

POPULARITY OF MOVIE STARS AS CELEBRITY ENDORSERS AMONG TEENS AND PRE-TEENS

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***Abstract :** The kid market is a growing market worldwide. In India where the kid market is estimated at Rs.5000 crores/ \$110 million. The sheer size of the market reveals how strategically important this market is for the advertisers and the marketers. The marketers have understood the implications of addressing this market and therefore use different strategies to this target consumers. The role of kids in influencing the buying decision making process is undeniable and therefore giving special attention to address and attract this segment is very important for the success of any marketing strategy. The attraction of seeing their favourite film star using their preferred product forces many children to insist on using the same product and thus influence the buying process. Marketers have understood this mind-set of the young consumers and tie up with various film personalities as their brand ambassadors to promote their product. This study tries to understand the popularity of the film stars as brand ambassadors and also which film star is more popular and the role played by these celebrities in brand recall.*

***Keywords:** celebrity endorsements, brand recall, brand preferences, consumer behaviour*

Introduction

The role played by kids in buying decision process is quite undeniable and has resulted in the marketers identifying them as the most powerful and emerging consumer class. They have also started to relook into the marketing strategies to make it more children friendly. Today, selling a car to a chocolate involves children. Therefore, marketers are making products keeping in mind the kid consumers.

The use of celebrities in order to increase the sales and/ or the recall value of a brand is called celebrity endorsement. According to Friedman and Friedman, a “celebrity endorser is an individual who is known by the public for his or her achievements in areas other than that of the product class endorsed”.

Cricket and Movies are practiced as religions in India. Celebrities like Sachin Tendulkar, M .S.Dhoni or Film Stars like Shah Rukh Khan, Ranbir Kapoor or Deepika Padukone are very popular among all age groups. A lot of importance is given to what these celebrities wear, the way they talk, their statements and their sense of style and fashion. Marketers use this very proposition to influence their target customers.

Celebrity endorsement can play a very important role in leading the consumer's decisions, in a market which has a vast number of competitive brands.

Review of Literature

A study by Sharma (2007) finds that nowadays consumer is not easily swayed by a celebrity in an ad but he needs full fledged information about the product also, followed by brandname, overall appeal, and music/ jingle. Advertisements being endorsed by celebrities are found to be less attractive and that the use of celebrities may not change the buying behaviour of consumers significantly.

According to Liebeck (1998) teenagers are now more knowledgeable. They are truly the internet generation, and get their news and information primarily from television. The television medium is the most attractive and important place to advertise. Most of the young people remain glued to the television and enjoy what they see.

According to Chandok, (2005) as a wide range of products and services are consumed or used by children, many companies tend to target them.

Advertisers target teenagers because of their high disposable income, their influence on parental purchases, their early establishment of loyalty to certain brands, and a conventional wisdom that they buy products on impulse (Fox 1996).

The girl teenagers are more attracted toward TV advertisements featuring celebrities, children or jingles (Dubey & Patel, 2004).

The reason for higher response rate among females for products could be the higher number of advertisements is targeted at them (Dubey & Patel, 2004).

Thus, it can be said the marketers and advertisers who keep an eye on this market, must perceive opportunities to target consumers of India which is full of young generation (Selvaraj, 2007).

Kaur and Kaur (2002) explored fashion awareness among rural and urban adolescents. They observed that television is the most important media of information regarding fashion awareness among rural and urban respondents.

Objectives of The Study

- To study about the impact of celebrity endorsements on brand recall
- To know which of the film stars are popular among teenagers
- To study which film stars could bring about the brand recall effectively

Research Methodology

The primary data is collected through personal interview method using a structured questionnaire.

The secondary information is collected from the studies done previously.

Sample unit – boys and girls

Age group – 10 to 15 years

Sampling method – random sampling method

Sample size – 55

Data Analysis And Findings

The study was conducted among the new emerging segment the teenagers which includes children belonging to 8 and 15 age group. For the purpose of this study the age group of 10 to 15 was considered keeping in mind the ability to understand and respond to the questionnaire. The sample included both the genders and the sample distribution is as follows:

Table No 1. Demographic profile of the respondents

Sr. No.	Age	Boys	Girls	Total
1	10	3 (11.11)	3 (10.71)	6 (10.91)
2	11	5 (18.52)	5 (18.52)	10 (18.18)
3	12	7 (26)	9 (33.33)	16 (29.1)
4	13	6 (22.22)	8 (29.63)	14 (25.45)
5	14	4 (14.18)	1 (3.70)	5 (9.1)
6	15	2 (7.14)	2 (7.41)	4 (7.27)

(Figures within the parenthesis indicates percentages)

Popular brands among children

The brands that were popular among boys were different from that of the girls. The responses given by the boys included brands like Lays, coke, Pepsi, Adidas, reebok, Nike, Timex, puma Pizza hut, lays, Firefox cycles, Dominoes, Mc Donald's, Gini & Johnny.

While the preferred brands among girls were lays, pizza hut, dominoes, Mc Donald's, Max, reliance trends, forever 21, veramoda, Gini & Johnny.

This clearly indicated that the boys were keener to know about the products that relate to their area of interest that is sports and hence most of the responses were in relation to the shoes followed by food. However, with girls the response included clothing and food. During the interview a number of other brands were said but the above mentioned brands were very popular. Among boys and girls lays, Pepsi and coke

were very popular with almost 90 percent of the respondents recalling the brand name.

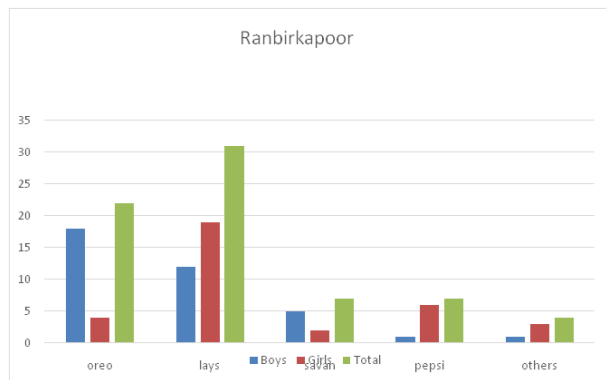
Brand Recall of Different Celebrities

Out of the 55 respondents 56.36 percent of them could recollect the ad for Lays featuring Ranbir Kapoor followed by 40 percent respondents recollecting the ad for Oreo. However, the brand recall for Oreo was very high with boys with 66.66 percent recollecting the ad and Lays was well recollecting by 67.86 percent of the girls. Here apart from Ranbir Kapoor being a famous celebrity the products were highly preferred by children. The brand recall for Pepsi, Savan and other products endorsed by him was very low.

Table No 2. Brand recall of the respondents

Sr. No.	Brand	Boys	Girls	Total
1	Oreo	18 (66.66)	4 (14.28)	22 (40)
2	Lays	12 (44.44)	19 (67.86)	31(56.36)
3	Savan	5 (18.52)	2 (7.14)	7(12.73)
4	Pepsi	1 (3.70)	6 (21.43)	7(12.73)
5	Others	1 (3.70)	3 (10.71)	4 (7.27)

(Figures within the parenthesis indicates percentages)

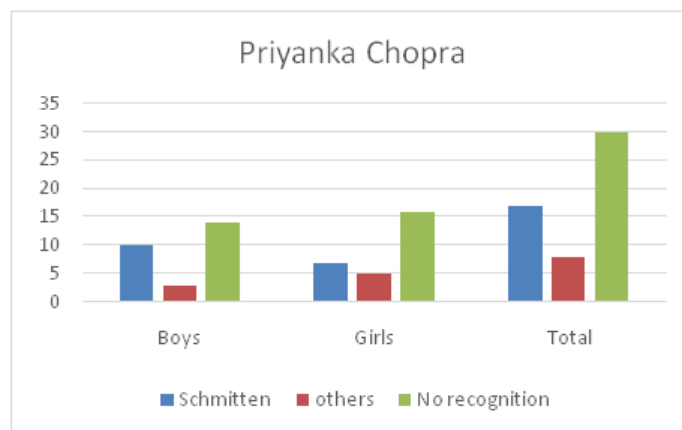


(Figure 1. Brand Recall of the respondents)

In case of Priyanka Chopra only the brand Schmittens could be recollecting by 30.91 percent of the respondents that too because it was a chocolate. While 54.55 percent of the children could not recollect any of her brand endorsements at all. Thus, making her least popular.

Table No 3. Brand recall of the respondents

Sr. No.	Brand	Boys	Girls	Total
1	Schmittens	10 (37.03)	7 (25)	17 (30.91)
2	Lays	3 (11.11)	5 (17.86)	8 (14.54)
3	Savan	14 (51.85)	16 (57.14)	30 (54.55)

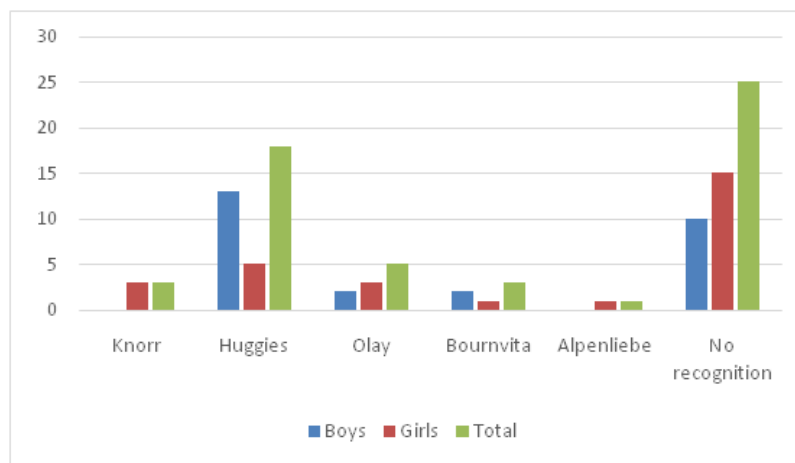


In case of Kajol 32.73 percent of the respondents remembered her advertisement for the brand Huggies with 48.15 percent of the boys recollecting the ad. However children also recollect her other advertisement. It was interesting to note that none of the boys could recollect her advertisement for Soupy noodles but could recollect her ad for Olay. This indicated that the product need not be their favourite or used by them.

Table No 4. Brand recall of the respondents

Sr. No.	Brand	Boys	Girls	Total
1	Knorr	0 (0)	3 (10.71)	3 (5.45)
2	Huggies	13 (48.15)	5 (17.86)	18 (32.73)
3	Olay	2 (7.41)	3 (10.71)	5 (9.09)
4	Bournvita	2 (7.41)	1(3.57)	5 (5.45)
5	Alpenliebe	0 (0)	1 (3.57)	1 (1.82)
6	No Recognition	10 (37.03)	15 (53.57)	25 (45.45)

(Figures within the parenthesis indicates percentages)

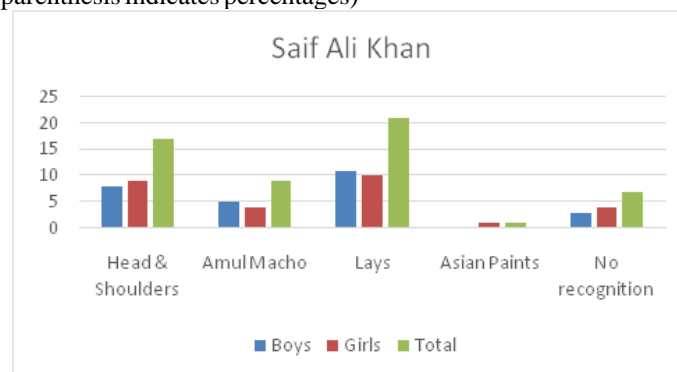


(Figure 3. Brand Recall of the respondents)

In case of Saif Ali Khan 38.18 percent of the respondents could recollect his advertisement of Lays followed by 30.91 percent of the respondents recollecting his ad for Head and Shoulders. Amul Macho is also a favourite advertisement among the children because of the humour content.

Sr. No.	Brand	Boys	Girls	Total
1	Head & Shoulder	8 (29.63)	9 (32.14)	17 (30.91)
2	Amul Macho	5 (18.52)	4 (14.29)	9 (16.36)
3	Lays	11 (40.73)	10 (35.71)	21 (38.18)
4	Asian Paints	0 (0.0)	1(3.57)	1 (1.82)
5	Alpenliebe	3 (11.11)	4 (14.29)	7 (12.73)

(Figures within the parenthesis indicates percentages)

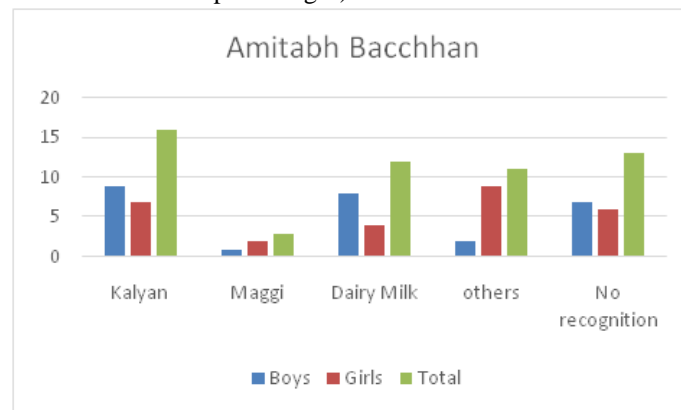


(Figure 4. Brand Recall of the respondents)

In Case of Amitabh Bacchhan, 29.1 percent respondents could recollect his advertisement for kalyan Jewellers followed by 21.82 percent respondents recollected the advertisement for Dairy milk. Among the boys 33.33 percent of the respondents could remember the advertisement for Kalyan jewellers. This again broke the myth that if it is the favourite product then the children would remember.

Sr. No.	Brand	Boys	Girls	Total
1	Kalyan	9 (33.33)	7 (25)	16 (29.1)
2	Maggi	1 (3.70)	2 (7.14)	3 (5.45)
3	Dairy Milk	8 (29.63)	4 (14.29)	12 (21.82)
4	Other	2 (7.41)	9 (32.14)	11 (20)
5	No Recognition	7 (25.92)	6 (21.43)	13 (23.64)

(Figures within the parenthesis indicates percentages)



(Figure 5. Brand Recall of the respondents)

Conclusions

Though Ranbir Kapoor was popular and was endorsing all the brands that were the favourite of the children not all the products attracted their attention. Also among children Deepika Padukone is very popular but the brand recall for her products is not as high as it is for Ranbir Kapoor. As against the myth that Amitabh Bacchhan is a popular Celebrity but did not appeal much among the children. Interestingly an ad for Diaper by Kajol is much popular among children then the ad for Knorr soupy noodles or Bournvita. With regard to Saif Ali Khan the humour content in the ad has made him the favourite among Children.

Thus, it can be concluded Ranbir Kapoor, Deepika Padukone and Saif Ali Khan are the popular celebrities among the children. Also, the brand recall does not depend only on the celebrities. A combination of factors such as Celebrity, Product, Content and the appeal that is used attracts the children. Some of the advertisements which did not feature any celebrity but had interesting content had better recall among the children.

To conclude it is important that the marketers just doesn't go with the rule that the film stars who are popular can also bring better recall and they should focus on the right combination of factors while marketing their brand.

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SKILL DEVELOPMENT IN CO-OPERATIVE BANKS ISSUES AND CHALLENGES

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***Abstract :**Co-operative banking system is in existence since 100 years. But Human Resources in this banking field have been under developed. Human Resources Development is a key factor defining the characteristics of a successful banking institution. Employing and retaining skilled workers and specialists, re- training the existing work force and promoting a culture of continues learning would be a challenge for the banking institutions. In this paper, an attempt has been made to analyze the practices of Human resource management and the challenges faced in recruitment and retention of efficient personnel for managing the complex affairs of cooperative banks.*

***Keywords:** Co-Operative Banks, Skills, Issues and Challenges.*

Introduction

For the co-operative banks in India, co-operatives are organized groups of people and jointly managed and democratically controlled enterprises. They exist to serve their members and depositors and produce better benefits and services for them. Professionalism in co-operative banks reflects the co-existence of high level of skills and standards in performing, duties entrusted to an individual. Co-operative bank needs current and future development in information technology. It is indeed necessary for cooperative banks to devote adequate attention for maximizing their returns on every unit of resources through effective services. Co-operative banks have completed 100 years of existence in India. They play a very important role in the financial system. The cooperative banks in India form an integral part of our money market today.

It is understood that cooperative banks approach human resource management (HRM) from the wrong perspective and their financial performance suffers as a result. Instead of focusing on how to execute strategy through the performance of the employees in many cooperative banks, the first priority is cost control and the focus often begins with the HR function.

Objectives and Research Methodology of Study

The study is based on secondary data which is collected from the newspapers, journals, websites, etc. the study was planned with following objectives:

- 1.To study state of skills available in Co-operative banks.
- 2.To study issues and challenges in skill development of co-operative banks.
3. To study the scope of improvement of such skills.

Issues and Challenges

- **Technology**

World over, the technology driven channels such as, ATM, net banking and mobile banking have reduced walk-in-customers at the bank branches. However, in India, it is observed that the customers still find it difficult to use these technology based channels and they are more comfortable in traditional banking over the counter personally to ensure error - free and risk -free banking service. While struggling to provide

“Skill Development : The Key to Economic Prosperity”

better and efficient service at the counters, the staff is also confronted with various regulatory norms to mitigate risks in operations. This clearly establishes that employees of cooperative banks play a vital role in managing not only the 'transaction' of a customer but also future long-term relationship with them.

There are several reasons for the new approaches to the management of staff. Firstly, infrastructural problems with growth in the bank and over staffing. Secondly, the increasing competitive pressure in cooperative banking had led to greater attention to controlling labour costs and increasing labour productivity. Thirdly, the nature of change had moved the emphasis towards being a market-driven rather than an administratively driven organization and the importance of staff quality was being emphasized.

• **Recruitment and Selection**

In the absence of scientific recruitment and selection procedures, the management of any organization may fail to select the right man with the right skills for development, doing the right job, in the right environment.

There are three modes of recruitment in the cooperative banks, namely.

- a) By direct recruitment
- b) By taking persons on deputation from Government or from sister cooperative institutions
- c) By promotion.

All the recruitments in the bank should be made by placing Advertisements in news paper instead of other agencies like Employment Exchange or on personal approach.

In Co-operative banks being dependent on government for financial and managerial assistance, governments depute their officers. The practice of deputation affects the bank employees in respect of employees' promotion. Co-operative banks have Local identity and image. Co-operative banks prefer to recruit local candidates particularly for managerial post because they are well aware of local environment. Internal promotion can be a good practice if merit is not sacrificed. Similarly, recruiting like-minded people can become a bad practice if it leads to organizational behavior where diversity is resented. Cooperative banks typically apply precise and rigorous guidelines to admit members but do not show the same commitment when it comes to recruiting people, despite the fact that hiring decision involves enormous costs when one takes into account the recruitment costs, training costs, salary and benefit over the tenure of employee and replacement cost.

• **Training and Development**

Designing and implementing effective training and development systems is a particular challenge because all the costs are borne in the present, while all the benefits will accrue in the future. With the significant increase in the complexity and magnitude of banking service especially in view of the task undertaken by the cooperative banks for the socio-economic development in urban, semi-urban and rural areas, the need of the training has been greatly felt.

Realizing the significance of training, the cooperative training institutions established at different levels are imparting training to the employees of cooperative banks.

Cooperative banks provide training for many reasons:

1. To teach the employees perform in their initial job assignment.
2. To improve the current performance of employees who may not be working as effectively as desired.
3. To prepare employees for future promotions or for upcoming changes in design, processes and technology in their present jobs.

Training normally concentrates on the improvement of operative skills (the basic skill related to the successful completion of the task), interpersonal skills (how to relate satisfactorily to others), decision-making skills (how to arrive at the most satisfactory course of action) or a combination of these. The operational structure and administrative set-up established for training of personnel in cooperative banks in India is inter co-ordinated and divided into three cadres viz., Senior, Middle and Junior.

The major problems found in cooperative banks are lack of knowledge of funds management resulting in acceptance of high cost deposits and their disposition in low return uses. Another problem is lack of expertise in lending, observing capital adequacy, investment in government securities, managing non performing assets (NPAs), and other newer international rules imposed by the RBI and NABARD.

Most of the training programmers organized by the cooperative training institutions impart only theoretical knowledge of the subject. Cooperative banks are localized institutions with poor funds and some of the technical courses offered by the national training institutions are high cost oriented. Languages of training is English which is other problem for employees.

- **Remuneration**

Salary structure of co-operative banks is not as attractive as private or public sector banks. A remuneration system based on the skill and ability of workers is important. pay and other reward strategies should revolve not only around business goals but also around the employee's needs and aspirations, such as the opportunity to work on challenging assignments etc.

- **Employer - Employee Relationship**

A harmonious employer-employee relationship is essential for the effective functioning of the cooperative banks. The challenge for the banks is to encourage people to unleash their power of thinking and apply it to their daily work. The employer should always encourage the employees to bring out their fullest talent for the success of the institution.

There is a need to develop 'healthy' conflict between the management and employees as not all organizational conflicts are undesirable. While healthy conflict revolves around the vigorous exchange of ideas in the best interest of the organization, unhealthy conflict is based on anger, frustration and personal animosity.

- **Professional attitude**

Professional attitude of employees at all levels is the need of the hour. Professional management is essential for any banking system and hence RBI insists on it. But, on many occasions, the state government dissolves the elected boards of cooperative banks and deposes government officials to manage their affairs. As the government officials do not possess adequate expertise in banking, the efficiency of the cooperative banks suffers. The political interferences in the activities of cooperative banks are another drawback for the absence of good governance.

Conclusion :

Human resource management in cooperative banks is more sensitive, personalized, context-dependent and cannot be managed through a set of predefined techniques. In fact, it is difficult to practice customer-centric strategic management without first achieving employee satisfaction. Thus, employee satisfaction is a prerequisite to customer satisfaction. . Skill Development is a key factor defining the characteristics of a successful banking institution. Employing and retaining skilled workers and specialists, re- training the existing work force and promoting a culture of continues learning would be a challenge for the banking institutions.

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