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**From the EDITOR IN CHIEF's Desk.....**

“You don't write because you want to say something; you write because you have got something to say”, ruminating on these words I am proud to present to you the second issue of the fifth volume of our Bi-Annual management journal ACUITAS. Our objective is to provide platform to all those authors who would like to share their research work on varied aspects of management.

I duly acknowledge the support, proper assistance, motivation received from our patrons, advisory board and editorial board. I also duly acknowledge all the contributors of research papers included in the journal.

Our motive is to publish the most excellent research papers in management and we wish to provide 'ACUITAS' as a vehicle for the same. Your suggestions for further improvement of our journal are always welcome. We strive for increased accountability and all concerns and suggestions can always be directed to me.

Looking forward for a long term association with you all!

Thank you.

Warm Regards,

***Dr. Sudhir Fulzele***

*Director, DAIMSR*

## FOCUS

It gives me immense pleasure to articulate that our journal-ACUITAS is well adorned by the internationally acclaimed academician, industrialists, researchers, scientist and academic administrators as members of the Editorial advisory board.

We present the second issue of the fifth volume of our bi-annual management journal 'ACUITAS' with great joy. This issue consists of four papers and one case study. The papers are from the fields of Financial Management, Marketing Management and a case study from Operations Management.

The first paper, '**Al Foaa'h Dates Factory: Looking Forward-Case Study by Professor Khalid Alrawi and Dr. Ahmed Alrawi and Mr. Waleed Alrawi, MBA**', provides a future perspective about how one of the UAE's biggest date factory can move forward.

Our second paper has been authored by, '**Dr. Rachana Datey, PhD**' titled '**Customer Relationship Management Journey Redefined – Technology Driven Banking**' which analyzes how the usage of technology in banking has benefitted the customer experience.

The third paper authored by '**Dr. Kalpesh P. Prajapati**' is titled '**Business Potentiality and Awareness of Investors Towards Real Estate Investment at Ahemdabad City**'; an in-depth analysis of how the real estate market at Ahemdabad is working.

Our fourth paper is authored by '**Dr. D. Prasanna Kumar and Prof. K. Venkateswara Raju**' and is titled '**Perceptions of Smartphone Users Using Smartphones with Android OS in Andhra Pradesh**' which discusses the perception of smartphone buyers.

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## **Al Foaah Dates Factory: Looking Forward-Case Study**

**Professor Khalid Alrawi\***

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### **Abstract**

This case study based on a primary data/information outlines the strategic marketing, and organizational issues facing the marketing of Dates of Al Foaah Dates Factory (AFDF) in Al-Ain city / the United Arab Emirates (UAE), as it is considering the development of products in the information domain, which encompasses many opportunities of disruptive innovations to market to new or underserved customers and to suggest effective marketing strategies that management can use in communicating the environmentally friendliness of the Dates products. A survey of 19 Heads of Departments involved in decision making process (19 Departments) was made to gather the information of the study.

AFDF management needs to think what new products they want to move into such as flavoring Yogurt with Dates syrup), the technology they need which is relevant to Dates industry to enhance their reputation in the marketplace.

**Keywords** – Marketing of Dates, Marketing Strategies, Uncertainty, Segmentation, UAE

### **Catering to local demand**

AFDF was UAE's largest Dates factory by market share but now wanted to enhance their success in the Dates industry in both the regional and the foreign markets. AFDF is a publicly owned Establishment in the United Arab Emirates, within the Food Industry sector. Numbers of Employees are 153 employees, 60% of them are local Nationals, and with 40 per cent are foreigners. Those involved in management as "Head of Departments" are 19 individuals, and the company was established in 1996. The Board Executive Committee (BEC) comprises five professional key executives responsible of shaping the main strategic issues facing AFDF.

The management uses a comprehensive approach which establishes quality controls at all levels of Dates production and processing. Since it is not merely a Dates processing plant, it stands alone (far ahead of all other Emirates Dates companies) with its unique approach to Dates production and its dedication to quality.

The actual Dates tree population is about 40 millions of which 8.5 in AL-AIN region. The gene pool is large and composes about 120 date varieties, included Khallas, AbouMaan, Hallawi, Khissab, Khenezi, Nabut Saif, Jabiri, Hillali, Lulu, Chichi, Khadraoui, Sakii, Sultana and Barhi varieties (Elansari, 2008).

AFDF will have a Head Office in Abu Dhabi/ The Capital in 2014 representing the Western Region, governed by a Board with other representatives from the Government, and farmer members responsible for the key operations of Dates to ensure activities at international standard (AFDF, Annual Report 2010).

AFDF stressed that the marketing policy remains the same in terms of Dates prices and the general criteria of collecting all types of Dates. General Criteria -- Applicable to all types and as follows: Not more than 7% of physical defects, deformity, dirt, dust or insects infected, whether dead or alive, not more than 1% of rotten or acidic dates, humidity level between 10% to 16%, different types not to be mixed and crops of the previous year are not permitted to be marketed. The plan is to position the product or service in the minds of potential customers (AFDF, Annual Report 2012).

The goal of the case is to understand the challenges inherent in implementing the specific marketing strategy and how AFDF can mitigate the risk. In fact what are the types/dimensions of risk/uncertainties associated with such strategies in the information domain?

The case study explores strategic marketing issues—which type of customers to target for an innovation project. Finally, it is an avenue for students to think about all the changes necessary throughout the supply chain to successfully implement and commercialize innovation efforts. This means the case will work well as a learning tool for strategy implementation where uncertainty is inherent, as an application to lectures on real options and risk and/or for discussions related to innovation and its challenges.

The challenge facing AFDF management was: how to integrate business activities across different countries, different product ranges, and fierce competition in the Dates industry.

## **The Factory values**

There are four basic values that guide the factory leadership. The first is about people. The value states: Recognize that the recruitment of competent people and providing training is crucial to the future of the company. The success of AFDF depends on the conduct, professionalism and responsible attitude of all employees and its leadership.

The second value is about customer relationship. The value states: Recognize that without customers, AFDF will not exist. Therefore, we must strive to offer consumers a wide variety of choice and high quality and safe products.

The third value is about business conduct. The value states: Conduct all business with integrity and fairness, and expect the same high standards from reputable and recognized suppliers.

The fourth value is about commitment to the environment. The value states: Commit to invest in protecting the environment, especially with regard to responsible water management.

There were challenges: increasing production capabilities; product innovation (increasing shelf life); the supply chain management (Dates especially needs to be transported at a 48C condition and there is a need for access to a steady supply of fodder); and brand building in newer markets. Management needs to priorities what new products they want to move into (options include related lines like Dates filled with Nuts or Syrup with yogurt); assets they need to acquire (manufacturing); and what future skills they need to develop to meet the regional challenge. There is a three to four year time frame to priorities these objectives as the markets are still with low demand.

One of the most distinctive areas of marketing is that of global marketing. While marketing fundamentals still apply, selling a product abroad requires a perspective far different than one used for domestic business (Borgonovo, 2006). The key difference between foreign and domestic markets lay in the context in which marketing takes place. Differences in culture, laws, communication, and economies all make for a dizzying venue for formulating marketing strategy (Kate & Hennessey, 2010).

The messages of a firm marketing to global audiences must be accurate, concise, and targeted to establish consumer trust and loyalty. Satisfied customers often result in repeat purchases

and increased return on investment (ROI).The new strategies ensuring that messages are properly conveyed to various global audiences. It makes sense for a business to go beyond borders.

Knowing how huge the global market is going to become, these strategies to AFDF is a roadmap for bringing clear and focused global attention to its product or service offering right from the start. That's what brings in customers.

AFDF is talking about reaching new markets in Europe specifically in the (UK and France) who surf the net looking for the world's best products and services.

With such strategy AFDF is prepared to adapt constantly to its customer's point of view and provide an integrated experience for them--offline as well as online--the company are well on its way to developing a solid global brand. Going global is a matter of survival. The Factory will know when to start. Begin by adapting the skills, interests and resources it already has, then with new initiatives crossing borders the hard way, with the basics in place: time, imagination, capital, energy, knowledge and determination. By doing so such strategies need to conduct detailed market research (study business climate) to determine if there is a need for the product or service. This measure will also bring attention to avoid possible barriers to entering its target market.

AFDF is constantly working to develop and improve the all the services provided to farms and support all segments and classifications via educating farmers about importance of having quality dates which get reflected on the price and hence the better return to the farmer.

AFDF is seeking to jump-start globally with its Dates through increasing awareness of the culture of the Palm which represents a long history of the UAE society and its originality. Also is working on spreading UAE Dates on the international level by opening new markets. The volume of export of Dates has reached to 73 thousand tons, bringing the total of countries to 28 countries. Note that the export sales represent more than 90% of the dates of the local producers (AFDF, 2010).

### **Future investment plans**

The managements' factory plans are to develop itself through both backward and forward integration. Through backward integration they are expanding their farms in Al Ain. Over the next one year, AFDF is investing in new infrastructure (three more production lines). To ensure the best international quality, AFDF chooses elements suitable for the local/regional needs from those countries with a strong reputation in the Dates industry work like KSA and Tunisia.

In terms of forward integration, their focus is market-facing assets like chillers, display counters and vending machines to enter new markets (Kate & Hennessey, 2010). AFDF began focusing on small groceries. In terms of expanding the distribution outside the UAE, there has been some interest from regional importers from countries like Jordan, Syria, and some inquiries for Iraq. The priority is local markets, and then lower Gulf markets, like Bahrain, Kuwait and Qatar, since there is a lot of existing goodwill the brand carries in these markets.

### **The Vision**

The AFDF vision is to bring the remarkable issue of Dates into the daily life of every person around the globe, extends far beyond the manufacturing of Dates products, and focuses on the impact the company wants to make on the local and global customers who consume the Dates products. The AFDF is committed to improving lives through production innovation, and better nutrition as well as sustainable agriculture.

With a vision to bring the remarkableness of dates into the daily life of every person around the globe, the company is seeking to build a global Arabian Dates brand, confirming to the world the UAE's position as the centre of Arabian innovation and its leadership of the Arabian Renaissance.

### **The Mission**

Build a global Arabian Date brand, confirming to the world the UAE'S position as the centre of Arabian innovation and its leadership of the Arabian renaissance. In terms of Dates production the AFDF focuses on meeting the expectations of society, through the quality production and product diversification and must take into consideration the specific features of Dates businesses and producers who are performing farm-processing operations. These efforts and

producers must be given the scope to market their products tuffs under approval conditions that are acceptable from both a public-health viewpoint and a practical perspective.

### **Characteristics and logistics of the Dates business**

Date Palm (*Phoenix dactylifera* L.) is thought to have originated in Mesopotamia (what is now Iraq) and its cultivation spread to the Arabian Peninsula, North Africa, and the Middle Eastern Countries in ancient times (about 5000 years ago). In 2006, world production of dates was about 7 million tons and the top 10 producing countries were Egypt, Saudi Arabia, Iran, United Arab Emirates, Pakistan, Algeria, Oman, Libya, and Tunisia. In fact these are the main competitors' countries in the Dates Industry for the UAE (FAO, 2013).

Most Dates are harvested at the fully-ripe "Rutab" (light-brown and soft) and "Tamar" (darkbrown and soft, semidry, or dry) stages, when they have much greater levels of sugars, lower contents of moisture and tannins (disappearance of astringency), and are softer than the "Khalal" stage dates. Moisture contents of khalal, rutab, and tamar Dates range from 45-65, 30- 45, and <30%, respectively.

Preharvest practices that influence date quality at harvest include covering fruit bunches compactness of the bunches and increase fruit size and quality.

Quality indices include fruit size, shape, color, texture (chewiness), cleanliness, and freedom from defects (such as sunburn, skin separation, insect damage, sugar migration to fruit surface, and fermentation) and decay-causing pathogens (Al-Abid, 2006).

Insect infestation and damage caused by insect feeding on the dates is one of the primary causes of postharvest losses in quality and quantity. Dates can be infested with some of the stored-products insects (such as *Oryzaephilus surinamensis*, *Oryzaephilus mercator*, *Tribolium confusum*, *Plodia interpunctella*, *Cryptolestes ferrugineus*, and *Cadra* spp.) and must be fumigated with an approved fumigant for disinfestations followed by packaging in insect proof containers. Storage below 10°C will prevent insect feeding damage and reproduction. Storage at 5°C or below will control insect infestation (Alhamdan, 2006).

Dates need to be dehydrated to the optimal moisture content for preserving their quality during subsequent handling and storage. Dehydration may be done concurrently with

ripening. Dates may be pasteurized by exposure to 72°C and 100% relative humidity air until their temperature reaches 66°C, where it is kept for one hour. However, such conditions may induce color darkening of the dates (Ait-Oubahou, & Yahia, 1999).

Storage and transport at low temperatures is the most important tool for maintaining quality of dates because it minimizes loss of color, flavor, and textural quality; delays development of sugar spotting, incidence of molds and yeasts, and insect infestation; prevents development of syrupiness (due to conversion of sucrose into reducing sugars) and souring of excessively moist dates.

Safety factors in dates include natural contaminants, such as fungal toxins and bacterial toxins, and heavy metals (cadmium, lead, mercury); environmental pollutants; residues of pesticides; and microbial contamination. While health authorities and scientists regard microbial contamination as the number one safety concern, many consumers rank pesticide residues as the most important safety issue (Santons & Eisenhardt, 2005).

Good Manufacturing Practices (GMPs) focus on the following areas of food processing:

1. Personnel hygiene to prevent the spread of illness (do not allow ill workers to contact the food; supply potable water for drinking and hand washing; provide toilet facilities with hand washing stations; establish a training program that covers worker sanitation).
2. Adequate buildings and facilities.
3. Sanitary food contact surfaces, such as harvest containers, equipment and utensils.
4. Process control to prevent cross-contamination.

Since its establishment AFDF has mainly focused on three major categories of products. These are:

1. Fresh products: all types of Dates. These are produced in various forms of packaging.
2. Juice products: (Syrup).
3. Dried Dates: this is developed product range which includes various flavors (for example with nut, or without).

**Product portfolio**

AFDF considers itself primarily active in the Dates market in the UAE and the Gulf Countries. The Dates market is divided into two categories based on the nature and the expiry life of product. The first category is the fresh Dates (not Dried) and Date's juice

(Syrup) category, which has a market share of 25 per cent, and 50-60 per cent for the dried types during the off season (during the year). Scientifically the dried types retain its nutritive qualities. The UAE Dates market size was valued at USD 100 million in 2013 (AFDF, 2013). One of the reasons consumers tend to prefer Dried Dates is that it is often consumed as a snack, or presenting to the visitors. Even with weather temperatures reach 45 to 50 degrees (during summer season), in the Middle East the product still stable to consume. Also the long life juice remains stable even in such temperatures. AFDF hopes with the launch of the new Long Life new variety they will expect to grab an additional 20 per cent of the local market. Therefore, there are potential increases in production capacity.

The UAE owns a fourth of the world's trade of dates, ranking first in exports and second in imports in 2009, according to a study conducted by the Ministry of Foreign Trade on the domestic and international trade of dates. According to a report on Date Palm Cultivation by the Food and Agriculture Organization (FAO) of the United Nations, UAE is the 6th largest exporter of dates to the global markets. The country is also the single largest gross exporter of dates to the global markets, with a 37 per cent market share (FAO, 2011).

The study estimates that there are around 40 different kinds of dates being produced in the UAE today. According to the Food and Agriculture Organization, global date production in 2008 was 7.1 million tones, out of which three million tons were produced by the world's top 20 date producing nations. Egypt, Iran, Saudi Arabia were the top three global producers, while the UAE came in fourth with a total production of 900 thousand tones, or 11 per cent of global production. The study point out that the UAE owns 33 per cent of the world's exports of dates.

The study also revealed that the overall global exports of dates in 2009, estimated at 807 thousand tones, had witnessed an 18 per cent decrease in comparison to the year 2008.

Through analyzing the UAE's data on foreign trade in dates for the first 10 months of 2010, the study revealed that there has been a 16 per cent decline in the value, and a 32 per cent

decrease in the volume of traded dates in comparison with the same period in 2009. This occurred due to a simultaneous decline in exports, re-exports and imports during that period.

However, the UAE's top global ranking in the trade of this global agricultural product is clear testament to the UAE's continued prominence in Foreign Trade, especially that the country spearheads the trade of numerous international commodities due to its pivotal role in the flow and movement of international trade between the world's areas of production and consumption. Appendix 1 shows the top ten Date fruit producing countries.

### **Targeted customer**

Although the Arab Gulf countries has a larger market size of more than 40 million customers and is the focus of most competitors, AFDF is currently focusing on the local Emirates market which has a size of 6-7 million residents. In total 85 per cent of UAE is urbanized with only 32 per cent local nationals, 38 per cent Asian countries expatriates, and 25 per cent Arab expatriates (Ministry of Labor, 2010). Those remaining are from Europe. AFDF is proud of its UAE heritage and tries to reinforce it with its targeted audience specifically those with Islamic religion. The target audience is mostly the local, the Asians and the Arab residents. The management believes that it is the brand image that keeps the factory in its good position and reputation (Moeran, 2005).

The priority for the AFDF is given to the local demand through the focusing on local hypermarkets. In terms of expanding the distribution network outside the UAE in the Gulf Region markets, there has been some interest from regional importers from countries in the Middle East like Qatar, Jordan, Bahrain and some inquiries even from Iraq. The AFDF parts of its strategy are looking at the possibility of diversifying into the Dates market and innovating new product lines that reflect the changing consumer trends and needs (Robins & Coulter, 2010).

AFDF management is redefining and bringing to the world an ancient and remarkable food, with proven life-sustaining benefits and a beloved taste, in new and innovative forms relevant to contemporary life, contributing to more balanced nutrition. Its preeminent quality dates of abundant varieties, grown according to the highest agricultural standard, provide sustainable work and income for tens of thousands of people in farming communities (Christensen, Anthony, & Roth, 2004).

The management of AFDF could continue to produce and innovate for enhancing the performance and productivity. The management could continue to market to their existing customers, but also consider new customers. The AFDF has been successful in adapting their agricultural products to a residential and commercial audience. For example **Al Foah India** is a wholly owned subsidiary of Al Foah Co. LLC., UAE. In India 'Date Crown' is available in 4 pack sizes viz. 250g, 500g, 1 kg and 2kg. Kheneizi, Fard & Bumaan comprise the mainstream types supplemented by Dabbas and Khalas. The management should continue this to increase profit and allow for synergies between divisions. The information domain products clearly represent new products at AFDF(Dane & Pratt, 2007). Positioning options create the right to wait and observe what technologies or standards will develop to serve a relatively well-defined and certain market (Boehlje, Gray, & Detre. 2005).

### **Competition**

AFDF management needs to priorities its investments for the next few years. Without creating demand they will lose market share and future revenues. The management needs to predict market growth for the Middle East North Africa region not only in terms of product preference, but also in emerging consumer trends. They also have an increasing portfolio of products and though “AFDF Logo” is the master brand, it is a good time to work out brand architecture. The management feels now is the time to optimize their supply chain looking at backward and forward integration.

In 2010, there were two main factories and few private operating factories in the UAE; which produce 900,000 tons of fresh Dates. Still it is sufficient to meet local market needs and no needs to be imported. According to the Chamber of commerce annual report 2012, Dates production meets f the whole UAE’s Dates demand and holds more than 45 per cent of the local market share according to the latest report. AFDF controls about 80 per cent of the Date Syrup market in the UAE. (Appendix 2, The values of Dates for the period 2001-2012).

AFDF from time to time, its competitive strengths, decided that these are things they do reasonably well: market share, financial performance, and product range and distribution network, ensure the best international quality, and they are superior in new product development. Therefore the areas needed to focus on are and in general are: IT information

services, increasing GCC operations and the Middle East, and marketing awareness and effectiveness.

The UAE exported a total of 294 thousand ton of dates in 2010, registering a 12 per cent increase of 28 thousand tons from 2009. Simultaneously, the value of these exports was also increased by nine per cent from \$75 million in 2009 to \$81 million in 2010.

Exports of this commodity have achieved growth at a time when global exports had witnessed a decline. India is considered the largest importer of UAE dates, importing around 193 thousand tones (73 per cent of all UAE date exports) followed by Bangladesh, which imported 32 thousand tones (12 per cent of the UAE's date exports), in 2010.

Moreover, further analysis of available data also revealed that the average price/tones of exported UAE dates was \$300, which is close to the price of Iraqi and Pakistani dates exported to India, at \$301/ton and \$350/ton respectively.

The AFDF study in 2012 revealed that although the UAE's exports of dates to Europe are currently low, the EU market is promising due to the fact that the average price/tones of dates imported into Europe is \$2800. Countries like France, UK and Germany have been identified as the top European importers of dates, which they currently import from the UAE's competitors countries such as Tunisia, Algeria, Iran, Iraq, Saudi Arabia, Egypt, Libya, and Oman (AFDF, 2012).

AFDF needs to prioritize its investments for the next few years. Without such efforts, the management cannot meet the fierce completion of its rivals and probably the local and demand from abroad. Without creating new initiatives of demand they will lose market share and future revenues (Aeker, 2004).

The farmers were classified according to the average amount of dates they marketed over the previous three seasons 2007-2009, taking into account an annual 15 per cent increment for each variety on the productivity. The re-classification of farmers is expected to increase income of 81 per cent of farmers and spur them to improve quality of varieties of dates they cultivate in their farms.

AFDF management believes that the success of this economic sector is based on the successful farmer who provides high-quality dates that guarantees an internationally unique

image of the United Arab Emirates. AFDF is undertaking a paramount role in developing this vital sector so that it may become a successful economic beam in the UAE.

In 2009, there were 90% of the Machines capacities operating; which produce more than 20,000 tons of processed Dates annually. Still this is insufficient to meet local and foreign market needs. According to the Department of Economic Development, and Alfoaah annual report, AFDF meets 70 per cent of the UAE's Dates demand (in 2009).

AFDF, after an internal review of its competitive strengths, decided that these are things they do reasonably well: market share, financial performance, product range and distribution network, and they are superior in new product development. The following areas need focus: price competitiveness, product and service quality, customer satisfaction and marketing effectiveness, increasing GCC operations, training of staff, service support, environmental awareness and management information systems.

Through the interviews with Heads of Departments the management expressed that there are a need to predict market growth for the Middle East North Africa region not only in terms of product preference, but also in emerging consumer trends. Therefore, they need to improve the supply chain network, launching new brands and improving marketing positions and segmentation. In fact they are building a new strategic plan, and considering the cultural variables and the changing environment.

To ensure the best international quality, AFDF chooses elements suitable for the local/regional needs from those countries with a strong reputation in the Dates industry work like Saudi Arabia, Iraq, Algeria, and Tunisia.

One idea they are considering strategically, is to improve their own source of agro produce which accounts more than 75 per cent of cost. This means identifying areas in countries that are more fertile and cheaper to operate, and building a secure supply source to reduce costs.

Christensen and Raynor (2003) argue that innovative products can serve four types of customers—over-served, satisfied, under-served, and non-customers. The satisfied customers may become targets in the medium term and the over-served customers in the long term once they have seen what the early adopters can accomplish with the new technology. The over-served customers may be targeted in the long term as the quality products are accepted and

the price product becomes more affordable. AFDF will need to find and build relationships with the farmers and customers. Quality controllers will have to learn about the new technology.

### **Challenges and future outlook**

Based on the interviews and a discussion with the Head of Departments, they identified five potential options to share growth. Each has its pros and cons and the management must choose a single option to move forward.

#### **Option 1: Diversification and Differentiation**

Given the barriers to use that keep non-users out of the category, it may be easiest to target consumers who are already using other brands. AFDF would stand to gain significant sales and share if it can close the performance gap with its competitors especially the Saudi Arabia the neighboring country. This task is made difficult, however, by the fact that many consumers are happy with their local production and feel no pressing need to change brands. Saudis' consumers use Saudi's Dates heavily as a condiment, and while they generally buy Dates with the same basic flavor profile. Other nationalities from other countries living in Saudi Arabia drive a strong preference for the local Dates.

#### **Option 2: Expanding Market Access and Increasing Market Penetration**

AFDF brand has more to gain than other brands if it can drive increases in category penetration. The Management feels confident that the high quality of its Dates is enough to create aspirational appeal among other consumers who enjoy the UAE Dates reputation and quality. As the brand could tap into a huge population of people living in other competitors countries are therefore familiar with the UAE Dates flavor profile. However the management worries, those non-users are negligent and will be difficult to overcome thus, potentially limiting the volume opportunity of this path.

#### **Option 3: Increase the Volume and Variety of Locally Produced Products Merchandized through Wholesale and Retail Channels in the UAE**

Formation of selling networks would facilitate supply and distribution to the UAE Dates buyers and support marketing negotiation with the largest market multipliers. Relationships with retail partners present opportunities to raise consumer awareness of UAE Dates.

Moreover, direct marketing is one way for the local Dates producers to capture higher shares of consumer spending and further increase consumer accessibility to Dates production. State and industry organizations should identify and support educational awareness programs for the creation and delivery of balanced and up-to-date information regarding agricultural issues in the Emirates.

#### **Option 4: Compete More Directly With Regional share conquest**

The AFDF management has definitely taken note of the high growth-rates shown by competitors-style Dates brands. While several of the competitors'-quality Dates have lost ground, such as from Iraq and Egypt the UAE brands as a group are clearly winning. Participating in this segment is certainly an option – the management could launch a new brand or improving-flavored extension that would be a much stronger fit with competitor Dates flavor profile. This would require a significant launch investment and would be a departure from the traditional production process. Consumers have also indicated that loyalty is an important factor in their choice of the local or foreign products assuming the same quality. Even though for the AFDF management to worried that the brand would be viewed as an “imposter” if it tried to play directly in the traditional-style space.

The management has been wrestling with this choice for some time, and it's time to take a decision on which path provides the best chance for growth.

#### **Option 5: Strengthen Trade Associations and Cooperatives and Encourage Strategic Alliances and Collaboration**

Although members of the Dates industry in the UAE have successfully worked somewhat independently in the past, changes in the world market are sufficient to warrant the industry to take a hard look at collaboration in marketing as well as production and distribution. A unified Dates industry is also the most effective way for fighting trade competition since organized products commodity groups are most successful at influencing their government officials to defend their trade interests. Collaboration requires the willingness of all parties to work together to achieve a common goal, maximize impacts and increase marketing options for individual members. Strengthening existing organizations, including trade associations

and cooperatives, and confronting conflicts with mutual interests in mind are the first steps to effective industry collaboration.

When companies find ways to get executives grappling throughout the strategy - development process — with the choices that matter, they make better, less biased decisions. They also improve the likelihood that the relevant stakeholders will be on board when the time comes to make and act on choices.

It's a crucial struggle. No strategy, however brilliant, can be implemented successfully unless the people who have the most important jobs know what they need to do differently, understand how and why they should do it, and have the necessary resources.

An added challenge, of course, is that strategic choices often involve big changes over long, three to five year time frames. For Grant (2008), firms need to identify the profit opportunities in the external environment. Increasing emphasis on the role of resources and capabilities as the basis for strategy is the result of two factors. First, as the firms' industry environments have become more unstable, so internal resources and capabilities rather than the external market focus has been viewed as a securer base for formulating strategy. Second, it has become increasingly apparent that competitive advantage rather than industry attractiveness is the primary source of superior profitability (Grant, 2008).

Finishing a strategy, therefore, requires creating tangible, proximate goals that connect to the longer term strategy. It's much harder to roll back the future and connect it to the present so that people understand what they need to do differently and actually do it. Creating strategy in today's environment of complexity, ever-changing priorities, and conflicting agendas is a daunting task. Yet when senior executives invest the time and effort to develop a more thorough, thoughtful approach to strategy, they not only increase the odds of building a winning business but also often enjoy a positive conviction to get things done.

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## Appendix 1: Dates Production Worldwide (Tones).

**Appendix 1 : WORLD TOP 10: DATE FRUIT PRODUCING COUNTRIES 2011**

<b>RANK</b>	<b>COUNTRY</b>	<b>(1000 metric tons)</b>
1	Egypt	1,373.57
2	Saudi Arabia	1,122.82
3	Iran	1,016.61
4	United Arab Emirates	900
5	Algeria	690
6	Iraq	619.18
7	Pakistan	557.28
8	Oman	268.01
9	Tunisia	180
10	Libya	165.95

**SOURCE :** UN Food & Agriculture Organization (FAO)

Last Updated On : October 08, 2013.

Appendix 2 : The values of Dates for the period 2001-2012	
<u>Date</u>	<u>Value</u>
2001	40.878
2002	40.879
2003	40.878
2004	40.860
2005	40.878
2006	40.864
2007	40.878
2008	40.878
2009	40.806
2010	41.809
2011	58.107
2012	50.000

Source: Fact fish 2010-2014

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## **“CUSTOMER RELATIONSHIP MANAGEMENT” JOURNEY REDEFINED –TECHNOLOGY DRIVEN BANKING**

Dr.Rachanaa Datey

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### **INTRODUCTION**

The new sounds of money are tap, click and swipe. Modern technology is fast replacing paper with computer files, bank tellers with automated teller machines (ATMs) and file cabinets with server racks, Banks have come a long way from the old days of manually recording transactions in registers and tallying them up at the end of the day till late nights . Bank branches, the edge between banks and customers, have also changed significantly from being operations-centric to servicing clients. "The shift during this period has been from branch to alternative delivery channels such as ATM, Internet and mobile," says TM Bhasin, chairman and managing director, Indian Bank, and author of "*E-commerce in Indian Banks*"

Technology is not only making banking easy for the customers, it has also permitted banks to develop their businesses faster and bring down costs. The cost of servicing a customer is the highest at a branch followed by ATMs, online and mobile phones. Technology-based banking has also abridged the space required to set up bank branches. Previously the physical infrastructure needed for a branch was, on an average, around 5,000 to 6,000 square feet. Technology has brought this requirement to 1,000 to 1,500 square feet. Any CRM solution invested in must be implemented with the clear set of goals for improvement of the Customer satisfaction and loyalty; Customer insight; Speed-to-market for products and service; and Customer security. All this must be done in a fashion that generates quantifiable increases in revenue and it should reduce overall costs of service. This may seem to be very tedious, but one has to keep on looking for appropriate CRM solutions to have long-lasting and profitable relationships with customers.

Customer Relationship Management enlightens the banks to redefine their all round Customer Relation Strategies.They are now using it as a guide for overall improvement. Customers live in a digital world, where the expectations are very high and they have numerous options. They always want to get more than before.CRM provides a competitive advantage with the help of technology.

## **METHDOLOGY ADOPTED**

Even though CRM strategies are obsessed with connecting ,delighting and understanding customers to serve them better ,there are a set of six questions was framed taking into consideration all the aspects of customer relationship management with reference to banking industry.The answers to these questions gives a clear view of this successful journey and also forms the analysis part of the research.Through this article the researcher has tried to find answers to these questions.With experts answers and opinion on the specific questions, researcher has tried to explain the answer keeping in view the facts and other relevant factors relating to banking industry of our country .

## **QUESTIONS-ANSWERS AND ANALYSIS**

**1.The first question is-The acronym CRM has been around for over a decade now and has often been overused. How would it will be defined now (for banks)?**

Some emminent bankers around the world have given the new defination as –

“The CRM definition we use is the following, ‘having the right offer for the right client, at the right time via the right channel’. That is the reason why we tried to improve the processes and support it with systems - customer service and advice, customer analytics and campaign-management”. Michael Otto (Head of CRM at Erste Bank, Austria)

“We consider CRM to be a business strategy than anything else - not just technology, not just analytics, not just an impressive story of how customer focused you are”. Mr. Radi Badidi (Vice President Marketing Intelligence/CRM ABN AMRO Bank, Netherlands)

Based on these definations and focussing on various other factors it can be figured out that almost all major banks have invested heavy amount in technology and infrastructure over the last 10-15 years, but when the results are campared there few who can claim to be have been successful in actually making it effective. The customers felt a real difference and it has also contributed to bank’s higher ROI. Thus , optimizing every customer contact by effectively creating value for both clients and banking business, using customer knowledge, is the main differentiator compared to non-CRM focused banks.

CRM is much more than a technological solution. It is a strategy integrated in the business model of the banks and clearly oriented to generate value. CRM is a key element of differentiation that let the bank develop its customer base and sales capacity. Today the environment is changing dramatically, and so too is banks' approach toward's their customers. A well thought out CRM strategy let them improve the sales experience of the customers; develop the potential value for customers, increase sales, productivity and efficiency; and create personalized one-to-one service.

CRM is all about enterprises collaborating across the customer value chain to develop and implement solutions that meet the developing preferences of individual customer groups. The C in CRM therefore has now evolved from 'Customer' to "Collaborative". The core of CRM requires various entities in a bank to work collaboratively to define and realize a series of business principles which are indispensable to establish customer-centric organizations. Fundamentally this means collaboration across those entities that deal with Acquisition (sales & marketing/distribution), Transactions (fulfillment) and Servicing (customer service). This approach is certainly different from the past where CRM was modeled around an ad-hoc set of activities strung together to work across functions. Using the collaborative approach, leading banks are today trying to achieve a position where the customers become less concerned about marketing and selling ,instead they have a feeling of a constant level of personalized, consistent, high quality of service.

2. Another daunting question is –**Importance of CRM for banks and what benefits the banks expect to achieve through incorporating CRM solutions?**

Mr. Radi Badidi says, "It really depends on the positioning and focus of a bank. If operational excellence is your key-focus and not customer intimacy, the choices you make in terms of investments in CRM will be completely different. Knowing our client and acting on that information in every contact is essential in achieving this it means that we aim to be "personal in every channel" and we will use CRM to create more and more clients that consider us to be their primary bank."

Thus ,in this era CRM is very important. Banks should improve its knowledge about the clients, update active customer contact, work on providing the satisfaction to the clients thus they will improve the return per client. There are two main points that depicts the significant

leap regarding CRM, customer demand for superiority and multichannel approach as well as orientation. Therefore these four steps banks should take to benefit from CRM, 1. Change commercial so as to match product vision to a customer centric vision, 2. effectively integrate various channels, 3. ensure data quality and 4. arrange complex marketing strategies.

CRM should fundamentally be designed to build customer-centric organization. With the increasing trend of fee-based income and increasing focus on advisory services, the role of CRM in banks is now getting more critical and crucial than ever before. The benefits that banks anticipate to achieve through employing CRM solutions will be to arrive at reasonable, quantifiable answers to questions such as 'Is the customer profitable', 'the requirements of customers in regard to products/services ; when, where and through which channel' and 'are there any risks that the customer present to the bank.

3. Next question which needs to be answered is - **How has the understanding toward CRM in banking has changed today as compared yester years ?**

Mr. Michael Otto address " CRM is not technology, it is business. CRM has to improve the "moment of truth" when the client is with the bank making the contact more efficient and more satisfactory for the customer. So banks have to improve not only the technology but also the relationship skills of the advisors."

Few years ago, CRM was considered as a miraculous software, which was designed to manage the technology and systems departments. But today it is a significant part of the agenda banking business. Banks these days are pursuing high growth strategies, expanding their franchises into growth segments, and are they are awake for the winning concept of the multi-channel and multi-price approach, CRM becomes magic key and very critical in the success. Today customer centric banking refers to an innovative way of thinking. Banks are looking forward and focussing on relationship banking in contrast to old way of traditional transaction banking. They have realized the importance of SOW - share of wallet. In the world of margin pressure, being a product specialist is hard, so banks need to make advice rather than product price as the basis of the added value in banking. In such situation, CRM is key as the value of retail banking lies in distribution. Knowing the customer is the first requirement of a retailer banker. It protects the business share, helps penetrate growth markets and also prevents disintermediation by other players.

**4. Another question is -What is the impact of improved technology on today's banks?**

“Technology was the nucleus of CRM strategies few years ago. The technology was new, sophisticated and very difficult to manage. Now it is evolving to a commodity piece within CRM strategies” says Mr. Jose Olalla (Director of Commercial Development, Retail Banking Spain and Portugal, Banco Bilbao)

The integration of various systems such as customer data and product data has improved noticeably. It is now possible to have the 360 degree view on the customer. Banks have an improved usage of all the systems. They have also designed and concentrate on standardisation.

Having active multi-channel customers is not a dream anymore, it is a fact of today. Investing in multi-channel capabilities is not a choice but a necessity of the time. "Realtime" has been a buzzword, but is very meagerly implemented. The benefits of realtime are always there, but the costs are high to attain these benefits. Huge amounts of data are to be banks, and an intelligent deployment of this in customer related processes is where a lot of banks are under pressure. The technological solutions available with the banks will definitely continue to improve with a conspicuous shift towards integrated, broad technology solutions which are basically designed to ease enterprise integration requirements.

**5. One very important question is -The key aspects which banks need to consider while employing CRM solutions to attain a positive ROI?**

Answer given by Michael Otto “ Business requirements and targets have to be defined, technology has to make the solution, not the other way round. CRM does not solve all the problems a bank has, so first analyze the problems, and the possible impact of CRM, then prioritize. Secondly, banks need to understand that they need to make a beginning. Start small, but start. Later they can learn and improve. Finally, it is very important to communicate, train and measure all activities.”

CRM only adds to expenses or it helps to generate revenues is not a technological but a commercial issue. It requires intense training, a real coordination between marketing, technology departments and each and every channels, it requires commitment towards customer needs whenever, wherever possible and a practical approach towards using

customer intelligence on a continuous basis. Studies and various research advocate that the Banks which have achieved positive ROI have focused on 4 fundamental doctrine. 1.They have focused on the creation of an customer-centric business strategy, streamlined their operations, superior research resulting in better analysis and integrated collaborative channels. 2.These banks have adopted a transformational approach to ensure that all sources of value are identified and appropriately measured. 3.They have developed a value-based CRM ROI model that is associated with the bank's strategic objectives. And finally, They have the appetite and readiness for change, these banks evaluated plentiful implementation options before making a final decision. They ensured that each option consisted of time-phased decompositions of an overall approach where benefits of earlier activities funded the later ones.

**6. Lastly ,How CRM will develop in the banking sector in coming years?**

Michael Otto suggests "First, as our customers use different channels to go to their bank such as the branch, self service machines, the service center or the internet, CRM goes multi-channel. Second, in addition to cross selling, the processes of client retention and improvements in client loyalty are getting more important".

Various examples ,Researchs,Studies points that In the coming years there will be more focus on the demand side of customers, they will have numerous channels at their disposal and will have more choice .as a result of a growing variety of banks and forte players. As the customers will be more in control, banks will want to be "actively ready" in all channels trying to know and anticipate this client requirement.It will definitely require different marketing skills and new ways of managing sales. Another trend will probably be that CRM will contribute more to branding. Not just ROI on every contact will be leading, but the way banks want to be perceived as a brand will become more important. Now, a lot of effort is put on being there at customers' moments-of-truth. In the future, all customer contacts will be moments-of-truth as all these contacts tell the customers about the banks.

**CONCLUDING REMARK**

Although the potential benefits of CRM strategy focused on banking were always high, Banks have been rather slow to adopt due to the greater complexity of the relationships and number of touch-points. With the dawn of more powerful technologies and greater

experience in customer relationship management solutions, banks will be concentrating on relationships with customers in the coming days. The other area where banks expect development is channel integration. The whole area of integrated channel management which is tightly coupled with CRM will surely and rapidly evolve to higher levels of sophistication.

(The article is based on infosys report ) <http://www.infosys.com/finacle/solutions/thought-papers/Documents/CRM-in-banking.pdf>

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**BUSINESS POTENTIALITY AND AWARENESS OF INVESTORS TOWARDS REAL ESTATE INVESTMENT AT AHMEDABAD CITY**

Dr. Kalpesh P Prajapati

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**ABSTRACT**

Indian real estate has huge potential demand in almost every sector especially commercial, residential, retail, and industrial, hospitality, healthcare etc. Real estate had been witnessing significant growth in Gujarat in the last few years; Property Investments in Gujarat have normally been a gold mine for most investors. The growth and development of cities across the country have added fuel to the rise in prices across the country. The question now for investors is how best to benefit from investments in realty; whether to look at investments directly in property or route the investments to real estate companies that are listed on the stock markets. The present paper entitled “Business potentiality and awareness of investors towards real estate investment at Ahmedabad City” is an attempt to know the business potentiality and awareness about real estate investment. It also reveals the preferences of investors for real estate investment at Ahmedabad.

**KEY WORDS:** Real estate, Property, Investment, Income.

**INTRODUCTION:**

The real estate sector has witnessed a strong bull run over the last few years starting 2004, before plunging in second half of 2008. With the rapid economic growth in the country, the income and surpluses in the hands of the people suddenly increased. Real estate being one of the only two perennial & traditionally preferred asset class and with the inborn desire of Indians to own a house, the sector became a natural choice for these excesses to be invested. This sudden spurt in demand caught the fancy of investors globally. The development in the real estate sectors shows a growth in both, the commercial as well as the residential areas. Even though there has been a sharp rise in property prices, home loan interest rates and effect of global recession, the real estate sector in India has done quite well. Since, real estate is one that brings long term gain for investors; India has shown the way, as a profitable destination, to get assured returns from real estate investment. The desire for commercial and residential

properties in India has been the most, among Asian countries. The ongoing crisis in real estate sector has taken the route of Ahmedabad city which is witnessing a steep decline in the property registrations but yet there is huge business potential for real estate in Gujarat and Ahmedabad.

### **REVIEW OF LITERATURE:**

K. Byrne (2005) found in his study that improved investment knowledge and experience enable consumers to make better investment decisions about real estate market. The better they understand the link between risks and return in the Indian real estate market; and the better the understanding of the link between risk and return in the Indian real estate market.

Parida, S. (2011) studied a panoramic view of the operations of Indian real estate sector in various property segments and found that real estate sector is the second largest employer in India, after the agricultural sector. Having attained maturity, the real estate sector is attracting huge investments, especially (Foreign Direct Investment) FDI.

Reddy T (2013) studied Progress of Real Estate Sector in India and found that the Indian Real Estate will remain bullish for the foreseeable future. The Government of India's recent decision to allow 51 per cent FDI in multi-brand retail is also expected to benefit the real estate business in the country, in terms of boosting development of new shopping malls.

### **OBJECTIVES OF THE STUDY:**

- To know business potentiality and awareness about real estate investment
- To know the preferences of investors about real estate investment

### **RESEARCH METHODOLOGY:**

The descriptive research design has been used in this study. The study use both primary and secondary data. Total 196 samples were selected from Ahmedabad city using non probability judgmental sampling method. Primary data were collected directly from the respondents

through the structured questionnaire and personal interview. In this study, simple percentage analysis, Chi- square test, Anova test and factor analysis has been employed to interpret.

**DATA ANALYSIS & INTERPRETATION:**

Table 1: No. of Respondents interested to invest in real estate

Particular	Frequency	Percentage
Yes	196	100
No	0	0
Total	196	100

Source: Primary Survey

From the table 1, it is inferred that all the respondents are interested to invest in real estate.

Table 2: No. of Respondents who have invested their fund in real estate

Particular	Frequency	Percentage
Yes	160	82
No	36	18
Total	196	100

Source: Primary Survey

From the table 2, it is inferred that 82 percent of the respondents have invested their fund in real estate and 18 percent of the respondents have not invested in real estate. It further enhances that majority of the respondents are aware about the investment in real estate.

Table 3: No. of times the respondents have invested their fund in real estate

Particular	Frequency	Percentage
Once	110	69
2-3 Times	40	25
More than 3 times	10	6
Total	160	100

Source: Primary Survey

It is inferred from table 3 that 69 percent of the respondents have invested their fund once in their life, 25 percent of the respondents have invested their fund two to three times. It means majority of the respondents have invested their fund in real estate at least once.

Table 4: Type of real estate option in which investment is to be done by the respondents

Particulars	Frequency	Percentage
Purchase Residential	122	62.24
Sale of Home	18	9.18
Commercial	26	13.27
Land	28	14.29
Mortgage Notes	2	1.02
Others	0	0.00
Total	196	100.00

Source: Primary Survey

From the table 4, it is inferred that majority of the respondents prefer to invest in purchase residential followed by invest in sale of home and in commercial.

Table 5: Overall rank for reasons of investment in real estate

Particular	Rank 1	Rank 2	Rank 3	Rank 4	Weighted Score	Proportion (%)	Overall Rank
Short term return	28	34	54	80	402	20.50	4
Long term return	120	28	22	26	634	32.33	1
End use	31	77	40	48	483	24.63	2
Recurring return	17	58	79	42	442	22.54	3
Total	196	197	195	196	1961	100.00	

Source: Calculated data

From the table 5, it is inferred that investor's first preference for the investment in real estate is long term return followed by end use and recurring return.

Table 6: Ranking of the factors as per importance for selection of real estate

Particular	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8	Weighted score	Proportion (%)	Rank
Location	65	29	17	17	12	27	23	6	1091	15.37	2
Price	31	55	35	13	21	26	10	5	1095	15.42	1
Ownership	39	24	24	27	22	21	29	10	978	13.78	4
Financial Budget	18	36	38	35	20	16	20	13	980	13.80	3
Company Image	9	12	12	4	22	27	33	77	560	7.89	8
Safety of Principle	18	10	15	11	19	40	54	29	692	9.75	7
Low Risk	8	18	22	38	46	17	18	29	812	11.44	6
High Returns	12	17	35	49	30	17	14	22	891	12.55	5
Total	200	201	198	194	192	191	201	191	7099	100.00	

Source: Calculated data

From the table 6, it is inferred that price is the main factor for selection of real estate investment followed by location and financial budget of the investors.

Table 7: Factors influencing real estate return

Factors	Strongly Agree 1	Agree 2	Neutral 3	Disagree 4	Strongly Disagree 5	Mean
Asset volatility	35	121	30	8	2	2.09
Lack of reliable valuation data	47	108	30	6	5	2.05
Legal and regularity risk	121	51	15	5	4	1.57
Risk of poor profession and advice	20	112	44	16	4	2.35
Hard to determine the best opportunities	36	105	41	10	4	2.19

Source: Calculated data

Table 7 reveals that the calculated mean is less than three in all factors shows that the respondents are agree for all the influencing factors of real estate return.

Table 8: Preference by investors for title of real estate investment

Particular	Frequency	Percentage
Sole owner	151	77
Partnership	14	7
Both	15	8
Undecided	16	8

Source: Primary Survey

It is inferred from table 8 that majority of the respondents are interested to invest their fund in real estate as sole owner followed by in partnership.

Table 9: Key motivating factors for investment in real estate

Factors	Strongly Agree 1	Agree 2	Neutral 3	Disagree 4	Strongly Disagree 5	Mean Score
Retirement	34	119	29	13	1	2.12
Cash flow	39	118	36	3	0	2.02
High return	73	79	40	4	0	1.87
Tax shelter	61	71	47	14	3	2.12
Wealth creation	60	85	48	1	2	1.98
Life style change	44	72	60	13	7	2.32

Source: Calculated data

From the table 9, it is inferred that mean score for all factors is less than three that means the respondents believes that above all factors are motivating them for real estate investment.

Table 10: Ranking of different locations for investment in real estate

Particular	Rank 1	Rank 2	Rank 3	Rank 4	Rank5	Weighted Score	Proportion (%)	Rank
Sanand	14	11	18	67	86	388	14.94	3
Anand	1	4	10	95	86	327	12.59	5
Gandhinagar	6	4	9	91	86	341	13.13	4
Bopal	9	83	76	20	8	653	25.14	2
Ahmedabad	146	26	13	4	7	888	34.19	1
Total	176	128	126	277	273	2597	100.00	

Source: Calculated data

Table 10 shows that Ahmedabad is the first choice of investors followed by Bopal and Sanand. Investors prefer Bopal and Sanand because it is nearer to Ahmedabad.

Table 11: Preference of investors for various facilities while investing in real estate

Factors	Not at all Preferred	Least Preferred	Neutral	Preferred	Most Preferred	Mean Score
Affordable price range	6	5	18	90	77	4.16
Availability of loan at low interest rate	2	10	14	87	83	4.22
easy payment plan	3	6	9	88	90	4.31
Connectivity to public transport	2	4	17	117	56	4.13
Clear title of property	0	4	6	25	161	4.75
Resale value	3	3	12	46	132	4.54
Peaceful locality	2	3	18	114	59	4.15
Pollution free environment	0	3	20	117	56	4.15
Quality construction	3	1	7	121	64	4.23
Maintenance	3	7	17	122	47	4.04
Safety and security	1	5	7	111	72	4.27
Water availability	0	5	11	103	77	4.29
Power backup	2	3	17	98	76	4.24
Recreational facility	4	9	52	88	43	3.80

Source: Calculated data

From the table 11, it is inferred that majority of the factors have a mean score that is near to most preferred, means the investors prefer the various types of facilities that are provided by the builders.

Table 12: Whether investors are ready to invest in open land or plot

Particular	Frequency	Percentage
Yes	156	80
No	40	20
Total	196	100

Source: Primary Survey

From the table 12, it is inferred that majority of the investors wish to invest in open land or plot because investing in open land or plot may leads to increment in price in near future.

Table 13: Type of plots that investors prefer to buy

Particular	Frequency	Percentage
Normal Plotting	98	63
Agriculture Plotting	14	9
Both	44	28
Total	156	100

Source: Primary Survey

It is inferred from table 13 that 63 percent of the investors would like to invest in normal plotting followed by 29 percent in agriculture plotting and 9 percent in both normal plotting and agriculture plotting.

Table 14: Preference for various types of amenities under normal plotting

Particular	Frequency	Percentage
Clubhouse With Motel	42	26.92
Restaurant	10	6.41
Swimming Pool	16	10.26
Gym	24	15.38
Yoga Centre	28	17.95
Children's Garden	33	21.15
Others	3	1.92
Total	156	100.00

Source: Primary Survey

From the table 14, it is reveals that most preferred amenities are club house with motel followed by children’s garden and Gym, Swimming Pool and others.

Table 15: Preference of investors for plot size under normal plotting

Particulars	Frequency	Percentage
Less than 300 Sq Yards	121	77.56
300- 600 Sq Yards	34	21.79
Greater than 600 Sq Yards	11	7.05
Total	156	100.00

Source: Calculated data

From the table 15, it is inferred that majority of the investors would like to invest in less than 300 sq yards plot followed by 300- 600 sq yards plot.

**HYPOTHESIS TESTING:**

Ho: There is no significance difference between occupation and key motivating factors for investing in real estate.

H<sub>1</sub>: There is significance difference between occupation and key motivating factors for investing in real estate

To measure significant difference between occupation and key motivating factors for investing in real estate, one Multivariate Analysis of Variance (MANOVA) test with repeated measures was conducted and the results do not support the H<sub>0</sub> and revealed that there is statistically significant difference between occupation of the respondents for key motivating factors for investing in real estate (Wilk’s Lamda = 0.79; F=2.75, Significance: p =0.000< 0.05).

Ho: Income of the respondent and the plot size for investing in normal plotting are independent.

H<sub>1</sub>: Income of the respondent and the plot size for investing in normal plotting are dependent.

To examine the relation between income of the respondent and the plot size for investing in normal plotting, Chi-square test was performed. The results support H<sub>0</sub> and revealed that Income of the respondent and the plot size for investing in normal plotting are dependent,  $\chi^2$  (12, N= 142) = 4.61, p = 0.156 which is more than 0.05.

**FACTOR ANALYSIS:**

Table 16: KMO and Bartlett’s Test

Table 6.9.1.1: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.829
Bartlett's Test of Sphericity	Approx. Chi-Square	1270.106
	df	91

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.829
Bartlett's Test of Sphericity	Approx. Chi-Square	1270.106
	df	91
	Sig.	0.000

Source: SPSS output

The Kaiser – Meyer – Olkin measure of sampling adequacy is showing the result of 0.829, which indicates that the scale is appropriate and would help in extracting the factors. The ideal measure for the KMO test is ( $KMO > 0.50$ ) and here the KMO is indicated by the value 0.829 which shows that the variables are measuring a common factor.

Table 17: Rotated Component Matrix

	Component			
	1	2	3	4
Water Availability	.880			
Safety And Security	.823			
Power Backup	.675			
Pollution Free Environment	.577			
Easy Payment Plan		.850		
Availability Of Loan At Low Interest Rate		.845		
Affordable Price Range		.774		
Recreational Facility			.859	
Peaceful Locality			.690	
Quality Construction			.604	
Maintenance			.447	
Clear Title Of Property				.730
Connectivity To Public Transport				.700
Resale Value				.646

Source: SPSS output  
 Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax With Kaiser Normalization.  
 A. Rotation Converged In 6 Iterations.

Table 18: Common Factors Extracted from the Exploratory Factor analysis

Factor No	Variable No	Name of the Variable	Factor Name
1	1	Water Availability	Basic Necessities
	2	Safety and Security	
	3	Power Backup	
	4	Pollution Free Environment	
2	5	Easy Payment Plan	Financial Viability
	6	Availability of Loan at Low Interest Rate	
	7	Affordable Price Range	
3	8	Recreational Facility	Extra Facilities
	9	Peaceful Locality	
	10	Quality Construction	
	11	Maintenance	
4	12	Clear Title of Property	Location
	13	Connectivity to Public Transport	
	14	Resale Value	

Source: Calculated data

Table 18 lists the factors extracted from the list of variables and the variables attached therein. The factors were extracted on the basis of common dimensions reflected by the variables. First factor which emerges from the combination of different variables of

component 1 is **Basic Necessities**. Second factor which emerges from the combination of different variables of component 2 is **Financial Viability**. Third factor which emerges from the combination of different variables of component 3 is **Extra Facilities**. Fourth factor which emerges from the combination of different variables of component 4 is **Location**.

#### **CONCLUSION:**

It is concluded that majority of the respondents are interested to invest in real estate and majority of them have invested at least once in it. The study found that majority of the investors prefer residential as well as land as a better option for investment. There is very good business potentiality in real estate at selected location.

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## PERCEPTIONS OF SMARTPHONE USERS USING SMARTPHONES WITH ANDROID OS IN ANDHRA PRADESH

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### ABSTRACT:

As of today there are many Mobile Operating Systems available in the tech world. Prominent among them are Symbian of Nokia, iOS of Apple, Android from Google and Microsoft's Windows OS for Mobile. Even though Android was the leader in terms of OS market share, Apples iOS was widely used by developers for developing SMARTPHONE applications due to various reasons. APPS on Smartphone's now days are providing common man access to various useful tasks not there on feature phones. This study explores motivations that influence smart phone users' intentions to accept android mobile. Previous studies suggested that Experience on the Android phones is the main factor that determines it user acceptance. In addition, it is known to be the relation between mobile selection and decision making of buying behavior of SMARTPHONES.

**Key Words:** ANDROID, SMARTPHONE, APP, OS, APPLE, PLATFORM.

### INTRODUCTION

Android OS as a open platform for mobiles was able to serve its intended purpose as it enabled numerous handset makers across the world to develop smart phones with lowered costs as there is no need for them to develop a separate software and this led to the successful implementation of this OS thereby garnering the highest market share in Mobile OS. The rise of Android coincided with the fall of NOKIA as it was unable to develop a new OS for smart phones and also its reluctance to use Android in the place of SYMBIAN OS. At the same time SAMSUNG was able to use Android along with its TOUCHWIZ interface and garnered the highest market share in Smartphone market. Even though APPLE was pioneer in the APP Store concept, Google's Android was able to replicate its ANDROID App store. This was followed by more Indian Handset makers Like MCROMAX and KARBON which were able to produce ANDROID phones with lower configurations but at Affordable prices and their ability to provide some of the features that high priced phones from other brands are providing.

## REVIEW OF LITERATURE

Android, Inc. was first established in Palo Alto, California during 2003 October by Andy Rubin, Rich Miner, Nick Sears and Chris White to develop smarter mobile devices that are aware of the user's location and preferences. The actual goal of the company was development of an advanced operating system for digital cameras. After realizing that demand for such devices was not large enough, the company shifted its efforts to produce a smart phone operating system to rival Nokia OS Symbian and Mobile OS of Microsoft Windows. Android Inc. was acquired by Google in August 17, 2005; and the team led by Rubin developed a mobile device platform powered by the Linux kernel at Google which in turn marketed the platform to handset makers and carriers with a promise of providing a flexible, upgradable system. On November 5, 2007, Android was unveiled as its first product, a mobile device platform built on the Linux kernel version 2.6.25. The first commercially available smart phone running Android was the HTC Dream, released on October 22, 2008. Since 2008, Android has seen numerous updates which have incrementally improved the operating system, adding new features and fixing bugs in previous releases. Each major release is named in alphabetical order after a dessert or sugary treat; for example, version 1.5 Cupcake was followed by 1.6 Donut. Version 4.4.4 Kit Kat appeared as a security-only update; it was released on June 19, 2014, shortly after 4.4.3 was released. As of November 2014, the newest version of the Android operating system, Android 5.0 "Lollipop", is available for selected devices. All versions of Android after 1.5 have codenames specific to each of them and the common thing among the names is they are alphabetical, and all are dessert items (sweet or sugary foods).

Name	Version
Cupcake:	Android 1.5
Donut:	Android 1.6
Eclair:	Android 2.0,2.1
Froyo:	Android 2.2
Gingerbread:	Android 2.3
Honeycomb:	Android 3.0,3.1,3.2
Ice Cream Sandwich:	Android 4.0
Jelly Bean:	Android 4.1,4.2,4.3
KitKat:	Android 4.4
Lollipop:	Android 5.0

## **OBJECTIVES OF THE STUDY:**

1. To find out if awareness about Android OS is having an impact on Customer's Smartphone Purchase decision.
2. To study satisfaction levels about Android OS in customers using it.
3. To analyze the consumer perceptions about various features of Android mobiles
4. To know if customers stick to Android or shift to other OS.

## **RESEARCH METHODOLOGY**

### **Survey and questionnaires method**

Survey method is used for collecting data from CUSTOMERS at some Retail Stores. We requested all respondents to fill in the questionnaire, by self after explaining the various aspects mentioned in it. It contained both open and closed ended questions in a structured format very easy to understand on the first look. A convenient sample (non – probability sampling method) of 110 ANDROID Smartphone users was collected for the current study in which respondent of the study was request to complete the questionnaire on voluntary basis. Frequencies and cross tabulation have been calculated for the responses of the respondents. Chi – Square test analysis was conducted on the data of part II in questionnaire.

## **ANALYSIS AND INTERPRETATION**

From the below table, we infer that 64 of the 110 of the total respondents are men and the rest women. On further classification according to age group, we find that of all the respondents 58 are 19-29 Years old, 35 are of the age group 30-40, and 17 are of the age group of than 40 years. From the responses collected for Education 18 Are Diploma or below, 54 Are Graduation and 38 Are Post Graduation. On the basis of household income 25 are having it less than 20000 Rs, 34 are having 20001-40000, 51 are having it more than 40000.

**TABLE: 1 - GENERAL PROFILE OF THE RESPONDENTS**

SEX	Male	Female		
	61	49		
AGE	20-29	30-40	>40	
	58	35	17	
EDUCATION	DIPLOMA	GRADUATION	PG	
	18	54	38	
PROFESSION	STUDENT	BUSINESS	EMPLOYEE	
	43	33	34	
INCOME	<20,000	20,001-40,000	>40000	
	25	34	51	
HOW MANY BRANDS DO YOU KNOW IN ANDROID MARKET?	TWO	THREE	MORE THAN THREE	
	28	34	48	
WHICH BRAND COMES TO MIND WHEN YOU THINK ABOUT ANDROID PHONE?	SAMSUNG	HTC	MICROMAX	KARBON
	54	16	21	19
WHICH VERSION OF ANDROID OS IS PRESENT IN YOUR SMARTPHONE?	JELLYBEAN	KITKAT		
	48	62		

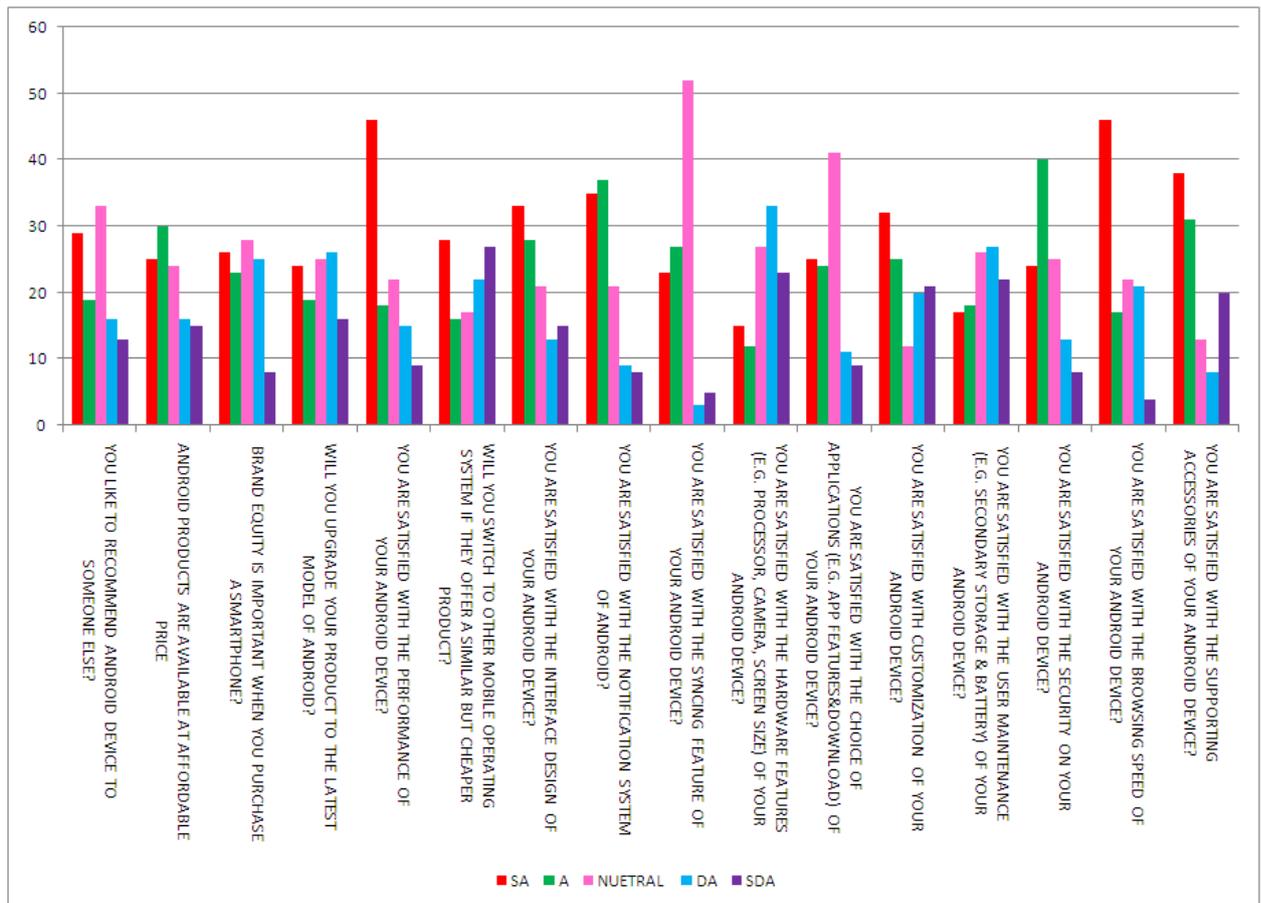
**TABLE: 2 - RESPONSES OF THE RESPONDENTS**

WHAT IS THE PRICE RANGE OF YOUR SMARTPHONE?	LESS THAN 7000	7001-16000	16,001-25,000	MORE THAN 25,000
	33	20	24	33
WHERE HAVE YOU SEEN ADVERTISEMENTS ANDROID PRODUCTS?	BILLBOARDS	MAGAZINES	TV	NEWSPAPERS
	23	15	32	16
	ONLINE			
	24			
HOW LONG IT TAKES YOU TO UPGRADE YOUR PRODUCT LINE?	SIX MONTHS	ONE YEAR	TWO YEAR	
	12	11	87	
WHAT WILL YOU DO IF THE BRAND OF PRODUCT YOU WISH TO PURCHASE IS OUT OF STOCK?	DELAY PURCHASE TILL THE SAME PRODUCT ARRIVES	PURCHASE OTHER PRODUCTS FROM THE SAME BRAND	PURCHASE A DIFFERENT BRAND	
	26	39	45	
DO YOU HAVE ENOUGH INFORMATION AND KNOWLEDGE IN OPERATING A SMARTPHONE	YES	NO		
	63	47		
DO YOU FEEL THAT ANDROID DEVICES ARE A VALUE FOR MONEY OPTION FOR SMARTPHONE USERS	YES	NO		
	74	36		

**TABLE 3 - RESPONDENTS VIEWS ABOUT COSMETIC PRODUCTS AND LAKME**

PARAMETER	SA	A	NUETRAL	DA	SDA
YOU LIKE TO RECOMMEND ANDROID DEVICE TO SOMEONE ELSE?	29	19	33	16	13
ANDROID PRODUCTS ARE AVAILABLE AT AFFORDABLE PRICE	25	30	24	16	15
BRAND EQUITY IS IMPORTANT WHEN YOU PURCHASE A SMARTPHONE?	26	23	28	25	8
WILL YOU UPGRADE YOUR PRODUCT TO THE LATEST MODEL OF ANDROID?	24	19	25	26	16
YOU ARE SATISFIED WITH THE PERFORMANCE OF YOUR ANDROID DEVICE?	46	18	22	15	9
WILL YOU SWITCH TO OTHER MOBILE OPERATING SYSTEM IF THEY OFFER A SIMILAR BUT CHEAPER PRODUCT?	28	16	17	22	27
YOU ARE SATISFIED WITH THE INTERFACE DESIGN OF YOUR ANDROID DEVICE?	33	28	21	13	15
YOU ARE SATISFIED WITH THE NOTIFICATION SYSTEM OF ANDROID?	35	37	21	9	8
YOU ARE SATISFIED WITH THE SYNCING FEATURE OF YOUR ANDROID DEVICE?	23	27	52	3	5
YOU ARE SATISFIED WITH THE HARDWARE FEATURES (E.G. PROCESSOR, CAMERA, SCREEN SIZE) OF YOUR ANDROID DEVICE?	15	12	27	33	23
YOU ARE SATISFIED WITH THE CHOICE OF APPLICATIONS (E.G. APP FEATURES&DOWNLOAD) OF YOUR ANDROID DEVICE?	25	24	41	11	9
YOU ARE SATISFIED WITH CUSTOMIZATION OF YOUR ANDROID DEVICE?	32	25	12	20	21
YOU ARE SATISFIED WITH THE USER MAINTENANCE (E.G. SECONDARY STORAGE & BATTERY) OF YOUR ANDROID DEVICE?	17	18	26	27	22
YOU ARE SATISFIED WITH THE SECURITY ON YOUR ANDROID DEVICE?	24	40	25	13	8
YOU ARE SATISFIED WITH THE BROWSING SPEED OF YOUR ANDROID DEVICE?	46	17	22	21	4
YOU ARE SATISFIED WITH THE SUPPORTING ACCESSORIES OF YOUR ANDROID DEVICE?	38	31	13	8	20

FIGURE 1 - GENERAL PROFILE OF THE RESPONDENTS



CHI-SQUARE TEST

**1. RELATION BETWEEN EDUCATION OF RESPONDENT AND HIM HAVING INFO & SKILL TO OPERATE SMARTPHONE**

Case Processing Summary						
Cases						
	Valid	Missing		Total		
	N	Percent	Percent	Percent	N	Percent
EDUCATION * HAVE INFO & SKILL TO OPERATE SMARTPHONE	110	100.0%	0	.0%	110	100.0%

**TABLE-4**

EDUCATION * HAVE INFO & SKILL TO OPERATE SMARTPHONE Crosstabulation				
Count		HAVE INFO & SKILL TO OPERATE SMARTPHONE		Total
		YES	NO	
EDUCATION	DIPLOMA	9	9	18
	GRADUATION	35	19	54
	PG	19	19	38
Total		63	47	110

**CHI-SQUARE:**

EDUCATION				HAVE INFO & SKILL TO OPERATE SMARTPHONE			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
DIPLOMA	18	36.7	-18.7	YES	63	55	8
GRADUATION	54	36.7	17.3	NO	47	55	-8
PG	38	36.7	1.3	Total	110		
Total	110						

**TABLE-5**

Test Statistics	EDUCATION	HAVE INFO & SKILL TO OPERATE SMARTPHONE			
Chi-Square	17.745a	2.327b			
df	2	1			
Asymp. Sig.	0	0.127			
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.					
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.					

**2. Relation between INCOME OF RESPONDENT and PRICE OF RESPONDENT'S ANDROID PHONE**

**TABLE-6**

INCOME * PRICE OF RESPONDENT'S ANDROID PHONE Crosstabulation						
Count						
		PRICE OF RESPONDENT'S ANDROID PHONE				Total
		LESS THAN 7000	7001-16000	16,001-25,000	MORE THAN 25,000	
INCOME	<20,000	7	7	6	5	25
	20,001-40,000	11	5	7	11	34
	>40000	15	8	11	17	51
Total		33	20	24	33	110

**CHI-SQUARE:**

INCOME				PRICE OF RESPONDENT'S ANDROID PHONE			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
<20,000	25	36.7	-11.7	LESS THAN 7000	33	27.5	5.5
20,001-40,000	34	36.7	-2.7	7001-16000	20	27.5	-7.5
>40000	51	36.7	14.3	16,001-25,000	24	27.5	-3.5
Total	110			MORE THAN 25,000	33	27.5	5.5
				Total	110		

**TABLE-7**

Test Statistics	INCOME	PRICE OF RESPONDENT'S ANDROID PHONE
Chi-Square	9.509a	4.691b
df	2	3
Asymp. Sig.	0.009	0.196
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.		
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 27.5.		

**3. RELATION BETWEEN PROFESSION OF RESPONDENT AND NO OF KNOWN ANDROID PHONE BRANDS KNOWN TO HIM.**

**TABLE-8**

PROFESSION * NO OF KNOWN ANDROID PHONE BRANDS Crosstabulation					
Count					
		NO OF KNOWN ANDROID PHONE BRANDS			Total
		TWO	THREE	MORE THAN THREE	
PROFESSION	STUDENT	8	18	17	43
	BUSINESS	12	9	12	33
	EMPLOYEE	8	7	19	34
Total		28	34	48	110

**CHI-SQUARE:**

PROFESSION	NO OF KNOWN ANDROID PHONE BRANDS		
	Observed N	Expected N	Residual
STUDENT	43	36.7	6.3
BUSINESS	33	36.7	-3.7
EMPLOYEE	34	36.7	-2.7
Total	110		

	NO OF KNOWN ANDROID PHONE BRANDS		
	Observed N	Expected N	Residual
TWO	28	36.7	-8.7
THREE	34	36.7	-2.7
MORE THAN THREE	48	36.7	11.3
Total	110		

**TABLE-9**

Test Statistics	PROFESSION		N ANDROID PHONE BRANDS	
Chi-Square	1.655a	5.745a		
df	2	2		
Asymp. Sig.	0.437	0.057		

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

**4. RELATION BETWEEN AGE OF RESPONDENT AND HIS DECISION WHEN PHONE IS OUT OF STOCK**

**TABLE-10**

AGE * DECISION WHEN PHONE IS OUT OF STOCK Crosstabulation					
Count	DECISION WHEN PHONE IS OUT OF STOCK			Total	
		DELAY PURCHASE TILL THE SAME PRODUCT ARRIVES	PURCHASE OTHER PRODUCTS FROM THE SAME BRAND		PURCHASE A DIFFERENT BRAND
AGE	20-29	9	26	23	58
	30-40	10	8	17	35
	>40	7	5	5	17
Total		26	39	45	110

**CHI-SQUARE:**

AGE			
	Observed N	Expected N	Residual
20-29	58	36.7	21.3
30-40	35	36.7	-1.7
>40	17	36.7	-19.7
Total	110		

DECISION WHEN PHONE IS OUT OF STOCK			
	Observed N	Expected N	Residual
DELAY PURCHASE TILL THE SAME PRODUCT ARRIVES	26	36.7	-10.7
PURCHASE OTHER PRODUCTS FROM THE SAME BRAND	39	36.7	2.3
PURCHASE A DIFFERENT BRAND	45	36.7	8.3
Total	110		

**TABLE-11**

Test Statistics	AGE	DECISION WHEN PHONE IS OUT OF STOCK				
Chi-Square	23.036a	5.145a				
df	2	2				
Asymp. Sig.	0	0.076				

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

**FINDINGS**

1. To the question HOW MANY PHONE BRANDS DO YOU KNOW IN ANDROID MARKET? Out of the 110 respondents, 28 told that they know two, 34 knew THREE and 48 MORE THAN THREE. This shows that most people like Android as an OS in Smartphone’s.
2. When asked about their favorite Android Phone Brand out Of the 110 respondents 54 told it as SAMSUNG, 16 HTC, 21 MICROMAX and 19 KARBON.
3. 48 of the 110 Respondents mentioned JELLYBEAN and the rest 62 KITKAT as the version of android OS present in their Smartphone.
4. 33 of the 110 respondents told that their interest is in the LESS THAN 7000 Rs range of SMARTPHONES while 20 have it in the 7001-16000 Rs price bracket, 24 in the 16,001-25,000 Rs range and the rest 33 in the MORE THAN 25,000 Rs range.
5. 23 out of the 110 respondents told that they saw advertisements of Android Phones on BILLBOARDS, while 15 saw in MAGAZINES,32 in TV,16 in NEWSPAPERS, and the rest 24 in ONLINE or INTERNET.

6. 12 of the 110 Respondents told that it takes it will take six months to upgrade their smartphone, while for 11 it takes one year and for the rest 87 it is two years or more.
7. When asked **WHAT WILL THEY DO IF THE SMARTPHONE BRAND THEY WISH TO PURCHASE IS OUT OF STOCK?** 26 of the 110 respondents told that they **DELAY PURCHASE TILL THE SAME PRODUCT ARRIVES**, while 39 **PURCHASE OTHER PRODUCTS FROM THE SAME BRAND** and 45 **PURCHASE A DIFFERENT BRAND**.
8. To the question **IF THEY HAVE ENOUGH INFORMATION AND KNOWLEDGE IN OPERATING A SMARTPHONE**, 63 responded in the affirmative while the rest 47 do not. This highlights the importance of taking Android OS more into the public by way of organizing **DEMOS and Workshops** on how to use it.
9. When asked if they **FEEL THAT ANDROID DEVICES ARE a VALUE FOR MONEY OPTION FOR SMARTPHONE USERS** 74 responded in the affirmative while the rest 36 responded in the negative. Most of the Android phones in the survey are low priced and it indicates that they chose Android OS because it provides features at low price when compared to IOS and other OS.
10. From Table - 4, we infer that that there is a highly significant relation between **EDUCATION OF RESPONDENT AND HIM HAVING INFO & SKILL TO OPERATE SMARTPHONE**.
11. From Table – 7, we infer that that there is relation between **INCOME OF RESPONDENT and PRICE OF RESPONDENT'S ANDROID PHONE**.
12. From Table – 9, we infer that there is a significant relation between **PROFESSION OF RESPONDENT AND NUMBER OF ANDROID PHONE BRANDS KNOWN TO HIM**.
13. From Table – 11, we infer that there is relation between **RELATION BETWEEN AGE OF RESPONDENT AND HIS DECISION WHEN PHONE IS OUT OF STOCK**.
14. Many respondents feel that Android OS is successful in providing a premium interface on the phone, but it still needs improvement for a premium feel.
15. Most respondents told that **APPS** is an important factor that determines mobile OS selection and will shift to the OS that gives them better and more number of these applications.

16. Many respondents also feel that they need a more powerful battery or want the OS to reduce power consumption. They felt that Browsing on the phone leads to rapid decrease in the battery charge and want the design and software's modification to reduce the same.
17. Some respondents feel that there is no sufficient security in Android OS as it is an open platform and want more steps in this direction.
18. Respondents also like more accessories for Android Phones.
19. Many respondents told they like to have more storage space on the Phone itself instead of memory cards.
20. Respondents like to have large screen sized phones at affordable prices.
21. Brand Equity is a factor considered in choosing phones but at the same time features and affordability are playing an equal role also.
22. Some respondents told that the touch screen on smart phones particularly the low priced pieces is very unresponsive and felt the need for improvement in this aspect.
23. Many respondents told that they expect more APPS in the field of HealthCare, Education, Home Appliances and Security and many areas.
24. Students using Android phones felt the need for improvement in Processor speeds for improved APP Performance and GAMING.
25. Women using Android phones told that they want APPS which provide security during Night Travel by proving real time information on their location and also alert their friends and family by sending automatic SMS when they are in trouble.

## **SUGGESTIONS**

This study discusses a number of areas regarding mobile marketing and smart phones; however there are many opportunities to branch off into new areas into specific parts of this study. Expand on OS advertisements for the sales of Android mobiles. Improve quality with similar adjustments in various applications. This study has shown that Android mobile is widely accepted in the region of Andhra Pradesh. It is important to delve deeper into best practices for mobile speed. As technology is constantly changing and becoming increasingly a part of our daily lives, marketers need to find new ways to better satisfy the needs of consumers. Companies can no longer ignore the need to marketing the mobile arena; however they should be aware that with the rapidly changing technologies, five years from now the

landscape will look completely different. This study states that Android OS being cheaper is the factor that is favoring its increasing market share.

### **CONCLUSION:**

Based on the study it is easily identified that the factors effecting acceptance of android phones are product features and price of the android phone as also its apps user-friendliness .Because android market is very high when compared to other operating systems like iOS, Windows and others, majority of the customers accepting the android phone.

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