

# “Digital Transformation: Challenges and Learning Opportunities in Commerce and Management”

(National Level Conference March-2023)

## Volume-I

Patron

**Dr.M.INBAVALLI**

Principal

Marudhar Kesari Jain College for Women  
Vaniyambadi.

Chief Editor

**Dr.M.SRINIVASAN**

Research Head, Department of Commerce  
Marudhar Kesari Jain College for Women  
Vaniyambadi.

**Dr.C.NITHYA**

Head, Department of Commerce  
Marudhar Kesari Jain College for Women  
Vaniyambadi.



சோலையார்பேட்டை  
திருப்பத்தூர் மாவட்டம்.

“Digital Transformation: Challenges and Learning Opportunities in Commerce and Management”

Volume-I

Patron

**Dr.M.INBAVALLI**

Principal

Marudhar Kesari Jain College for Women, Vaniyambadi

Chief Editor

**Dr.M.SRINIVASAN**

Research Head, Department of Commerce

Marudhar Kesari Jain College for Women, Vaniyambadi

**Dr.C.NITHYA**

Head, Department of Commerce

Marudhar Kesari Jain College for Women, Vaniyambadi

Parithi Pathippagam

Published by Parithi Pathippagam

56C/128, Near Bharatha Kovil, Jolarpettai,

Tirupattur District-635851

Cell: 72006 93200

Email: Parithijpt@gmail.com

Printed at

Mani Offset, Chennai

Layout: Saravana Graphics & Printers

No.5, A Block, TNUHDB, Kannigapuram,

Virupatchipuram, Vellore - 632002.

Cell:9865820640, 8946096140.

Pages : 181

Price : Rs. 300 /-

ISBN 978-93-94187-85-6

**MARUDHAR KESARI JAIN TRUST**



Sri. M. Vimmal Chand Jain,  
President



Sri. J. Rathanlal Jain,  
Vice President



Sri. C. Lickmichand Jain,  
Secretary



Sri. N. Sripal Kumar Jain,  
Treasurer



Sri. M. Sudarsan Kumar Jain,  
Trustee



Sri. K. Rajesh Kumar Jain,  
Trustee



Sri. N. Lalith Kumar Jain,  
Trustee



Sri. K. Anand Kumar Jain,  
Trustee



Sri. U. Rishab Jain,  
Trustee

**MARUDHAR KESARI JAIN COLLEGE FOR WOMEN,  
VANIYAMBADI  
PG AND RESEARCH DEPARTMENT OF COMMERCE**

Patron

**Dr. M. INBAVALLI**, M.Sc., M.C.A. M.Phil., Ph.D.

Principal

Chief Editors

1. **Dr. M. SRINIVASAN**, M.Com., M.Phil. Ph.D., Research Head
2. **Dr. C. NITHYA**, M.Com., M.Phil., MBA., M.Com., (CA)., Ph.D., NET (Com)., NET (Mgt)., HOD

Coordinators

3. **Ms. N KARPAGAM**, M.Com., M.Phil., MBA., SET., B.Ed., HDCA, (Ph.D)
4. **Ms. M. USHA**, M.Com., M.Phil., SET., MBA., MCS., (Ph.D)

Organizing Committee

PG and Research Department of Commerce

Assistant professors

5. **Ms. B VASANTHI**, M.Com., M.Phil., MBA., SET., (Ph. D)
6. **Ms. M GEETHA**, M.Com., M.Phil., (MBA)., SET. B.Ed., (Ph. D).,
7. **Dr. P. ANANDHI**, M.Com., M.Phil., Ph. D
8. **Ms. A KAVITHA**, M.Com., M.Phil., B.Ed., PGDCA.
9. **Dr. S. DULCY PUSHPARANI**, M.A., M.Phil., Ph. D
10. **Ms. P. PRIYANKA**, M.Com., M.Phil.,
11. **Ms. J JEEVITHA**, M.Com., M.Phil., (Ph. D).,
12. **Ms. V. RAMYA**, M. Com (CA).,
13. **Ms. H. S. SHASHIKALA**, M.Com., M.Phil.
14. **Ms. E. VADIVUKARASI**, M.Com., M.Ed., M.Phil.,

PG Department of Commerce (CA)

Assistant professors

1. **Ms. M. REVATHI**, M.Com., M.Phil., B.Ed.
2. **Ms. P. PRIYANKA**, MCA
3. **Ms. S. GIRIJA**, M.Sc., M.Phil.
4. **Ms. R. SHNAMUGAPRIYA**, M.Com., M.Phil.
5. **Ms. D. AMBRISHA**, MBA.
6. **Ms. A. K. TASLEEM ANJUM**, M.Com., CA

Programmer

**Ms. B. JYOTHI**, Programmer

# Contents

1)	Digital Banking in India <i>Dr. M. Srinivasan</i>	...	7
2)	Digital Marketing in India <i>Dr. M. Srinivasan</i>	...	13
3)	A Study on the various factors causing stress to the Women Employees of higher educational institutions in Tirupattur District <i>B. Sakthimala</i>	...	19
4)	GST concepts and Challenges on Indian Economy- An overview <i>Ms. M. Usha and Dr. C. Nithya</i>	...	27
5)	A Study on Impact of Digital Gold, A Digital Transformation in Tirupattur District <i>Neha Sakhlecha And Dr. C. Nithya</i>	...	32
6)	DigitalizaTion of Agricultural marketing In India <i>P. Muthulakshmi And Dr. C. Nithya</i>	...	42
7)	A Study on consumer preference towards Nestle and Cadbury chocolates with reference to Tirupattur District <i>B. Vasanthi And Dr. M. Senthilraj</i>	...	48
8)	A Study on Challenges and Opportunities in digital payment system on online shopping with reference to Vellore District, Tamilnadu <i>N. Karpagam And Dr. T. Bharathi</i>	...	60
9)	A Study on Consumer Behaviour towards online Shopping with special reference to Pernambut, Vellore District – <i>S. Sivapriya and N. Karpagam</i>	...	66
10)	A Study on Problems and challenges faced by entrepreneurs in Tirupatur Town <i>R. Karthikaa and N. Karpagam</i>	...	75
11)	A Comparative study on offline shopping and online shopping of customer with special reference to Ambur, Tirupattur District <i>P. Birunda and N. Karpagam</i>	...	80
12)	A Study on factors influencing customer online buying satisfaction in Tirupattur Taluk, Tamilnadu <i>S.Keerthana and N. Karpagam</i>	...	96
13)	A Study on brand preference of Baby Products in Tirupattur District - <i>Ms. M. Geetha and Dr. M. Senthilraj</i>	...	108
14)	A Study on impact of GST on Indian economy <i>Dr. P. Anandi</i>	...	114
15)	Consumer buying behaviour towards in textile industry <i>M.Revathi and Dr. M. Senthilraj</i>	...	120
16)	A Decision-making aid for the selection of software technologies <i>P. Priyanka</i>	...	124

---

17)	Impact of women link volunteers on ‘behaviour change communication for hygiene promotion’ in Tsunami affected districts - A case study of Tamil Nadu, India <i>Dr. K.N.Vijayanthi</i>	...	133
18)	A Study on consumer perception towards online shopping in Tindivanam Town <i>Prof.G.Vidhya1 and Dr.K.Balaji 2</i>	...	143
19)	A Study on product packaging on buyer behavior (A Study with reference to Tirupattur City ) <i>Dr. Mary J Priyadharisini Sumithra P</i>	...	149
20)	A Study on digital banking wallet applications consumers in Chennai City <i>Dr. A. Krishnan,</i>	...	161
21)	Study on gradual foreign direct investment (FDI) In insurance industry in india with special reference to life insurance <i>Anil</i>	...	168
22)	Analysing the impact of the digital transformation wave for businesses: A systematic review of literature <i>Arpan Misra</i>	...	173

tax ranging from 1% to 5% of their turnover, and for service providers, where those with a turnover of up to Rs. 50 lakhs pay a tax equal to 6% of their turnover. Returns must be filed once a year, with payments made quarterly.

Potential ways to address the issues faced on the implementation of the GST

- Rates should be rationalized and reduced to make India competitive and in interest of compliance and economic growth.
- The highest rate should be kept at 18% and there can be only few items that fall in 28% .
- Daily use items such as soaps, movie tickets, and electrical goods should not be taxed at 28%.
- Modernizing the Input Tax Credit (ITC) system and unblocking working capital.
- Simplifying and rationalizing of ITC provisions.
- Streamlining of audits, assessments, investigations etc.
- Expansion of TAX network.
- Allow longer period for filing of tax returns such as quarterly filing
- Support taxpayer assistance like the Tax Return Preparer Scheme for Income Tax
- Introduce a GST suspension regime for small exporters
- Allow automatic refunds for certain categories of exporters using a risk based approach
- Move to fewer tax rates to address the issue of classification and refunds
- Postpone the introduction of the e-way bill until the system stabilizes
- Clarify to taxpayers the administration of the GST by the dual Central and State Tax Administrations
- 

## **CONCLUSION**

GST would bring a new dimension to the Indian economy by reducing the cascading effect of tax on the cost of goods and services. The government must study all the aspects of positive as well as negative aspects of GST for the smooth economy. Ways have to be found for lowering the overall compliance cost, and necessary changes may have to be made for the good of the masses. GST can increase the government revenue but government should also give attention to the public and others. The only possible way is to make the transition to GST simpler. GST will become good and simple, only when the entire country works as a whole towards making it successful.

## **References:**

- GST – Handbook, Ms. Nithya ,Tax Associates
- [www.GST.gov.in](http://www.GST.gov.in)
- <https://taxguru.in/goods-and-service-tax/gst-impact-service-sector.html>



# **A STUDY ON IMPACT OF DIGITAL GOLD, A DIGITAL TRANSFORMATION IN TIRUPATTUR DISTRICT**

**NEHA SAKHLECHA**

Research Scholar

PG and Research Department of Commerce  
Marudhar Kesari Jain College for Women  
Vaniyambadi – 635 751.

**Dr. C. NITHYA**

Head, Research Guide & Supervisor  
PG& Research Department of Commerce  
Marudhar Kesari Jain College for Women  
Vaniyambadi – 635 751.

## **ABSTRACT**

*The desire and demand for gold is likely to skyrocket in the next few years - with increasing income levels, ever-expanding wedding market and geo-political situation. However, on the other hand the ability to buy gold will continue to diminish owing to the ever-increasing gold rates that have grown 12X in the last 20 years. The present paper shows that the widen gap between demand and ability for gold purchase, creating a need for solutions like digital gold. The use of technology, ease of transaction, and safety of storage may attract new investors to digital gold.*

*A sample of 125 respondents statistically analysed to study the awareness of the consumers towards digital gold and their desire to invest their money on it.*

**Key words:** Digital gold, gold rates, Technology use, Investment.

## **INTRODUCTION**

In recent years, the digital revolution has extended its reach to the gold market, giving rise to a new form of investment - digital gold.

Digital gold as an investment type has emerged as a result of the digital revolution in the gold market. With digital gold, investors may hold gold without the necessity for a physical safe or bank vault, as the name of the product indicates. One of the main benefits of buying digital gold is that it minimizes worries about purity, storage, and security because these aspects are assured. However, it also comes with potential risks including the possibility of fraud, market risk, expenses, limitations on redemption, and tax repercussions.

Gold is a popular investment among Indians and is purchased to commemorate every auspicious occasion and even passed on to future generations. The purchase of physical or digital gold depends on the need of the customer.



Digital gold has the potential to revolutionize the gold market in emerging economies. While gold is considered a valuable asset in many cultures, access to physical gold is often limited by issues such as high costs, limited supply, and security concerns. However, digital gold offers a promising alternative for individuals in emerging markets to invest in gold without the constraints of physical gold ownership.

### **STATEMENT OF THE PROBLEM**

People can choose physical gold only if he/she needs gold in the physical form at a future date. For eg, for making jewelry for marriage or occasions etc. While buying physical gold, the initial cost would be higher as compared to digital form due to making and other handling charges. So, if the basic idea of holding gold is only for investment purposes, buying gold in digital form would be more suitable. This study is to analyse the awareness among the educated women and the desire to invest in the Digital gold.

### **OBJECTIVES OF THE STUDY**

The following are the objectives of the study

- To study the demographic profile of consumers.
- To study the Impact of digital gold on consumers behavior.
- To offer suggestions based on the study.

### **SIGNIFICANCE OF STUDY**

- The study is conducted to check the level of the awareness of the consumer on the Digital Gold.
- The study is also helpful for the companies to devise probable strategic plans to get their offerings advertised.
- This study will evaluate the customer's response to online Digital gold The findings of study would support the consumers for better decision making in investment opportunities.

### **LIMITATION OF THE STUDY**

The constraints lie in the selection of the area which is restricted to Tirupattur district with the educated people only.

### **HYPOTHESES OF THE STUDY**

- There is no significant relationship between age of the respondents and level of awareness of digital gold.
- There is a significant relationship between income of the respondent and the desire to invest in digital gold.
- There is no significant relationship between education level of the respondents and awareness about Digital gold.

### **METHODOLOGY**

In the present study, primary data was collected through questionnaire from one twenty-five college teaching staff of Marudhar Kesari Jain College for Women, Vaniyambadi the data collected was analyzed through statistical tools for fulfillment of the objective of the study.

## **SOURCES OF DATA**

- Primary Data
- Secondary Data

## **PRIMARY DATA**

The primary data is collected by preparing a questionnaire. A well framed questionnaire is used for collection of data.

## **SECONDARY DATA**

Secondary data relevant to the study is gathered from published sources such as standard textbooks, magazines and internets.

## **SAMPLE DESIGN**

- A convenient sampling was adopted to identify the sample respondents from a total population. Total of one twenty-five respondents were selected from various department of Teaching staff members.

## **TOOLS AND TECHNIQUES**

The following tools and techniques have been applied by the researcher to analysis the primary data.

- Simple % analysis
- Chi-Square test
- Weighted Arithmetic Mean

## **REVIEW OF LITERATURE**

Self and ideal self-image both impacts purchasing intention of consumers. Actual self-image is one's perception of what he or she is like; while ideal self-image is the way that one would like to be perceived by others (Schenk, et al., 1980). Therefore, this creates the assumption of one has many selves that can be expressed through many situations depending on social role and social position. When an individual decides on a particular image to express for a social position, he/she uses a particular good or service to display this image (Ertimur, 2003). Gold ornaments always come to people's attention when people evaluate each other. Moreover, gold ornaments are a tool to build and reflect self-image (Jokinen, 2011).

**Cheng Yin-Hui et al (2012)** find that the impact of Purchase Quantity on the customer. It suggests that customer purchase and compromise effect has focused on single rather than multiple choices. Study investigates the possible effects of purchase quantity on the customer's compromise effect. It suggests that the choice set decreases as the purchase quantity increases, because customer apply a balance investigation to distribute their various choices among options to reach a balanced state and to satisfy their variety-seeking tendency.

**Mahendra Luniya, (2021)**, Digital gold has the potential to revolutionize the financial landscape of emerging markets, offering a secure and accessible alternative to traditional gold investment options. The opportunities digital gold has to offer are tremendous to investors; who get better returns than physical gold investment; and governments; who would get economic support of liquidity in the economy. However, the adoption and integration of these technologies also present unique challenges.

**Vijay Malhotra, (2020)**, In emerging markets, digital gold can offer several opportunities for investors, traders, and individuals looking to protect their wealth. Digital gold's popularity skyrocketed during the COVID-19 pandemic when people looked for online avenues to purchase gold.

**Pawan Gupta, (2021)**, Digital gold offers a promising alternative for individuals in emerging markets to invest in gold without the constraints of physical gold ownership, NehaKhanna (2022). With the shift in purchasing power to the generation of 28-45 years, digital gold has become an asset class given the flexibility it provides on purchase value in a market where gold prices have been rising.

Harfoushi and et al. said that Internet is becoming a new way to shop different products or services online. Although, it is a desire situation for everyone to touch the products that he/she wants to buy. However, Internet is playing a wider role in making the shopping more easily as it is never before. The web makes shopping much easier, and nowadays shopping is not more than away from a click. A latest term is introduced that is known as “Online Shopping”. Consumers can directly shop product or services from the sellers without any interaction of intermediate parties.

**Table 1. SOCIO ECONOMIC PROFILE OF THE RESPONDENTS**

Profile Variables	Particulars	No of Respondents	%
Age	25-30	63	50.4
	31-36	40	39.2
	Above 36	22	10.4
Marital Status	Married	105	93.2
	Unmarried	20	6.8
Educational Qualification	PG	60	48
	M.Phil.	38	30.4
	Ph.D.	27	21.6
Monthly Income	Below 10000	20	16.0
	10001-15000	29	23.2
	15001-20000	29	23.2
	20001-25000	20	16.0
	Above 25000	27	21.6

**Table 2. Level of Awareness of Digital Gold**

Level of Awareness of Digital Gold	No of Respondents	%
High	65	52
Moderate	48	38.4
Don't Know	12	9.6

The Table.2 conveys that 52.0% respondents are highly aware of Digital Gold, 38.4% respondents are having moderate awareness, and 9.6% respondents are not aware.

**Table 3. Influence of Digital Gold Over Physical Gold**

<b>Influence of Digital Gold Over Physical Gold</b>	<b>No of Respondents</b>	<b>%</b>
Large	06	8.8
Medium	36	28.8
Small	83	62.4

From table 3 it is clear that influence of digital gold is less over physical gold, some are interested in online but still prefer for physical gold to buy, gift, financial asset.

Level of Awareness will differ from person to person. The below table explains the ranking towards level of awareness of respondents by using weighted average method. The researcher has assigned the following ranking proposal.

- Agree (A) - 5 Marks
- Strongly Agree (SA) - 4 Marks
- No Opinion (NO) - 3 Marks
- Disagree (D) - 2 Marks
- Strongly Disagree (SDA) - 1 Mark

**Table 4. Level of Awareness and knowledge about Digital gold**

<b>Details</b>	<b>A</b>	<b>SA</b>	<b>No</b>	<b>D A</b>	<b>SDA</b>	<b>Total</b>	<b>Mean Score</b>
Aware about the digital gold	80	19	13	11	2	539	4.31
Knowledge about the usage of online gold	3	7	31	34	50	496	3.97
Aware about the risk involved	54	35	25	6	5	502	4.02
Knowledge about the safety in online transaction	50	35	27	9	4	496	3.94

Aware about the terms and regulations	4	9	27	35	50	493	3.9
Convenience and hassel free	55	25	26	11	8	483	3.8
Better option for gifting	39	28	42	11	5	260	3.6

**Table 5. Factors of awareness for the purchase of digital gold**

Details	Mean Score	Rank
Aware about the digital gold	4.31	I
Knowledge about the usage of online gold	3.97	IV
Aware about the risk involved	4.02	III
Knowledge about the safety in online transaction	3.94	II
Aware about the terms and regulations	3.92	V
Convenience	3.86	VI
Better option for gifting	3.68	VII

From Table 5 it is clear that aware about the digital gold got the first rank, knowledge about the safety in online purchasing gold got second rank, aware about the risk involved got the third rank, knowledge about the usage of online gold got the fourth rank, aware about the terms and regulations got the fifth rank, convenience got the sixth rank, better option for gifting got the seventh rank.

### CHI-SQUARE TEST

Chi square test is applied in Statistics to test the goodness of fit to verify the distribution of observed data with assumed theoretical distribution. Therefore, it is a measure to study the divergence of actual and expected frequencies.

Hypothesis I: There is no significant relationship between age of the respondents and level of awareness of Digital gold.

**Table 6. Relationship Between age of the respondents and level of awareness of digital gold**

Age	High	Moderate	No of at all	Total
25-30	29 23.2%	29 23.2%	29 5 4.0	63 50.4%
31-36	26 20.8%	16 12.8%	7 5.6%	49 39.2%
Above 36	10 8.0%	3 2.4	0 0%	13 10.4%
Total	65 52.0%	48 38.4%	12 9.6%	125 100.0%

**Table 7. Relationship between age of the respondents & level of awareness of digital gold chi-square test**

	Value	Df	Asymp.sig (2 sided)
Pearson chi-square	6.717	4	.152
Likelihood Ratio	7.744	4	.101
Fisher's Exact test	5.811	1	.147
Linear by linear association	2.105 <sup>b</sup>		
N of valid cases	125		

*b the standardized statistic is -1.451*

From the Table.9 it is found that the p-value (0.152) is greater than the Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between age of the respondents and level of Awareness of Digital gold.

Hypothesis II: There is no significant relationship between income of the respondent and desire to invest in initial gold.

**Table 8. Relationship between income of the respondents and desire to invest in digital gold**

Monthly Income	Desire to invest in digital gold		Total
	Yes	No	
Below 10000	5 4.0%	15 12.0%	20 16.0%
10001 – 15000	9 7.2%	11 8.8%	20 16.0%
15001 – 20000	11 8.8%	18 14.4%	29 23.2%

20001 – 25000	14 11.2%	15 12.0%	29 23.2%
Above 25000	19 15.2%	8 6.4%	27 21.6%
Count	76	49	125
Total	60.8%	39.2%	100%

**Table 9 Relationship between income of the respondents and desire to invest in digital gold using chi-square test**

	Value	Df	Asymp. sig (2 sided)
Pearson chi-square	5.846	4	.211
Likelihood Ratio	5.910	4	.206
Fisher's Exact test	5.725	1	.890
Linear by linear association	.019 <sup>b</sup>		
N of valid cases	125		

*b the standardized statistic is .138*

From the above chi-square analysis, it is found that p-value (0.211) is greater than Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between income and level of awareness and desire to invest...

Hypothesis III: "There is no significant relationship between education level of the respondents and opinion Digital gold".

Educational status	Level of Satisfaction			Total
	Disagree	no opinion	agree	
PG	14 11.2%	36 28.9%	10 8%	60 48.1%
M.Phil.	5 4%	20 16 %	13 10.4%	38 30.4%
Ph.D.	1 0.8%	19 15.2%	7 5.6%	27 21.6%
Total	20 16%	75 60.1%	30 24%	125 100%



**Table 10. Relationship between education level of the respondents and opinion about Digital gold - Chi-square Test**

	Value	Df	Asymp. sig (2 sided)
Pearson chi-square	9.477	8	.304
Likelihood Ratio	11.315	8	.184
Fisher's Exact test	8.672		
Linear by linear association	.904 <sup>b</sup>	1	.342
No of valid cases	125		

*b the standardized statistic is .951*

The Table.10 explains that the p-value (0.304) is greater than the Pearson's chi-square value at 5% level. Hence the null hypothesis is accepted. It is conveyed that there is no significant association between education level and opinion about Digital gold.

### FINDINGS OF THE STUDY

- From above study, it is found that maximum of respondents is aware of Digital gold.
- Maximum consumers are in favour of buying physical gold and Discouraging Indian consumers to buy physical gold will be a challenge.
- Irrespective of the awareness of digital gold maximum consumers unwilling to invest their money on Digital gold.
- According to study consumers feels less reliable for digital gold as the lack of tangibility and the fact that digital gold is still a nascent concept.

### CONCLUSION

The present era witnesses the revolutionary change in the trend of marketing. Online marketing is the source which saves us time and cost and another reason is availability of variety of products. Digital gold combines the convenience and speed of the internet with the safety and security of traditional gold purchases. As an investment option, digital gold is considered to be safer and cost-effective. In short, if you're sure of the jewellery you want, buy physical gold. If you want to accumulate gold and have complete flexibility over how to use this gold in the future – jewellery, gifting, investment, or collateral for a loan - then digital gold is a great option but also the love and affection for physical gold cannot be neglected. Discouraging Indian consumers to buy physical gold will be a challenge.

### BIBLIOGRAPHY

1. Journal of Business and Retail Management Research (JBRMR), Vol. 10 Issue 3 July 2016
2. A Journal of the Academy of Business and Retail Management (ABRM) 148 A study of factors influencing customers' purchasing behaviours of gold ornaments Navarwan ChaisuriyathavikunPrattanaPunnakitikashem College of Management, Mahidol University, Thailand
3. ShahanaParveen , Dr. DeepaSaxena “A STUDY ON BUYING BEHAVIOUR OF WOMEN TOWARDS GOLD JEWELLERY IN REWA CITY” IJSTM journal, Vol No. 6, Issue No.6, June 2017.
4. Berad, N., Agarwal, M., Vaity, R., Khan, S., Bhujbal, D., & Deshpande, G. (2015). “A Comparative study on the consumer's preference towards branded jewellery over non branded jewellery in Nasik city”. International journal of Applied Services Marketing Perspectives Journals, 4(1), , PP.1419- 1426.

- 
5. Priya, M., & Suganya, S. (2009). "A study on customer preference and satisfaction toward gold jewellery. RVS Journal of Management, 1(1), , PP. 21-26
  6. Rao, P.S., Sahu, P.C., Sathyapriya, J., and Tholath, D.I, (2014). "A Study of Customer's Attitude and Behaviour on purchase of Gold Jewellery in Chennai City" International Journal of Research in Management and Technology. Volume 4, Number 1, February 201
  7. Argo, J. J., Dahl, D. W. and Manchanda, R. V. (2005). The influence of a mere social presence in a retail context, Journal of Consumer Research, 32 (2), 207–212
  8. Marketing Strategy," Journal of Services Marketing, 6 (Summer), 5–16.
  9. A meta-analysis of consumer irrational purchase behavior based on Howard-sheth mode Chen Xinhui,Duan Han, Journal of Business and Retail Management Research (JBRMR), Vol. 10 Issue 3,July 2016.
  10. The Digital Transformation Playbook: Rethink Your Business for the Digital Age by D avid L. Rogers,
  11. Digital Transformation: Survive and Thrive in an Era of Mass Extinction (Hardcover) by. Thomas M. Siebel.