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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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UNPUBLISHED DISSERTATIONS

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WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON THE INFLUENCE OF CELEBRITY ENDORSEMENT ON WOMEN'S PURCHASE BEHAVIOUR FOR BEAUTY CARE PRODUCTS

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ABSTRACT

In this world of cut-throat competition, marketing executives are always searching for some new techniques and tools of promotion. They want to stand out different so that customer can notice them and recall them. And for years celebrity endorsement has played a crucial role in doing that. This research paper focuses on the impact of celebrity endorsement on women's purchase behaviors for beauty care products. Nowadays a variety of products are available in the market and hence it has become a herculean task for people to differentiate among various products. In India a celebrity is adored by the consumer so large that any activity can be capitalized on their huge fan following. This research aims at finding the impact of celebrity endorsement on buying behavior of only women for beauty care products. There are certain factors which induces women to buy beauty care products. This research intends to find out those factors. It is descriptive research. The sample size selected for this research is 100 respondents. All the respondents are females representing various age groups, occupation and marital status. The data was collected from primary and secondary sources. The data collected is analyzed and presented through various diagrams, pie-charts and bar graphs. In the conclusion we have found that celebrity endorsement helps in only disseminating about the new product in the market but have no direct impact on Women's buying behavior. The women are more concerned about the price and quality of the beauty care products while buying them. Overall, the women think that the claims made by celebrities while endorsing the beauty care products are beyond their belief and are unconvincing.

KEYWORDS

celebrity endorsement, beauty care products, women's purchase behaviour.

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INTRODUCTION

These days we live in over communicated society. For a single product we have various brands and all of them are trying to influence us in various ways. The main intension of companies behind creating new advertisement is to break the advertising clutter and create a strong position in the mind of humans. To accomplish this objective, they take the help of celebrity endorsement. From convenience goods, to specialty goods we can see celebrity endorsement everywhere. Endorsement is basically, a channel of communication in which a celebrity acts as a spokesperson and certifies that the claims made by the brands are true by extending his/her personality, position in the society or expertise in the field.

Today a lot of products are available in the market and hence it has become difficult for people to differentiate among various products. Marketing has been one of the best tools to differentiate. Marketing techniques have been changing with time. From the last 150 years advertising has been changing. The intense use of celebrity endorsements as a tool of advertising strategy has increased in the past few years (Okorie 2010) (O. & Aderogba 2011)

In India a celebrity idolizes in the mind of the consumer so large that an activity can be capitalized on their huge fan following. (Erdogan 1999) Famous personalities have a great influence on the consumers buying behavior and that is why it becomes the most attractive tool of advertising. Using well-known and admired people to promote products is a widespread phenomenon with a long marketing history. (Cracken 1989)

Celebrity Endorsement- Celebrity endorsement is a particular strategy used by marketer to advertise a product from such a platform through which consumers can associate themselves with the brand value from the perspective of the celebrity personnel (Kotler 2006).

Buying Behavior- Consumer buying behavior is the study of the ways of buying and disposing of goods, services, ideas or experience by the individuals, groups and organization in order to satisfy their needs and wants (Keller 2011).

Brand Perception- Brand perception is the interpretation of a brand by a consumer based on sensory information gathered through interaction with it. Brand perception can either be positive, negative or neutral. Celebrity and their attribute often affect the way in which a consumer sees a particular brand. The goal of any brand is to create a positive and emotional bond with consumers. Brand perception is basically how a consumer thinks, feels and reacts to a brand.

RESEARCH OBJECTIVES

1. To study the impact of Celebrity endorsement on buying behavior of women for beauty care products.
2. To survey the factors / attributes of a celebrity which affects the brand perception and purchase behavior.
3. To find out, which kinds of celebrities persuade consumers the most to buy a product.
4. To find out which types of products do consumers prefer to buy if they are being influenced by a celebrity endorsement.

RESEARCH METHODOLOGY

SAMPLING DESIGN

Population

For the research purpose the population selected was all those women who purchase beauty care products. Population is a group of people that the researcher is focused on collecting data from. As it is not possible to collect data from all women who purchase beauty care products. A sample of 100 women was taken.

Sampling Method

Sampling can be done in 2 ways through probability method or through non-probability method. Under Probability method each and every unit of the population has an equal chance of selection. Whereas in Non-probability sampling method each and every unit of population doesn't have chance of selection.

In this study non-probability method of sampling was used because the researcher doesn't have access to a database of all women who purchase beauty products. Therefore, probability sampling is not feasible. The convenience sampling, a type of non-probability sampling is used. The friends, peers, colleagues and relatives of the researcher were used as respondents. One more method of non-probability sampling i.e., Snow ball sampling has also been used, as the friends and peers that had been previously selected as per the convenience of the researcher, further referred their other friends and colleagues. Data was collected from them also.

DATA COLLECTION METHOD

Online survey technique was used to gather primary data. For this purpose, a questionnaire was prepared through google. Questionnaire consisted of 12 MCQs, 3 questions with Dichotomous scale responses. Secondary data was collected through various journals, magazines, websites.

DATA ANALYSIS

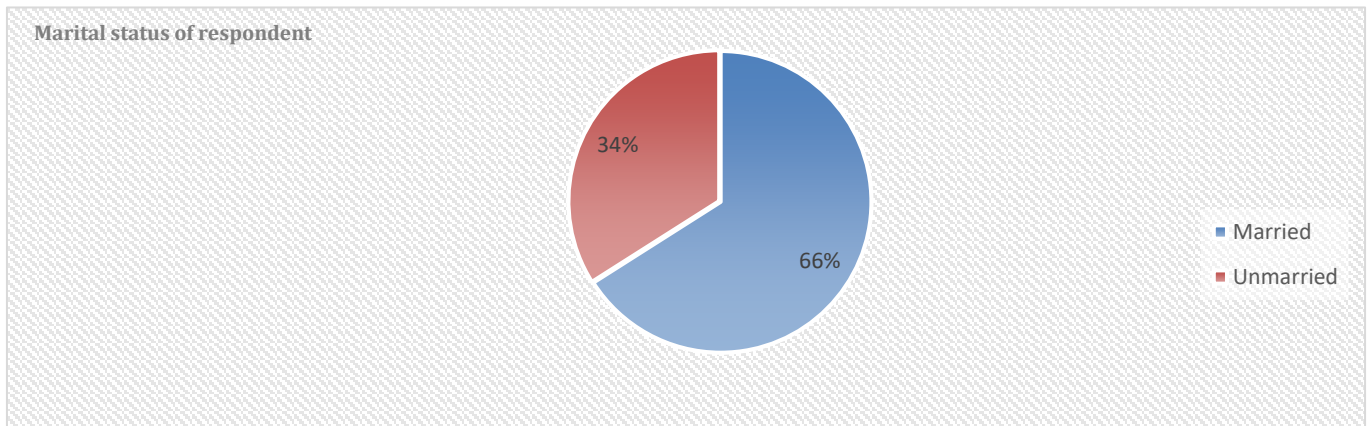
Before analysis the validity of data was checked by going through each questionnaire and duplicity of respondents was checked. It was also made sure that all the women filling the questionnaire use beauty products. For analyzing the word statements, suggestions and problems of all respondents were amassed and impartial interpretations were drawn from them. Other method possible is to form explanations based on statistical analysis of data. Other questions were analyzed with the help of graphs, pie charts and percentage method.

RESEARCH ANALYSIS AND INTERPRETATION

The survey was conducted among 100 women of different age and marital status.

Marital status of respondents

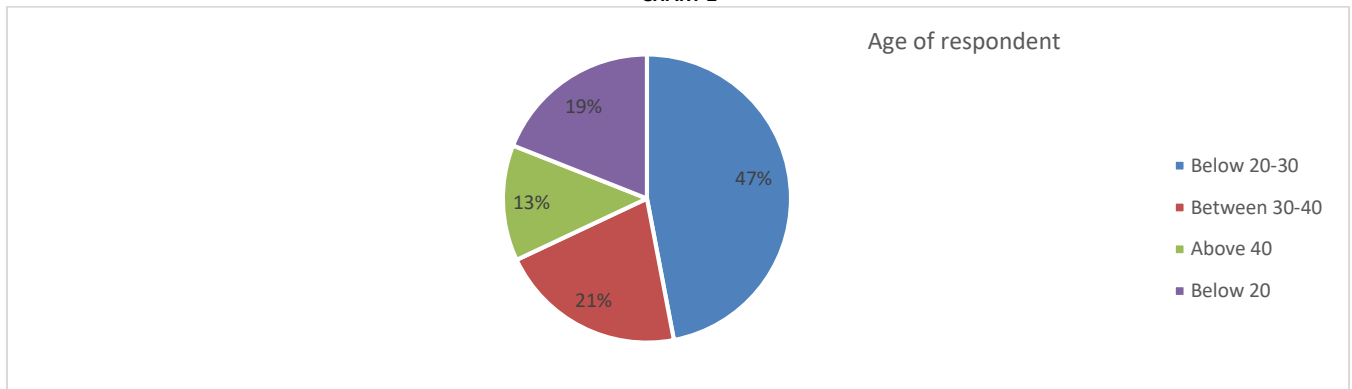
CHART 1



The above Chart shows that out of 100 women 66 % women are married and 34 % women are unmarried.

Age of respondents

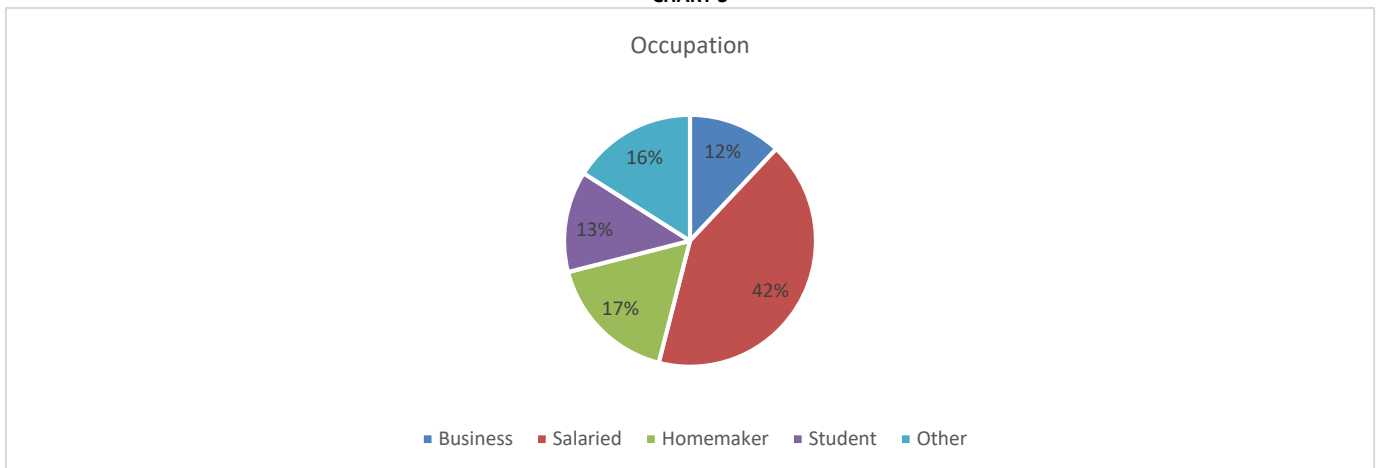
CHART 2



The above Chart shows that 19 % of the respondents are below 20 years of age, 47% of the population belongs to 20-30 years of age category, 21% of the respondents are between the age of 30-40 years and 13 % respondents are above the age of 40 years.

Occupation of respondents

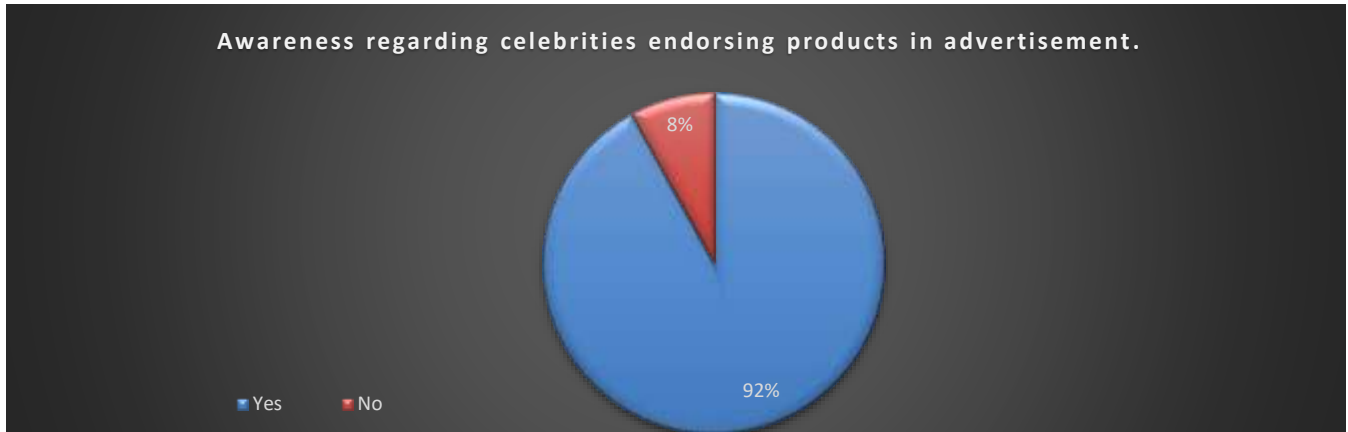
CHART 3



The above Chart depicts that 12% respondents belongs to business category, 42% of the total population are salaried, 17% of the total population are home-maker, 13% of the respondents are student and 16% of the population belongs to another category.

Awareness regarding celebrity endorsement

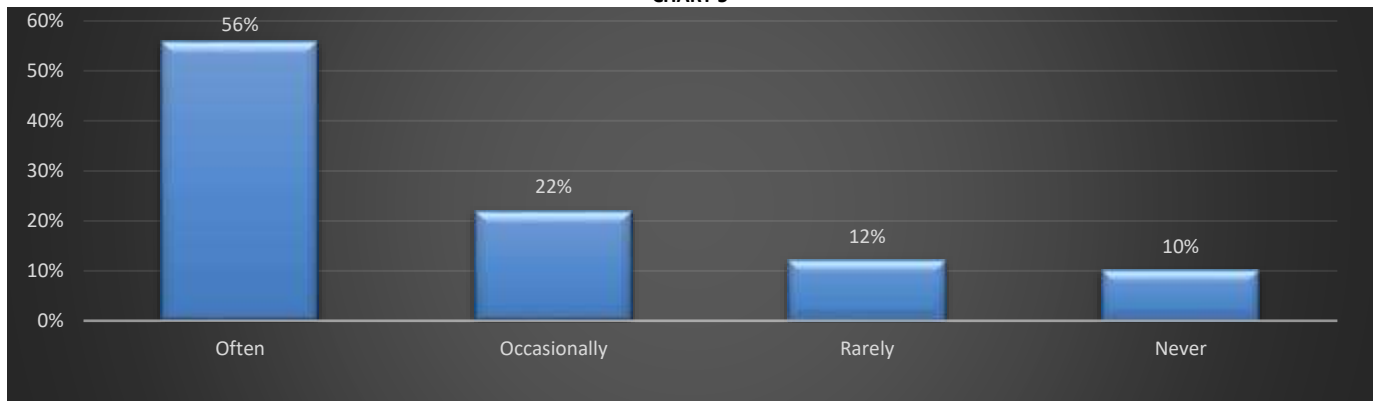
CHART 4



The above Chart shows that 92% respondents are aware of the celebrities endorsing the products and 8% respondents are not aware of the celebrities endorsing the product.

Consumers come across celebrity endorsement advertisements

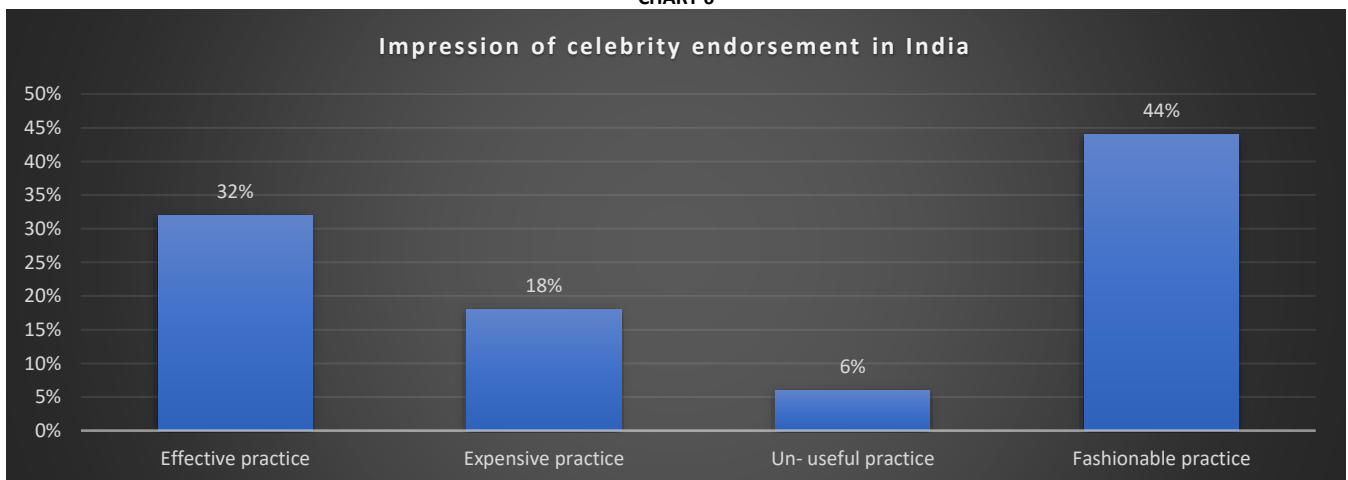
CHART 5



The above Chart depicts that 56% respondents often come across celebrity endorsement, 22% respondents occasionally come across celebrity endorsement, 12% respondents rarely come across celebrity endorsement and 10% respondents never come across celebrity endorsement.

Impression of celebrity endorsement in India

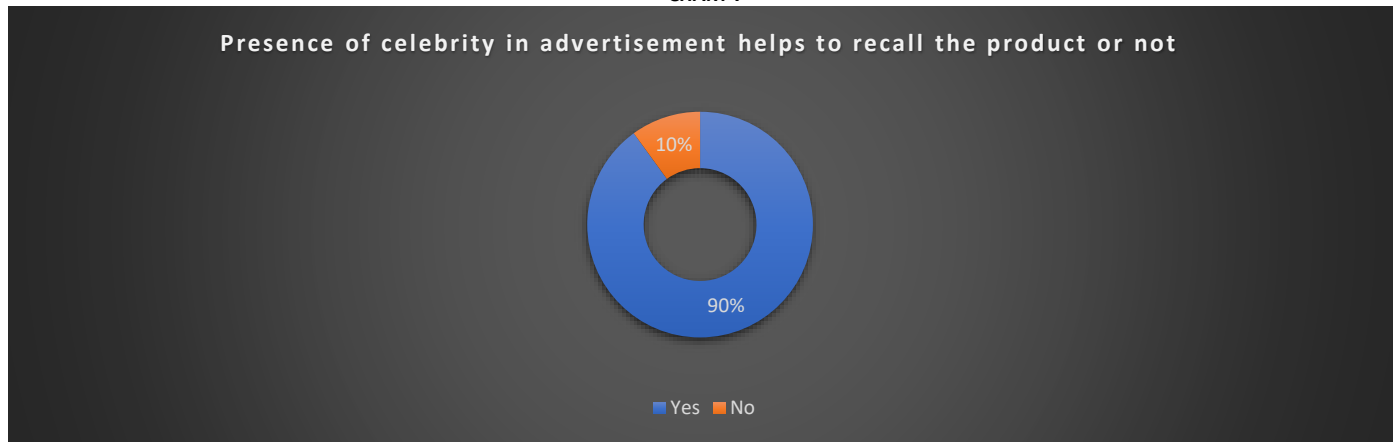
CHART 6



The above Chart shows that 32% Respondents out of 100 consider celebrity endorsement as an effective practice, 18% respondents consider it to be an expensive practice on the part of the company which increases the cost of the product and ultimately the burden is shifted on the consumer, 6% respondents consider celebrity endorsement as an un-useful practice and 44% respondents consider it as a fashionable practice.

Presence of celebrity endorsement

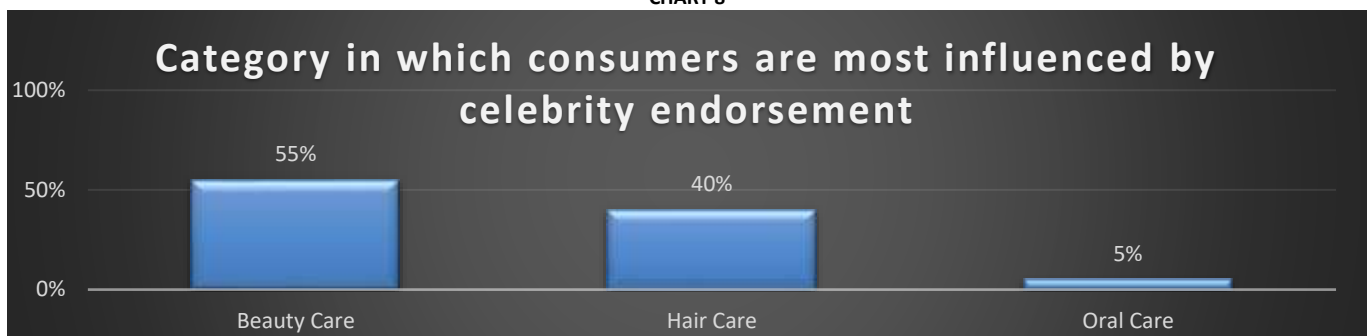
CHART 7



The above Chart depicts that 90 % respondents believe that celebrity endorsement helps them to remember/recall the product whereas 10% respondents don't believe so.

Skin care, Hair care, Oral care

CHART 8



From the above Chart we can see that 55% respondents are influenced in the beauty care section, 40% respondents in the Hair care section and 5% respondents in the Oral Care section.

Beauty tips given by celebrities

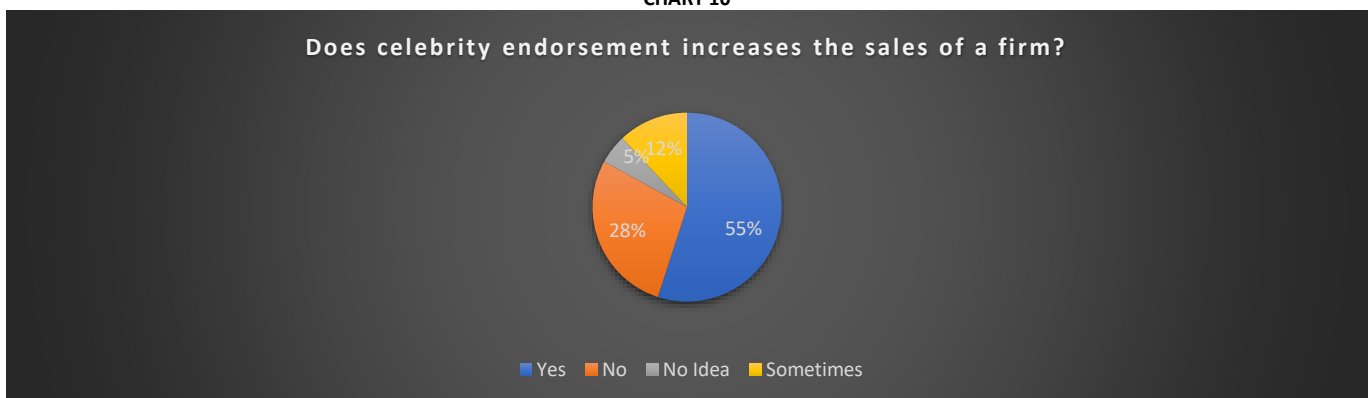
CHART 9



The above Charts shows that only 2% respondents said that they follow the beauty tips given by the celebrities on a regular basis, 40% women sometimes follow the beauty tips given by celebrities, 20% women follow the beauty tips only when they face any problem, 28% women said that they follow the beauty tips only when it is given by their favourite celebrity and 10% respondents said that they never follow the beauty tips given by the celebrities.

Sales of a firm

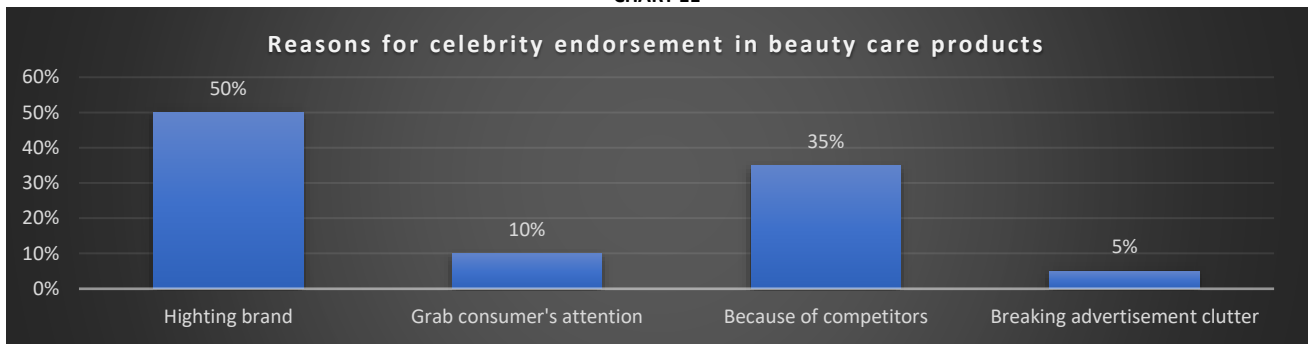
CHART 10



The above Chart depicts, 55% respondents think that celebrity endorsement helps in increasing sales of the firm, 28% respondents think that it does not help in increasing sales of a firm, 5% respondents don't have an idea regarding this and 12% respondents said that sometimes celebrity endorsement helps in increasing the sales of a firm not every time.

Reasons for celebrity endorsement in beauty care products

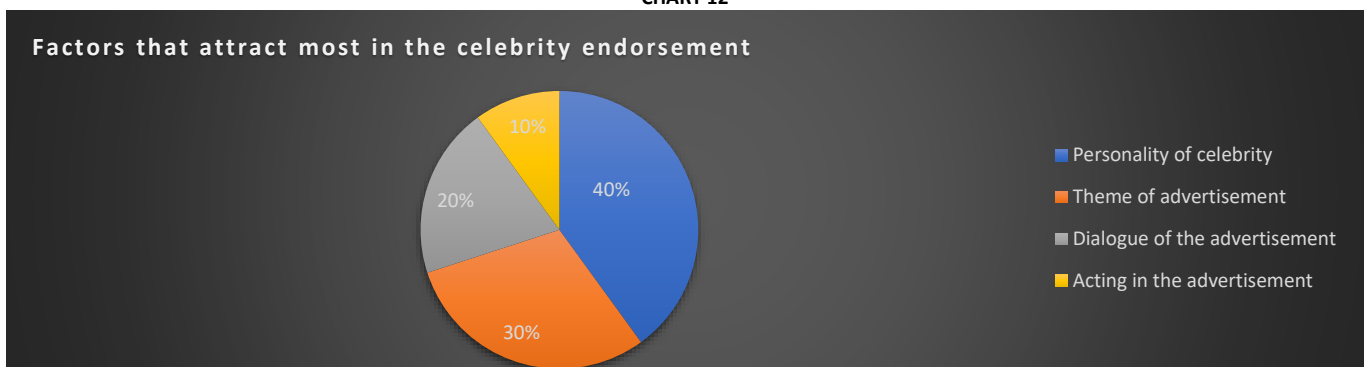
CHART 11



From the above Chart we can see that 50% respondents believe that a company does celebrity endorsement to highlight the brand whereas 10% respondents said that company perceives celebrity endorsement to grab the consumer's attention. 35% respondents said that a company does celebrity endorsement because competitors are also practicing celebrity endorsement and remaining 5% respondents said that company does celebrity endorsement to break advertisement clutter.

Factors that attract most in the celebrity endorsement

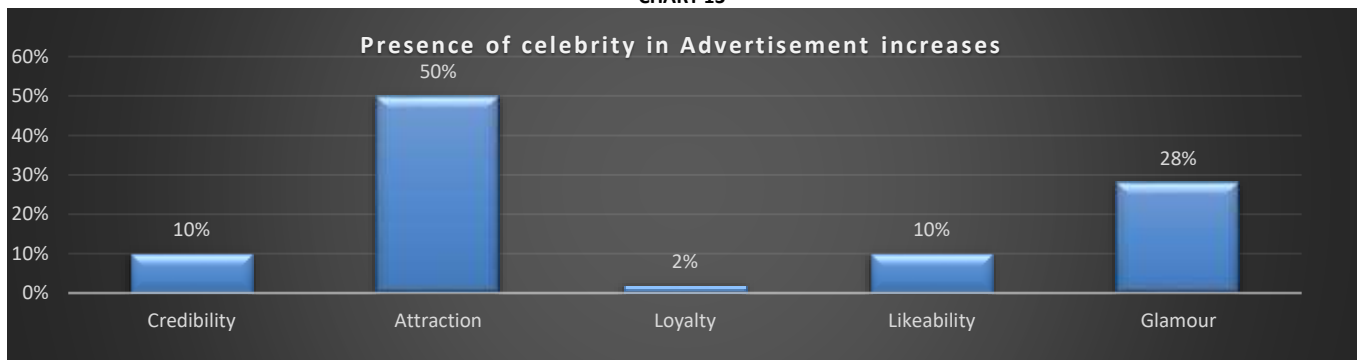
CHART 12



The above Chart depicts that 40% respondents like the personality of the celebrity in the advertisement endorsed by celebrity. 30% respondents are influenced by the theme of the advertisement. 20% respondents are influenced by the dialogue of the advertisement. 10% respondents are influenced by the acting of the celebrity in the advertisement. So, company must keep these things in mind before hiring a celebrity for endorsing their product.

Presence of celebrity in advertisement increases

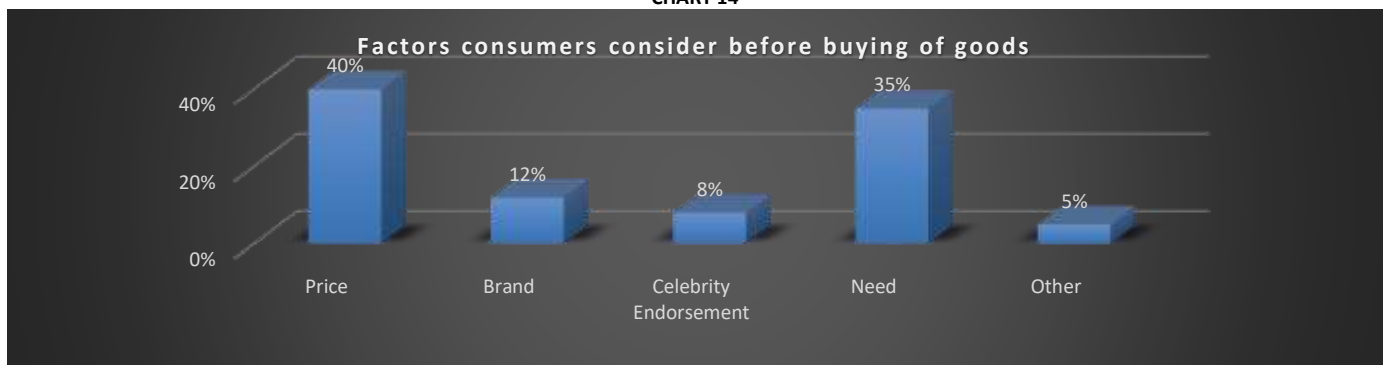
CHART 13



The above Chart depicts that 10% respondents believe that celebrity endorsement increases the credibility of the advertisement. 50% respondents think that presence of celebrity in an advertisement only creates attraction among the respondents. 2% respondents believe that it increases loyalty, 10% respondents believe that it increases the likeability of the advertisement. 28% respondents believe that it increases glamour in the advertisement.

Factors consumers consider before buying of goods

CHART 14



The above Chart depicts that 40% respondents consider price before buying of a good, 12% respondents consider the brand, 8% consider the celebrity endorsement, 35% respondents consider the needs and remaining 5% respondents consider other factors. So, price is the most persuading cause for a customer to buy a product.

Customer perception regarding celebrities using the same product which is endorsed by them

CHART 15



The above Chart depicts that 8% respondents said that claims regarding celebrities using the same product endorsed by them are very believable, 37% respondents said that the claims are not believable, 29% respondents said that some claims are believable and 26% respondents did not have any idea regarding it.

FINDINGS

The summary of the major findings is as follows:

- The women often come across with advertisement using celebrity.
- Almost 90% of the respondents are aware about the celebrity endorsement.
- Presence of celebrity in the advertisement does help the women to recall and recognize the product more promptly.
- Mostly in the skin care section followed by hair care section the women are influenced by the celebrity endorsement.
- Price is the most important factor followed by brand which women keep in mind before buying a beauty care product.
- Women like to watch celebrity endorsed advertisement because of the role of celebrities in the advertisement.
- From the survey it is found that women consider celebrity endorsement in beauty care products is done by companies to highlight the brand.
- Most of the women are attracted by the personality of the celebrity in the advertisement. Therefore, companies must hire celebrities with charismatic personality to endorse their product.
- 55% of the women respondents believe that celebrity endorsement can increase the sale of the beauty product.
- Women don't always follow the beauty tips given by celebrity regularly. Sometimes or when they face any problem then, they follow the beauty tips given by celebrities.

SUGGESTIONS

- It is found in the study that most of the women were influenced by celebrities in the skin care category followed by hair care products. But in oral care section celebrity endorsement doesn't play a crucial role. So, the marketers must hire expert doctors for products like toothpaste, mouth wash to encourage their oral care products as trustworthiness of the product increases.
- On the basis of this research, it is also suggested that a marketer can also adopt a practice of endorsing "Skin Care" and "Hair Care" products under one brand name. If one product has goodwill in the market and grooves on a good market share then chances are that other product also influences the customer's perception and attitude positively.
- The attributes of the celebrities must be given due importance at the time of selection of celebrities like physical attractiveness, reliability, credibility, likeability, popularity.
- On the basis of this research, it is found that the women are price conscious so it is suggested that the producer must keep this factor in mind and should charge fair prices.

CONCLUSION

The results of the research study show that there is no direct impact of celebrity endorsement on the buying behavior of women regarding beauty care products. But celebrity endorsement helps the consumer in creating awareness about the product. Consumers are more concerned about the quality and price of a product. In fact, celebrity endorsement is considered a fashionable practice by some respondents. Even some respondents think that celebrity endorsement only increases attraction and doesn't help to increase sale. Most of the respondents said that the most persuading cause for them to buy a product is the Brand Name. Each and every human being sees and perceives the situation differently and hence, a seller must make the customer believe that their product is the best of all, not because it is so but because it is perceived by the viewers to be the best. Perception is one of the most important psychological factors affecting human behavior and thus, marketer must put efforts to understand the perception of the customer properly which would in return, help to predict their behavior. Moreover, the customers buy the products by ensuring that the product is of good quality and must be in the budget of the customer. So, seller must emphasize on the quality and should adopt such methods which doesn't increase the cost of the product.

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A STUDY ON THE ROLE OF MUTHOOT FINANCE LTD. IN PROMOTING FINANCIAL INCLUSION IN RAMANAGARA

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ABSTRACT

Financial inclusion refers to the provision of financial services to previously unbanked populations, particularly the poor and underprivileged. The contribution of Muthoot Finance Ltd in fostering financial inclusion in Ramanagara is discussed in this study. Financial inclusion is a critical priority in terms of economic growth and societal advancement. It allows for a narrowing of the wealth gap between rich and poor people. In the current environment, financial institutions are strong pillars of economic progress and development. Muthoot Finance Ltd has taken steps to increase banking services by offering low-interest loans, increasing the number of rural bank branches, permitting the banking correspondent model, and using Core Banking Solution (CBS) technology.

KEYWORDS

Muthoot Finance, Core banking solution (CBS), financial inclusion.

JEL CODES

O16, G20, G21.

INTRODUCTION

The availability and equality of opportunities to access financial services are defined as financial inclusion. Financial inclusion is rapidly ascending the reform agenda in both individual countries and on a global scale. Currently, nearly 60 governments around the world have made financial inclusion a formal goal. India has taken a multi-pronged approach to financial inclusion. Through the term "financial inclusion" is new, attempts by Reserve Bank and the government to bring the poorer and weaker parts of society into the official banking system began in the late 1960s.

It's a method for individuals and organizations to obtain relevant, inexpensive, and timely financial products and services. Banking, loan, equity, and insurance products are among them. Financial inclusion is defined as a process that extends beyond simply obtaining a bank account. Individuals who are banked may be denied access to financial services. Financial inclusion has been linked to better and more sustainable economic growth and development. Although it is understood that not everyone needs or wants financial services, the goal of financial inclusion is to remove all supply and demand constraints. Supply-side barriers are created by financial institutions. They typically indicate a lack of financial infrastructure, such as a lack of neighboring financial institutions, high account opening fees, or stringent verification criteria.

STATEMENT OF PROBLEM

Financial inclusion is the process of ensuring that all sections of society, including vulnerable groups such as weaker section and low income groups, have access to appropriate financial products and services at an affordable cost, in a fair and transparent manner, through financial inclusion.

Development of any country, which depends on finance and developing country like India required more financial assistance for development. Indian Government came with the concept of financial inclusion for inject financial services each and every corner of India. Many researchers have found the role of commercial banks in promoting financial services but non-banking financial institutions having fewer roles in promotion of financial inclusion. Hence the present study needs to focus on the role of Muthoot Finance Ltd. in promoting financial services through financial inclusion.

REVIEW OF LITERATURE

According to Omar and Inaba (2020) investigate the impact of financial inclusion for non-poverty reduction purposes. GDP per capita is used to quantify poverty. They discover that per capita real GDP has a positive impact on the level of financial inclusion in developing countries.

According to Ozili (2020) looks at financial inclusion throughout the course of a business cycle. The study gauges the health of the business cycle by looking at the GDP growth rate. When the economy is doing well, formal savings and active formal account ownership go up; when the economy is struggling, formal savings and active formal account ownership go down.

According to Kumar (2016), financial institutions should establish access points closer to their customers. Financial institutions typically open branches to bring financial services closer to the people. Financial services can be easily accessed when there are numerous branches close to people. This will improve financial inclusion for people who live near financial institution branches. Branch density has an impact on financial inclusion.

According to one study (Sahoo, 2017), household income, education, ownership of private land, and participation in an employment guarantee scheme are all important determinants of financial inclusion. Individuals with a household income are more likely to have bank accounts and use them to access financial services. Individuals were also found to be able to access financial services through the ability to open and operate bank accounts as a result of their education. Individuals who owned private land were able to obtain bank loans because they could use the land as collateral.

SCOPE OF THE STUDY

Customers are encountering numerous challenges when it comes to obtaining gold loans and advances, so Muthoot Finance Ltd is assisting them in their growth as it plays an important role in the development of the Indian economy.

It's important to research Muthoot Finance Ltd.'s lending policies and regulations.

The current research focuses on Muthoot Finance Ltd in particular, and it is limited to uses. With the aid of comparative analysis and trend percentages, analyse Muthoot Finance Ltd Ramanagara growth rate in order to learn how Muthoot Finance mobilises funds and puts them to good use.

OBJECTIVES OF STUDY

1. To understand financial inclusion schemes in Muthoot finance Ltd.
2. To analyse steps taken by Muthoot finance Ltd. for promoting financial inclusion.
3. To find out how customers empower social and economically through financial inclusion.

RESEARCH METHODOLOGY

A study's structure or plans are referred to as a research and they direct and assist in data collection and analysis. The current research is observational and it is focused on empirical data. The data was gathered from the annual report, as well as some information from books and the website.

TARGET POPULATION

Ramanagara residents are among the intended audience.

SAMPLE FRAME

There was a total of 100 residents in the random sample frame.

SAMPLE SIZE

The sample size for this study was approximately 100.

Sl. No	Particular	No. of response
1	Customers	80
2	Bank officers	20
	Total	100

SAMPLE METHOD

The convenience sampling technique was used to conduct a survey with residents either through personal interaction or telephonic interaction.

TOOLS FOR DATA COLLECTED**PRIMARY DATA**

Primary sources are original sources from which the researcher collects data that has not previously been collected. In this work, primary data is gathered through oral interviews with employees, managers, and others.

SECONDARY DATA

Secondary data is used on various websites, newspapers, the Ministry of Finance website, and the official website of Muthoot Finance Ltd.

PLAN OF ANALYSIS**STATISTICAL TECHNIQUES**

- Percentage
- Tools like tables and charts

SOFTWARE

- Personal Computer with internet access.
- Internet
- MS word and excel

ANALYSIS**PROFILE OF THE RESPONDENTS****TABLE 1: DEMOGRAPHIC FACTORS OF RESPONDENTS**

Profile variables	Particular	No. of respondents	Percentage (%)
Age	18 to 30 years	50	50%
	30 to 40 years	31	31%
	40 to 50 years	17	17%
	50 above	02	2%
Occupation	Government job	7	7%
	Private job	59	59%
	Own business	24	24%
	Others	10	10%
Gender	Male	74	74%
	Female	26	26%
Marital status	Married	69	69%
	Unmarried	31	31%
Education qualification	SSLC	21	21%
	PUC	24	24%
	Graduation	42	42%
	Post graduation	13	13%
Income level	Below 10,000	10	10%
	10000-20000	45	45%
	20000-30000	40	40%
	30000-40000	5	5%

(Source: Primary data)

- It is clear that majority of the respondents 50 % belong to the group 18 to 30 years and less 2% belong to the group above 50 years of age.
- The majority of the respondents are 59 % private job, 24% of own business, 10% of others and 7% of government jobs.
- The majority of the respondents 74% are male and 26% are female.
- From the above chart shows that more than 69% of the respondents are married group of people in marital status.
- From the above survey, 100 respondent's majority 42% of the respondents are graduates education group.
- The majority of the respondents are 45% belong to the income level 10000-20000 rupees, the less percentage 5% under the income level above 40000 rupees.

TABLE 2: VARIOUS SERVICES RENDERED BY MUTHOOT FINANCE LTD.

SERVICES	RESPONDENTS	PERCENTAGE (%)
Gold loan services	5	25
Personal loan services	1	5
Money transfer facility	0	0
All of the above	14	70
TOTAL	20	100

The above table representing the services provided by the Muthoot finance ltd. The 25% of the respondents are providing gold loan services and finally 70% of the respondents choosing the all of the above by Muthoot finance ltd.

TABLE 3: THE WAYS USED FOR PROMOTING MUTHOOT FINANCE SERVICES

PROMOTING WAYS	RESPONDENTS	PERCENTAGE (%)
Social media	10	50 %
Mass media	2	10 %
One to one approach	7	35%
Print media	0	0
Other	1	5 %
TOTAL	20	100 %

(Source: Primary data)

From the above table it is clear that the majority 50% of the respondents saying social media and 35% of the respondents saying one to one approach to promote their services.

TABLE 4: WHETHER THE MUTHOOT FINANCE IS SAFE OR NOT

STATEMENT	NO. OF RESPONDENTS	PERCENTAGE (%)
Agree	65	81 %
Disagree	15	19 %
TOTAL	80	100 %

(Source: Primary data)

From the above table it is clear that majority 81% of the respondents saying Muthoot finance is safe.

TABLE 5: THE SOURCE OF ASSISTED TO THE CUSTOMER FOR OPENING A MUTHOOT FINANCE ACCOUNT

SOURCES	NO. OF RESPONDENTS	PERCENTAGE (%)
Village Panchayat officials	12	15 %
Bank officials	24	30 %
Neighbor	19	24 %
Friends / Relatives	25	31 %
TOTAL	80	100 %

(Source: Primary data)

In the above table 15% of the respondents assisted by village Panchayat officials, 30% of the respondents by bank officials, 24% of the respondents by neighbors and 31% of the respondents by friends or relatives.

TABLE 6: WHETHER THE ADVICE OF MUTHOOT FINANCE LTD WAS HELPFUL OR NOT

STATEMENTS	NO. OF RESPONDENTS	PERCENTAGE (%)
Very helpful	36	46 %
Helpful	28	35 %
Neither helpful or unhelpful	15	19 %
Very unhelpful	00	00
TOTAL	80	100 %

(Source: Primary data)

From the above chart it is clear that majority 46% of the respondents saying very helpful and 35% of the respondents saying helpful of Muthoot finance advice.

TABLE 7: CUSTOMERS' OPINION ABOUT WHETHER THEY EMPOWERED SOCIALLY AND ECONOMICALLY BY TAKING FINANCIAL SERVICES OF MUTHOOT FINANCE LTD

SCALE	NO. OF RESPONDENTS	PERCENTAGE (%)
YES	68	86 %
NO	11	14 %
TOTAL	80	100 %

(Source: Primary data)

From the above chart it is clear that majority 86% of the respondents are empowered by taking Muthoot finance services.

TABLE 8: HOW CUSTOMERS ARE BENEFITED BY TAKING FINANCIAL SERVICES FROM THE MUTHOOT FINANCE LTD.

STATEMENTS	NO. OF RESPONDENTS	PERCENTAGE (%)
Increasing standard of living	24	30 %
By leading independent life	9	11 %
Achieved certain goals	29	37 %
Others	17	22 %
TOTAL	80	100 %

(Source: Primary data)

From the above table it is clear that majority 37% of the respondents saying achieved certain goals and 30% of the respondents improved standard of living by taking Muthoot finance services.

LIMITATIONS OF THE STUDY

1. The amount of time available to collect data was limited.

2. Because only 100 respondents were sampled, more studies can be conducted by collecting more samples.
3. It would be bear time constraint was another significant factor that posed as a limitation to this research because the study was conducted. When the workload on the research is excessive.
4. The company's knowledge might not be adequate to draw an accurate conclusion.

FINDINGS

To understand financial inclusion schemes in Muthoot Finance Ltd.

- It is clear that majority of the respondents influenced by offers and schemes.
- It is clear that majority of the respondent borrowed gold loan from Muthoot Finance Ltd.
- It is clear that majority 85% of the respondents are satisfied about Muthoot finance loan services.
- It is clear that majority 81% of the respondents saying Muthoot finance is safe.

To analyse steps taken by Muthoot Finance Ltd for promoting financial inclusion.

- It is clear that the majority 50% of the respondents saying social media and 35% of the respondents saying one to one approach to promote their services.
- It is clear that majority 46% of the respondents saying very helpful and 35% of the respondents saying helpful of Muthoot finance advice.
- It is clear that majority 46% of the respondents satisfied, 31% of the respondents completely satisfied about operations and Muthoot finance offers.

To find out how customers empower social and economically through financial inclusion.

- It is clear that majority 86% of the respondents are empowered by taking Muthoot finance services.
- It is clear that majority 37% of the respondents saying achieved certain goals and 30% of the respondent's standard of living by taking Muthoot finance services.

CONCLUSION

This project has been undertaken to study the Role of Muthoot Finance Ltd. in promoting financial inclusion in Ramanagara.

The main objective of the study is to examine and analyse the steps taken in present financial inclusion and to suggest the possible ways in combating the financial exclusions.

It is concluded from the results of this study that Muthoot finance Ltd. being a popular financial institution is used by a wide range of customers for gold loan. Most of the customers have been widely benefited in achieving their goals from Muthoot finance.

This study suggests that Muthoot finance has to decrease the rate of interest for loans they lend and has to improve on their marketing strategies as most of their customers are unaware of their schemes in detail.

This study also suggests that Muthoot finance has to focus on bringing attractive schemes especially for women empowerment which also helps in developing the society.

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