	Daily use	34	34
TIME OF USAGE	Occasionally	25	25
	Not in use	3	3

It is understood from the table that out of the total respondents taken for study, 36% of the respondents usage period of

imitation jewellery is 1-2years and 41% of the respondents purchase imitation jewellery for frequent use.

4.4. Purchase pattern Towards Imitation Jewellery

	Nearby shop	26	26
PLACE OF	Personnel selling	13	13
PURCHASE	Wholesale dealers	10	10
	Online	51	51
	Changes in fashion	38	38
	Occasion	22	22
	Availability of cash	10	10
OCCASION OF PURCHASE	Purchasing of goods	12	12
PUKCHASE	Return gift	6	6
	Forceful purchase by kids	12	12
	In Cash	27	27
THE MODE OF	Credit	35	35
PURCHASE	Online payment	38	38
	Below ₹500	23	23
	₹500-₹1000	25	25
AMOUNT SPENT	₹1000-₹2000	34	34
	Above ₹2000	18	18

It is inferred from the table that out of the total respondents taken for study, 51% of the respondents prefer to purchase imitation jewellery through online. 38% of the respondents purchase imitation jewellery on changes in fashion and 84% of the respondents have purchased their imitation jewellery on cash and 34% of the respondents are spend ₹1000-₹2000 for purchase of imitation jewellery per year.



#### 4.4. Maintenance of imitation jewellery

	Very easy	6	6
	Easy	56	56
	Difficult	24	24
OPINION TOWARDS MAINTENANCE	Very difficult	14	14
AWARENESS OF WARRANTY	Yes	69	69
/GUARANTEE	No	31	31
PERIOD OF WARRANTY OR	6 months	45	45
GUARANTEE	1 year	38	38
OUARANTEE	Above 1 year	17	17
	Status	10	10
	Colour fading	36	36
PROBLEMS FACED	Service delay	13	13
	Damage in ornaments	26	26
	Skin allergy	15	15

It is understood from the table that out of the total respondents taken for study, 56% of the respondents opinion towards the maintenance of imitation jewellery is easy. 69% of the respondents are aware of warranty or guarantee and for the period of 6 months. 36% of the respondents are facing the problem of colour fading in imitation jewellery.

#### **CHI- SQUARE TEST**

Chi- square test is used in my study to find out whether there is any significant association between the personal factors and source of awareness and family monthly income per month and amount spent on imitation jewellery per year.

#### Hypothesis

Ho: There is no significant relationship between personal factors and sources of awareness.

#### 4.5: PERSONAL FACTORES AND SOURCE OF AWARENESS

S NO.	PERSONAL FACTORES	L FACTORES CHI-SAUARE VALUE		S/NS
1	Age	11.70	16.919	NS
2	Education	29.40	16.919	S
3	Gender	6.56	7.815	NS
4	Income level	9.68	12.592	NS
5	Marital status	2.16	7.815	NS
6	Occupation	25.90	16.919	S

Hence, it is concluded that occupation and education have significant (rejected) influence on source of awareness.

Ho: There is no significant association between family monthly income per month and amount spent on imitation jewellery per year.

### 4.6 FAMILY MONTHLY INCOME AND AMOUNT SPENT PER YEAR

S NO.	PERSONAL FACTORES CHI-SAUARE VALUE		TABLE VALUE	S/NS
1	$\leq$ Rs.20,000	27.659	.001	S
2	Rs.20,001- Rs.40,000	25.009	.000	S
3	Rs.40,001- Rs.60,000	27.659	.001	S
4	$\geq$ Rs.60,000	25.009	.000	S

It is concluded that there is significant association between family monthly income per month and amount spent on imitation jewellery per year.

#### AVERAGE RANK ANALYSIS

The average ranking scores are calculated based on total scores and then the ranks are allotted according to the average ranking score.



S									
No.	Factors		Rank I	Rank II	Rank III	Rank IV	Total	Mean	Rank
	VALUE		4	3	2	1			
		No.	39	38	15	8	100		
1	Price							30.83	Ι
		Score	156	114	30	8	308		
		No.	19	19	30	32	100		
2	Brand	_						22.52	III
		Score	76	57	60	32	225		
		N	7	10	21	12	100		
3	Amilahility	No.	7	19	31	43	100	10.01	117
3	Availability	Score	28	57	62	43	190	19.01	IV
		Score	20	57	02	43	190		
		No.	35	24	23	18	100		
4	Design	1.0.	55		25	10	100	27.62	II
		Score	140	72	46	18	276		

#### 4.7: FACTORS INFLUENCING THE PURCHASE OF IMITATION JEWELLERY

Hence it can be calculated that price of imitation jewellery has been given top priority by the majority of the respondents.

#### 4.8: OPINION TOWARS FACILITIES OF IMITATION JEWELLERY

S NO	BENEFITS		RANK I	RANK II	RANK III	RANK IV	TOTAL	MEAN	RANK
	VALUE		4	3	2	1			
1	Fashion updated	No.	28	35	29	8	100	28.24	Ι
		Score	112	105	58	8	283		
2	Economical	No.	22	26	27	25	100	24.45	III
2	Economical	Score	88	78	54	25	245	24.45	111
3	Safety	No.	29	24	31	16	100	26.54	II
5	Salety	Score	116	72	62	16	266	20.01	
4	Easy Availability	No.	23	24	23	18	100	20.75	IV
		Score	92	72	46	18	276		

Hence it can be calculated that Fashion updated of imitation jewellery has been given top priority by the majority of the respondents.



ISSN (Online): 2455-3662 EPRA International Journal of Multidisciplinary Research (IIMR) - Peer Reviewed Journal Volume: 10| Issue: 2| February 2024|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2024: 8.402 || ISI Value: 1.188

	4.9: TYPES OF IMITATION JEWELLERY PREFERRED											
S NO.	TYPES		RANK I	RANK II	RANK III	RANK IV	RANK V	TOTAL	MEAN	RANK		
	VALUE		5	4	3	2	1					
	Ring	No.	37	32	6	22	3	100				
1		Score	185	128	18	44	3	378	26.28	Ι		
	Earring	No.	22	11	19	18	17	87				
2		Score	110	44	57	36	17	264	18.35	III		
	Bangles	No.	6	26	15	24	16	87				
3		Score	30	104	45	48	16	243	16.89	V		
	Necklace	No.	8	7	47	17	14	87				
4		Score	40	28	141	34	14	257	17.87	IV		
		No.	28	16	8	18	30	100				
5	Bracelet	Score	140	64	24	36	30	294	20.44	Π		

Hence it can be calculated that the type of imitation jewellery ring has been given top priority by the majority of the respondents.

#### AVREAGE SCORE ANALYSIS

In this section, the average score are calculated to arrive the opinion and the level of satisfaction of the respondents. This section deals with consumer level of satisfaction towards price, variety, quality and availability of imitation jewellery.

#### 4.10: AGE AND LEVEL OF SATISFACTION TOWARDS PRICE, VARIETY, OUALITY AND AVAILABILITY OF **IMITATION JEWELLERY.**

	LEVELOF SATISFACTION	AVERAGE SCORE						
S.NO	AGE	PRICE	VARIETY	QUALITY	AVAILABILITY			
1	$\leq 20$ years	2.44	2.22	2	1.72			
2	21-40 years	2.71	2.38	2.04	1.95			
3	41-60 years	2.52	2.56	1.88	2.04			

The respondents of 21-40years (2.71) are highly satisfied with price then followed by 41-60years (2.56 are highly satisfied with variety, 21-40years (2.04) are highly satisfied with quality and 41-60years (2.04) are highly satisfied with the availability of imitation jewellery.

#### **5. RECOMMENDATIONS**

#### • Price

By and large Indian consumer and price conscious. Manufactures have to adopt the cost cutting measures, develop low cost, economical, maintenance of the jewellery. Hence it is available at cheaper price, more consumers attractive to imitation jewellery.

#### Variety

Display of varieties should he made in every outlet as the trend changes consumer desire are also changes accordingly, so they prefer only new varieties of imitation jewellery, so the manufacturers should increase their production in new variety, models and accessories too. The unique designs must be available in every outlet

#### **Ouality** •

The nature of the item should be improved. Since it is needed for the consumers as the gold price is increasing the quality must also be upgraded. The manufacturer should concentrate on minimizing the major problem of color fading.

#### Warranty Or Gurantee

The manufactures can provide for extended warranties or guarantee and the total maintenance plan where the



maintenance cost can be fixed for every jewelleries. The period for warrantee/guarantee should be more for imitation jewellery.as, such the life of warrantee or guarantee is increased, the life imitation jewellery has a longer life.

#### Availability

All varieties should be made readily available at all outlets. The particular design or variety the consumer prefer should be easily available at more quantity. If the manufacturers produce any new models of imitation jewellery. It should he easily purchased by the consumer at their nearly outlets.

#### LIMITATION AND SCOPE OF FUTHER RESEARCH

The exploration theme covers the nonexclusive view towards exchanging of imitation jewellery. Anyway the review zeroed in on individual mind however numerous regions remain unfurled. In future the review might be reached out by thinking about different aspects. Male assessment may likewise provide guidance to the review. The review might react distinctively when huge example is thought of and determine new outcomes when the respondents from various urban areas would react. Subsequently the review would be cleverer if the review could be performed considering a few unique areas of examination like character, mental angle, and correlation of both male and female assessment and so on Likewise, this exploration is restricted to a specific area. So the specialists recommend that future scientist should fuse more respondents and more things or go to lengths to make this exploration more comprehensive. Information examination can be superior further utilizing factor analysis.

#### CONCLUSION

The imitation jewellery has become the rage all over the world and it looks like that this fascination for costume jewellery is here to stay. There are intricately carved designs and stones, beads and crystals worked in many imaginative ways and set in metal or plastic base or such cost effective products to give an elegant and fashionable look to everyone who tries it on. The artisans have to be credited with popularizing all the designs they have painstakingly created and bringing the industry to its peak today, because of their caliber. The study reveals that, there is a significant association between family monthly income per month and amount spent in imitation jewellery per year. Hence the manufacturer has to introduce imitation jewellery to satisfy the need of consumers at all level of income. The manufacturers should keep an eye on quality and see that delivery schedules are kept. The beautiful designs and the equally beautiful materials with which they are made and most importantly the economical cost make imitation jewellery the most wanted item on anybody shopping list. All this keeps the fires burning in the imitation jewellery industry and helps in bringing out new and improved beautiful works of art in imitation jewellery.

#### REFERENCES

- 1. Vilaplana, J., Romaguera, C., Grimalt, F., & Cornellana, F. (1991). New trends in the use of metals in jewellery. Contact Dermatitis, 25(3), 145-148.
- 2. Joseph, H. (2016). A Study on the Effect of Imitation Jewellery on Real Sales of Gold Jewellery. International Journal of Exclusive Management Research, 6(7), 1-6.
- Lai, Y., Huang, Z., Ge, X., Lin, R., & Chen, H. (2012). Determination of phthalic acid esters in imitation jewellery and investigation of their migration risk. Se pu= Chinese Journal of Chromatography, 30(7), 647-653.
- 4. Aggarwal, M., & Palaniappan, S. N. (2015). Branding of Imitation jewellery in India: A consumer-behaviour perspective.
- 5. SS, Ramya. (2022). E-Service Quality of Catering and Hospitality in Indian Railways.
- Madhavi, S., & Devi, T. R. (2016). SOCIOECONOMIC PROFILE OF IMITATION JEWELLERY MANUFACTURERS IN MACHILIPATNAM. International Journal of Management Research and Reviews, 6(1), 38.
- 7. Jain, S. (2021). Gems and Jewellery Sector in India: Opportunities and Challenges. International Journal of Research in Engineering, Science and Management, 4(9), 107-108.
- 8. Vaidya, D., & Shah, D. (2017). Costume Jewellery: The Gloom Behind Its Lustre. Costume Jewellery: The Gloom Behind Its Lustre (June 27, 2017).
- 9. Dr.S.S. Ramya "A study on e-service quality of travel and tourism services in Indian Railways" GEDRAG & ORGANISATIE REVIEW - ISSN:0921-5077 https://www.doi.org/10.37896/GOR34.01/051
- 10. SS Ramya." "Value based education-global scenario"NAAC Sponsored National Seminar on "Holistic& Integral Curriculum Development-A Road Map.(2015) 457-462.
- 11. Jayanthi, M., Ramya, S. S., & Raja, M. (2014). A Study on Awarness and Usage of E-Tickets in Railway. The International Journal Of Business & Management, 2(10).
- 12. Fernando, F. Z., & Hamil, A. (2019). Buyer Behaviour of Imitation Jewellery Among College Students in Tirunelveli Municipal Corporation, Tamil Nadu. History Research Journal, 5(6), 1926-1936.
- 13. Jayanthi, M., Ramya, S. S., & Ramya, V. (2014). A Study on 3P's Driving Customer's Perception with Reference to Home Loan of Hdfc Ltd. The International Journal of Business & Management, 2(4), 97.
- 14. SS Ramya." A study on the debit card usage by customers during purchase" (2013)